

Supporting Documents Checklist

This checklist outlines AMP Bank's minimum requirements in support of a home loan application.

In some circumstances, additional documents may be requested by AMP Bank as part of the assessment process after submission.

For further details on policy requirements, please refer to <https://distributor.amp.com.au/policies>

PAYG income	<p>Two recent, consecutive payslips with the most recent within 60 days. Payslips must also show the employer's ABN and the year to date income earned</p> <p>If no year to date or less than three months year to date figure shows, we will also require the recent income statement (formerly known as PAYG summary statement) to support the payslips</p> <p>Salary sacrifice provider statement (if applicable) dated within 60 days</p> <p>For applicants with a fully maintained company car, provide a letter from employer (dated within 60 days) or employment contract</p> <p>Bonus income (if applicable): Letter from Employer confirming bonus income received OR actual payslips showing bonus received (must be within 12 calendar months)</p>
Self-employed	<p>Most recent individual tax returns (We will not accept summary returns)</p> <p>Most recent ATO Notice of Assessment</p> <p>Most recent Company tax returns; and/or</p> <p>Most recent Trust tax returns; and/or</p> <p>Most recent Partnership tax returns</p>

Rental income	<p>Current lease agreement or tenancy agreement</p> <p>Rental statement dated within 60 days</p> <p>Rental appraisal from a real estate agent dated within 60 days</p> <p>Rental appraisal included within the valuation report</p>
Other income	<p>Centrelink statement dated within 60 days showing Part A & B Family Tax Benefit Payments. Income only acceptable for dependents less than 13 years old</p> <p>Child Support: Copy of current year's CSA Notice of Assessment advising amount payable and bank statements confirming payments over the last six months. Income only acceptable for dependents less than 13 years old</p> <p>Allocated pension statement dated within 60 days showing the balance and frequency of income being paid from the pension</p> <p>Investment Income: Two years individual tax returns confirming income received. Only dividends from publicly listed companies are acceptable.</p> <p>Commonwealth Superannuation Scheme or Public Sector Superannuation Scheme income: A Commonwealth Superannuation Corporation statement or similar statement issued by the appropriate scheme dated within the last 12 month.</p> <p>Treat Applicant As Single - Evidence of the source of income required (e.g. payslips, Centrelink payments, tax returns). All evidence of acceptable income must adhere to our standard policy guidelines.</p>

Purchase requirements

Copy of Contract of Sale. Please check that purchaser names and applicant's full name matches with identification documents provided.

Where not on the contract, please also provide the solicitor / conveyancer details.

Valuation report. If ordered, please provide date ordered & valuation reference number.

Where the LVR is greater than 85%, evidence of funds to complete (dated within 30 days) must be provided

If the applicant is receiving a gift to complete the purchase, a completed AMP Gift Letter must be supplied to confirm arrangements of the gift. Please download the template in <https://distributor.amp.com.au>, click on "Forms & flyers", and refer to the template under "Home Loan forms"

Three months of bank statements (dated within 30 days) showing the applicants have held 5% genuine savings if the base LVR is over 90% (internet transaction listings are accepted in conjunction with a copy of a regular statement**)

** We can accept internet transaction listings, but we will require a copy of the account statement issued by the financial institution to link the account number to the customer's name. This is due to the internet transaction listings only showing an account number.

Refinance and Debt consolidation

Where the account details and full repayment history (RHI) for the debt/s being refinanced is available via the client/s bureau report, no further documentation is required,

Or, where not:

Home Loan – Six months consecutive home loan statements are required for loan/s being refinanced (internet transaction listing accepted in conjunction with a copy of a regular statement**)

Personal Loan and/or Credit Card – For any personal loan or credit card which we are paying out as part of this application process, we require the latest statement. If LMI is payable, then minimum of three months of personal loan or credit card statements are required (internet transaction listing accepted in conjunction with a copy of a regular statement **)

Where the most recent 2 or more months (prior to the submission date) are yet to be reported (recorded as a "P" or "pending") in the bureau report, repayments for the months reported as pending must be verified by loan statements or transaction listings.

Debts not being refinanced

Where the account details and full repayment history (RHI) for the debt/s being refinanced is available via the client/s bureau report, no further documentation is required,

Or, where not:

For all external debt that is not being refinanced/repaid with the new loan funds, the supporting documents must now include, as a minimum, front page of the most recent statement (within 60 days of the date of the application) or the front page of an internet banking print out/snapshot in conjunction with a copy of the front page of a regular statement.

For applicants with student loans (HELP, HECS, or STSL), the online statement must be provided and must not be older than 60 days.

The statement/internet banking screenshot must include the current limit, balance, any available redraw, the current interest rate, and the minimum required repayment per month.

Where the most recent 2 or more months (prior to the submission date) are yet to be reported (recorded as a "P" or "pending") in the bureau report, repayments for the months reported as pending must be verified by loan statements or transaction listings.

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<p>Common Debt Reducer</p>	<p>Signed “Statutory Declaration (Existing Debt with a Non-Borrowing Related Party)” is required where the applicant has a separate loan with another non-borrowing related party, and AMP Bank is being asked to apply “common debt reducer” principles to apportion the debt and repayment for servicing. Please download the template in https://distributor.amp.com.au, click on “Forms & flyers”, and refer to the template under “Home Loan forms”</p>
<p>Equity release (cash out)</p>	<p>Supporting evidence required for cash out to validate the purpose for loans >\$250k if LVR is >=70% and >\$500k if LVR is <70%. Assessor may request for more information depending on purpose</p>
<p>Construction requirements</p>	<p>Executed fixed price building contract (FPBC) between the licensed builder and the owner/s of the vacant land or property</p> <p>A copy of the builder’s licence</p> <p>Builder’s All Risk and Indemnity insurance policy</p> <p>Home Owners Warranty insurance</p> <p>Council approved plans and specifications of the building work</p> <p>HIA approved Progress Payment Schedule</p> <p>Quotes for any out of contract items (if applicable)</p> <p>Copy of a recent bank statement dated within 30 days showing funds to complete the construction required (internet transaction listing accepted in conjunction with a copy of a regular statement**)</p>

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For Originator use only

All applicants	<p>Needs and Objectives Interview Guide from ApplyOnline; or</p> <p>AMP Borrower Interview Guide. Please download the form in http://amp.com.au/distributor, click on “Forms & flyers”, and refer to the template under “Home Loan forms”</p> <p>Please include a detailed exit strategy for applicants over the age of 50. Please refer to the AMP Distributor Website Credit Policy for guidance.</p> <p>Electronic application Part B & C of the Home Loan Application Form (from ApplyOnline)</p>
Company or Trust applications	<p>Home loan additional application – Company and Trust to be completed</p> <p>Certified copy of the Trust Deed (Must be certified on the front page)</p> <p>Solicitor details for Guarantor independent legal advice</p>
Serviceability calculator	<p>Please provide fully completed AMP serviceability calculator</p>
Credit Report	<p>Use Access Seeker within ApplyOnline to confirm latest CCR and RHI details before lodgement as well as provide commentary on any enquiries within the last 12 months</p>
Identification	<p>Utilise NextGen ID with ApplyOnline (preferred method); or</p> <p>Digital Verification System (DVS) (upload copies of ID); or</p> <p>VOI process (upload certified copies of ID)***</p>

*** Please ensure that the identification confirms the residential address provided in ApplyOnline