

Barrington Coast Finance

Loan Application Document Checklists

These checklists show the common documents lenders may request. Requirements vary by lender and by situation, but this guide helps you prepare most of what is needed.

Faster option for bank statements and liabilities

We can use a secure bank-statement service to collect a summary of your accounts and transactions from most major Australian institutions. This often replaces the need to email multiple PDF statements for savings, transaction accounts, home loans, personal loans and credit cards.

Option A (recommended): Use our secure link to retrieve your bank statements summary

Option B: Provide PDF statements manually (we will tell you which accounts)

Secure bank-statement link: <https://scv.bankstatements.com.au/BCVP>

Important: You control what you share. The service asks you to select your institution and log in securely. We receive a secure report summarising your accounts and transactions for loan assessment purposes. If an account is not supported or you prefer not to use the link, we can use Option B instead.

How to use the secure link (client steps)

- Open the secure link we provide.
- Choose your bank or lender and log in using their normal process (including any MFA).
- Select the accounts you want to share (transaction, savings, loans, credit cards).
- Submit. We receive a report and confirm if anything else is required.

Recommended for Faster Approval: Most clients find using the secure link quicker and easier than locating multiple statements. It usually provides everything we need in one step.

First Home Buyer Checklist

Tip: For bank statements, loan accounts and most credit cards, you can usually use the secure link instead of sending PDF statements.

Identification

- Primary Identification
 - Driver Licence OR Passport OR Birth Certificate
- Secondary Identification
 - Medicare card
 - Marriage certificate (if name differs)

Income – Salary / PAYG

- Last 2 payslips
- Latest PAYG summary or income statement (from employer or ATO Portal)
- Employment contract if recently started
- HECS / HELP balance (if applicable)

Income – Self Employed

- Last 2 years personal tax returns
- Last 2 years business tax returns
- Last 2 years financial statements
- Current ATO Portal Statements – Integrated Client Account & Income Tax Account
- Most recent BAS (if requested)
- Accountant contact details (if clarification required)

Deposit / savings

- Savings and transaction account history (secure link or PDF statements)
- Evidence of genuine savings (if applicable)
- Gift letter if receiving family assistance (if applicable)

Existing liabilities

- Loan and credit card accounts (secure link or PDF statements)

Property documents

- Contract of sale (once available)
- Real estate agent details

Property Investor Checklist

Identification

- Primary Identification
 - Driver Licence OR Passport OR Birth Certificate
- Secondary Identification
 - Medicare card
 - Marriage certificate (if name differs)

Income – Salary / PAYG

- Last 2 payslips
- Latest PAYG summary or income statement (from employer or ATO Portal)
- Employment contract if recently started
- HECS / HELP balance (if applicable)

Income – Self Employed

- Last 2 years personal tax returns
- Last 2 years business tax returns
- Last 2 years financial statements
- Current ATO Portal Statements – Integrated Client Account & Income Tax Account
- Most recent BAS (if requested)
- Accountant contact details (if clarification required)

Existing properties (if any)

- Current lease agreement and rental statement (if applicable)
- Mortgage statements for existing properties (secure link or PDF statements)
- Most recent Rates Notice

Banking and liabilities

- Transaction/savings accounts plus loans and credit cards (secure link or PDF statements)

Purchase (if buying)

- Contract of sale (once available)
- Rental appraisal or expected rent (if available)

Refinance Checklist

Identification

- Primary Identification
 - Driver Licence OR Passport OR Birth Certificate
- Secondary Identification
 - Medicare card
 - Marriage certificate (if name differs)

Current loan

- Current mortgage statement and lender details (secure link or PDF statements)

Income – Salary / PAYG

- Last 2 payslips
- Latest PAYG summary or income statement (from employer or ATO Portal)
- Employment contract if recently started
- HECS / HELP balance (if applicable)

Income – Self Employed

- Last 2 years personal tax returns
- Last 2 years business tax returns
- Last 2 years financial statements
- Current ATO Portal Statements – Integrated Client Account & Income Tax Account
- Most recent BAS (if requested)
- Accountant contact details (if clarification required)

Existing properties (if any)

- Current lease agreement and rental statement (if applicable)
- Mortgage statements for existing properties (secure link or PDF statements)
- Most recent Rates Notice

Banking and liabilities

- Transaction/savings accounts plus loans and credit cards (secure link or PDF statements)

Self-Employed Borrower Checklist

Identification

- Primary Identification
 - Driver Licence OR Passport OR Birth Certificate
- Secondary Identification
 - Medicare card
 - Marriage certificate (if name differs)

Income verification

- Last 2 years personal tax returns
- Last 2 years business tax returns (if applicable)
- Last 2 years business financial statements
- Current ATO Portal Statements – Integrated Client Account & Income Tax Account
- Most recent BAS (if requested)
- Accountant contact details (if clarification required)

Banking and liabilities

- Transaction/savings accounts plus loans and credit cards (secure link or PDF statements)

If business is under 2 years

- Business bank statements and BAS (strongly recommended)
- Accountant letter and/or interim P&L (if available)

Car / Equipment Finance Checklist

Identification

- Primary Identification
 - Driver Licence OR Passport OR Birth Certificate
- Secondary Identification
 - Medicare card
 - Marriage certificate (if name differs)

Income – Salary / PAYG

- Last 2 payslips
- Latest PAYG summary or income statement (from employer or ATO Portal)
- Employment contract if recently started
- HECS / HELP balance (if applicable)

Income – Self Employed

- Last 2 years personal tax returns
- Last 2 years business tax returns
- Last 2 years financial statements
- Current ATO Portal Statements – Integrated Client Account & Income Tax Account
- Most recent BAS (if requested)
- Accountant contact details (if clarification required)

Banking and liabilities

- Transaction/savings accounts plus loans and credit cards (secure link or PDF statements)

Asset details

- Quote or invoice for the vehicle/equipment
- Dealer/supplier details
- Asset details (make/model/year)

SMSF Property Loan Checklist

SMSF lenders can have additional requirements. We will confirm exactly what is needed for your fund and structure.

Trustee identification

- Identification for all trustees or company directors

Identification

- Primary Identification
 - Driver Licence OR Passport OR Birth Certificate
- Secondary Identification
 - Medicare card
 - Marriage certificate (if name differs)

SMSF documents

- SMSF trust deed
- SMSF financial statements (last 2 years)
- SMSF tax returns (last 2 years)
- Bare Trust / Custodian Trust Deed (if established)
- Member statements and contribution history (if requested)

Property documents

- Contract of sale (once available)
- Property details and expected costs

Personal information (sometimes required)

- Personal income documents (PAYG payslips or tax returns) if servicing support is needed

Need help?

If you are unsure which documents apply to you, contact Barrington Coast Finance and we will guide you through the process.

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