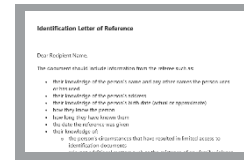
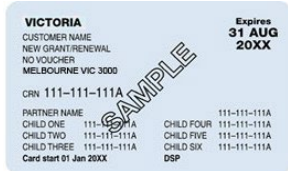


What do we need to process your loan application?

ID (100 points)

Valid Centrelink card AND valid Australian drivers license or Photo Card

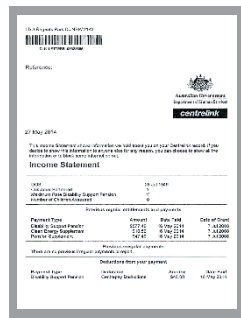
OR Special Provision (100 pts)



Budget Evidence

Income

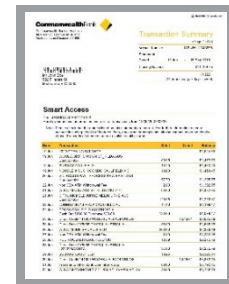
- Current Centrelink Income & Deduction Statements
- Pay Slips (3 most recent)
- Child Support summary / payment history
- ATO Notice of Assessment (if self-employed) or Supporting letter from an Accountant - BAS Statement – if relevant



Expenses

- Bank Transaction listing for ALL accounts (last 90 days no older than 14 days).
- Credit Card Statements (most recent)
- Other Debts: Payday loans, Rent-to-buy, Afterpay, Zip Pay etc.

Each **DOCUMENTS** must show your name, address, account number. **NO SCREENSHOTS** will be accepted.

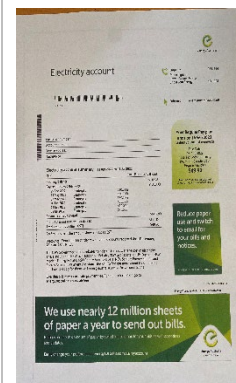


Proof of Residence

- Renting:** Rental Ledger or Rental Statement (last 90 Days)
- Shared House or Temporary Accommodation:** Statutory Declaration
- Homeowner:** Mortgage Statement/Rate Notices

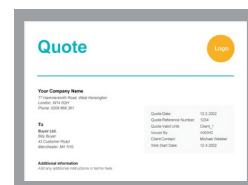
Bills

- Most recent: (even if it is direct debited from your bank or Centrelink)
- Electricity bill Pay TV
 - Gas bill Water bill
 - Telephone bill
 - Internet bill



Quote

- Quote or invoice on the official supplier letterhead with ABN & bank details (delivery costs included), web link



Only if applying for vehicle registration:

- Copy of registration notice from NSW Dept of Transport. Pinkslip /Blueslip



Loan Documents

Do you want your loan assessed as soon as possible?

The best thing you can do is to send us all of your documents together. Each time we need to request a new document your application is put on hold until we receive the items. Here are a few tips to check before sending us your documents. We are not able to start your application until you provide ALL of the information below.

1. Proof of ID - this needs to be valid and show your current address. If you don't have a physical copy you can access a digital copy and you can screenshot from the Centrelink app or the Service NSW app for your licence.

2. Income - Centrelink Income & Deduction Statements can be accessed via the Centrelink App. If you have any deductions, you will need to request both documents and send us all pages. If you are providing payslips they need to be the three most recent pay periods.

3. Residence - If you are renting you will need to request a rent ledger from your real estate or housing provider. You can ask your provider to email this to you or forward it to us. If you are boarding with family and friends, you can submit a stat dec. Visit our website to get a copy. These will need to be less than 14 days old when you send them to us and completed correctly including being witnessed by a Justice of the Peace for the Stat Dec. Documents need to show you are up to date with your rent.

4. Utilities - We need the most recent copy of you bill for all accounts you hold. For electricity and gas this means less than three months old, for phone and internet this means within the last month if you are on a plan. You will need to send all pages of the bills. If you are paying your bill via direct debit or Centrepay we still need a copy of the most recent bill

5. Debts and Loans - If you have any loans or debts you will need to either contact your provider or login to your online account to access a recent statement or payment plan. For products like Afterpay that don't have a statement a screenshot of what you owe is fine. If a statement is available this is what will need to be provided.

If you have missed any payments, please provide additional information that can be included in your application. Even if payments are being made as a direct debit or Centrepay you still need to provide a statement from the provider

6. List of bank transactions for the last 90 days (up to the current date) for all of your bank accounts. If you have more than one account, we will need a statement for all accounts. In most instances statements are more than 14 days old so you may need to access a transaction listing. It is often easier to download a transaction listing from a web login rather than an app for most providers. **Screenshots from an app are not able to be accepted.** For most providers you can search your transactions for the last 90 days and then select save or print as PDF then email them to us.

7. Credit Check If you are applying for a NILS for vehicle loan a credit check will be done. We strongly recommend you complete a credit check. [experian-apac.force.com/banrequest/s/](https://www.experian-apac.force.com/banrequest/s/)

If you need help preparing for your appointment, call us on 026331 2010 (9.00am to 2.00pm)
Or email info@mmtloans.com.au <https://www.loansmarymackilloptoday.org.au/>