

All your documents need to be less than 14 days old and must be received before your loan interview.

All your documents must show your name, address and account number.

The loan application will not be assessed without all relevant documents

<b>Identification</b>	<input type="checkbox"/>	Valid Centrelink card AND valid Australian drivers license										
<b>Income</b>	<input type="checkbox"/>	Centrelink Income AND Deduction Statement	<input type="checkbox"/>	Are you Working? 3 x most recent payslips	<input type="checkbox"/>	<u>Documents required for self-employed/ business traders</u> - Client's Notice of Assessment - Supporting letter from an Accountant - BAS Statement – if relevant						
<b>Place of Residence</b>	<input type="checkbox"/>	IF RENTING - 90 days most recent rental payment ledger/statements	<input type="checkbox"/>	IF BOARDING - Complete our Statutory Declaration form	<input type="checkbox"/>	IF HOMEOWNER – Council rates notice (land and water)						
<b>Bank Transactions</b>	<input type="checkbox"/>	<u>Most recent 90 days of ALL</u> bank accounts (including savings, linked accounts, loans and credit cards) EACH ACCOUNT must show your name, address and account number. NO SCREENSHOTS will be accepted. <u>Must cover the last 90 days and be less than 14 days old at the time of your application.</u>										
<b>Bills</b>	<input type="checkbox"/>	Gas	<input type="checkbox"/>	Telephone	<input type="checkbox"/>	Internet	<input type="checkbox"/>	Electricity	<input type="checkbox"/>	Pay TV	<input type="checkbox"/>	Water Bill
The <b>most recent bill</b> even if it is direct debited from your bank or Centrelink.												
<b>Debts / Repayments</b>	<input type="checkbox"/>	<b>Any other debts or payments</b> * Rent to buy contracts such as Radio Rentals, Rent The Roo etc. * Buy Now Pay Later loans such as Afterpay, Zippay, Openpay, Humm, Sunshine etc. * Bond loans * Fines * Tax Debt * Any Other debts.										
<b>Credit Check</b>	<input type="checkbox"/>	If you are applying for a vehicle a credit check will be done. We strongly recommend you complete a credit check prior to applying - you can apply here: <a href="http://www.experian-apac.force.com/banrequest/s/">www.experian-apac.force.com/banrequest/s/</a>										

# 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 you can screenshot from the Centrelink app or the ServiceNSW 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 your 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 log into 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 vehicle a credit check will be done. We strongly recommend you complete a credit check prior to applying - you can apply here [experian-apac.force.com/banrequest/s/](http://experian-apac.force.com/banrequest/s/) or Ph 138 332.

If you need any help or have any questions feel free to contact us on:  
emails: [nils4cars@mmtloans.org.au](mailto:nils4cars@mmtloans.org.au) Phone (02) 6331 2010  
website: [www.loansmarymackilloptoday.com.au](http://www.loansmarymackilloptoday.com.au)