

Section 3: Your Financial Details

Your Income	Applicant 1		Applicant 2	
	Gross Yearly income amount (before tax)	Gross Monthly amount	Gross Yearly income amount (before tax)	Gross Monthly amount
Base income	\$ 185,000	\$ 10,416	\$ 35,864	\$ 2,947 -
Regular overtime	\$	\$	\$	\$
Family payment	\$	\$	\$ 4,514	\$
Pension type				
Investment income	\$	\$	\$	\$
Rental income	\$	\$	\$	\$
• Existing rental property/ies	\$	\$	\$	\$
• Expected rental on new property/ies	\$	\$	\$	\$
Other e.g Commission (please specify)	\$	\$	\$	\$
Total income	\$ 125,000	\$ 10,416	\$ 35,864	\$ 2,947 -

Have you attached evidence of income? Yes

Income Evidence (delete all TFN references) (please tick appropriate box)

PAYE
 The 2 most recent (and current) computer generated payslips which show both the employee and employers name; or
 Note the following 2 methods will require a phone call to the employer which may delay the credit process.
 A Group Certificate or Tax Assessment Notice which is not more than 15 months old; or
 A letter from the employer which includes length of employment and full income details

Self employed
 The 2 most recent business taxation returns or business financials
 The 2 most recent personal taxation returns
 Tax assessment notices for the taxation returns
 Rental Income
 Copy of current lease agreement; or
 Recent Managing Agent statement; or
 Letter from a Real Estate Agent
 Bonuses, overtime and/or casual employment
 Continuity of receipt evidenced by the last two years group certificates/tax assessments, or, the employer must confirm the level of additional income (e.g. overtime bonuses etc.) is expected to continue in the future
 DSS pensions, family allowances
 Copies of relevant Centrelink or other Government department letters

Attach Servicing Worksheet
 To confirm borrower/s ability to meet the Bank's repayment requirements

FALSE

This shows an INCOME of \$ 125,000, all made up, when in FACT I was UN-EMPLOYED!