

Supporting Document Appendix

Financial Assessment

ZEP Online Fact Find – this is part of ZEP Finance’s compliance. The fact find is a 2 minute online fact find that is used to identify what you are looking for in a loan. The link is emailed to you in the first ZEP Finance email.

ZEP PDF Financial Assessment Form – this a PDF form which we need all of our clients to complete. It provides us with the information needed for loan applications and for the initial assessment stage. Open the PDF and you will be able to type in the blank boxes. You can then save to your computer and email the copy through to us. Alternatively print, fill in and scan back to us

Bank Transaction List covering last 3 months – Log onto your online banking and open your everyday account. This is the account where pay goes in and everyday expenses go out. Once you can see the transaction check that the date range covers the last 30 days. From here you can click ‘print’ and select ‘save to pdf’. If this is not an option on your computer you can print on paper and then scan. If you having difficulty with this – call ZEP Finance. No excel files please

Online Banking Screenshot – We use the screenshot to show the banks your current saving for purchases or current loan amount for refinances.

How to get a screenshot on computer – 1) Log onto internet banking 2) When you are on the home page that shows all of your current balances click on “prt sc” 3) Open paint 4) Right click the “paste” 5) The internet banking should be show in paint and you can save as a JPEG.

Payslips - Payslips need to be less than 6 weeks old and be consecutive. If you are casual please send us 4 payslips. Ideally these will show the company name, ABN, number of payslip and year-to-date income figure). Please no word doc’s.

Group Certificate – most recent group certificate from your employer. Check your last years tax documents or ask your employer for a copy

Tax Returns – the easiest way to get us the tax returns is to request your account to send us through electronic copies. We need the returns to cover the last two years, we need personal tax returns, business tax returns, financial statements, trust returns and notice of assessments.

Documents for Loan Application

100 points of ID are required. A current Passport or Birth Certificate = 70 points. Drivers Licence = 40 points. (Please note if these documents are in your maiden name, you will also need to provide a copy of your Marriage Certificate.) Other documents that help build up 100 points include: a Medicare card, Credit card, ATM/Debit card, Council Rates Notice, Pensioner Concession card, Health Care card, Tertiary Student ID card.

ZEP Credit Quote & ZEP Credit Proposal Disclosure – these are compliance documents which require your signature. These need to be returned prior to your loan application. Please note that ZEP Finance will email these to you. For further explanation please see ZEP Compliance on Page X

Loan Application Form – Once you have a lender selected we will send you the application form and signing instructions. This needs to be scanned back at the highest quality. NB that banks will compare the signature on your application form against your signature on the loan contracts once the loan is approved.

Bank Statements

Savings Statement Original – An original statement has your name, account number and address on the top. These can be posted statements or e-statements. We want your most recent statement.

Banking Savings Transaction 3 months – If you have a savings account statement that covers the most recent 3 months this is ideal. Otherwise please log onto your online banking and open your savings account. Once you can see the transaction check that the date range covers the last 90 days. From here you can click ‘print’ and select ‘save to pdf’. If this is not an option on your computer you can print on paper and then scan. If you having difficulty with this – call ZEP Finance. No excel files please. If you are providing the transactions list you must also include the original statement

Credit Card / Home Loan / Other Loan Statement - Provide the most recent statement for all of your liabilities.

Other Income – you might also need:

- Proof of share dividends or interest earned
- Centrelink letter confirming family tax benefits
- Centrelink letter confirming permanent government pensions
- Private pension group certificate or statement
- Proof of any child maintenance – child support letter plus 3 months bank transactions as proof

Existing Property Info

Rental Statements – provide rental statements for all rental properties. These must cover minimum of 4 weeks and must be under 6 weeks old. If you do not have rental statements we will need to see 3 months bank transactions with regular consistent deposits.

Purchases

Contracts – These are important as we need them to order bank valuations.

NSW you will only get the front page of the contract when your offer is accepted – we would also like a sales advice. When the contracts are exchanged we will need the fully signed contract.

QLD – You will exchange contracts with a finance clause. We need you to provide us the signed copy of the contract

Rental Appraisal – If this is an investment purchase please provide a rental appraisal from the real estate

Construction Loans

Building Tender – Your initial quote from the builder is a tender. We will need a copy of this as soon as it is available. We will use this to check your ability to afford the construction

Building Plans & Specifications – This includes the drawings from the builder / draftsman. It will be used by the bank for the valuation report. You can get these directly from your builder / draftsman.

Building Contract - we need a copy of the signed building contract

Refinances

Last original loan statement – This need to be an original statement with your name, address and account number. You need to supply a statement for each loan account that is being refinanced.

6 months of loan transactions - If you have a loan account statement that covers the most recent 6 months this is ideal. Otherwise please log onto your online banking and open your loan account. Once you can see the transaction check that the date range covers the last 6 months. From here you can click 'print' and select 'save to pdf'. If this is not an option on your computer you can print on paper and then scan. If you having difficulty with this – call ZEP Finance. No excel files please. If you are providing the transactions list you must also include the original statement