

Supporting Documents Checklist

This checklist details the minimum supporting documentation to support a home loan application with AMP Bank.

- All date requirements are measured from the application submission date.
- Please ensure ALL visible Tax File Numbers (TFN) are redacted / deleted / removed from any documentation provided.
- In certain circumstances, AMP Bank may request additional documentation to assess the suitability of the home loan application.

Where the applicant(s) have recently made credit enquiries (e.g. in the past 30 days) and/or had adverse conduct on their credit report, please provide relevant commentary in the submission notes, including the outcome(s) of the respective credit enquiry(ies).

- Where the living expenses declared by the applicant(s) are lower than HEM and/or expenses associated with usual standards of living, please provide relevant commentary in the submission notes.

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

PAYG income

- ☐ 2x recent and consecutive payslips with the most recent within 60 days. Payslips must also show the employer's ABN and the year to date income earned
- ☐ Most recent income statement for the prior financial year OR individual tax return and ATO Notice of Assessment will also be required for the following:
 - To consider 100% overtime / penalties etc. for essential services employees (e.g. police, firefighters etc.)
 - Where YTD amount on the payslips captures less than 3 months' income
- ☐ For bonus incomes, satisfactory evidence of bonus(es) received within the most recent 12 months
- ☐ For applicants with a fully maintained company car, a letter from the employer (dated within 60 days) and/or employment contract need to be provided

	<input type="checkbox"/> To consider any salary packaging arrangements, most recent salary packaging statement / salary sacrifice provider statement dated within 60 days needs to be provided
Self-employed income	<input type="checkbox"/> Most recent available year's individual tax returns supported by the same year's ATO Notice of Assessment and/or evidence of lodgement of individual tax return with ATO (e.g. tax portal, accountant's letter)
	AND
	<input type="checkbox"/> Most recent available year's company / partnership / trust tax return
	<p>Please note:</p> <ul style="list-style-type: none"> For self-employed income to be considered, the minimum period of self-employment is 2 years Where applicable, the business's GST registration must also have been held for a minimum of 2 years The Bank may request further information in the following instances: <ul style="list-style-type: none"> ABN and/or GST registration for the business is not held for 2 years AND/OR 2 or more years' financial data is provided AND/OR There are prior year losses evidence in the tax returns

Rental income	<input type="checkbox"/> Current residential lease or tenancy agreement
	<input type="checkbox"/> Rental statement issued by the managing agent
	<input type="checkbox"/> Rental appraisal from a real estate agent
	<p>Please note</p> <ul style="list-style-type: none"> Rental statements and appraisals must be dated within 60 days Rental incomes may also be considered from a valuation report (where available) For private leases, a private tenancy agreement must be accompanied by bank statements from the most recent 6 months showing rental payments
Other income	<input type="checkbox"/> Family Tax Benefit Payments Part A & B: Centrelink statement dated within 60 days
	<input type="checkbox"/> Child Support:

Copy of current year's Child Support Agency (CSA) Notice of Assessment AND minimum 6 months bank statements confirming receipt of the payments

For both of the above, the dependent(s) must be 12 years old or younger for the income to be considered

- ☐ Allocated Pensions:
A statement dated within 60 days showing the balance, payment amount and frequency of income being paid from the pension
- ☐ Investment Income:
2 years individual tax returns AND the most recent year's ATO Notice of Assessment and/or evidence of lodgement with ATO.
 - Only dividends from publicly listed companies may be considered
 - Shares held must not be used as funds to complete the loan purpose
- ☐ Commonwealth Superannuation Scheme (CSS) or Public Sector Superannuation Scheme (PSS) income:
A Commonwealth Superannuation Corporation statement or similar statement issued by the appropriate scheme dated within the last 12 month
- ☐ Non-dependent spouses and household members:
For financially independent spouses and household dependents > 16 years old that are working, the evidence of acceptable income is per the above requirements.

NOTE: The Bank will not be conducting credit checks / assessment for any non-loan part(ies). The information is collected solely for the purpose of the loan application.

Purchase requirements

- ☐ Contract of Sale / Offer and acceptance (WA). Please ensure the purchaser's details (full name and address) match the application and identification documentation provided
- ☐ Purchaser's solicitor details, where not disclosed on the contract
- ☐ A copy of the valuation report (if complete) OR Valex reference (if pending)
- ☐ Funds to complete requirements:

Where the LVR is >85%, evidence of funds to complete will be required, which must:

- be dated within 30 days
- show details of the financial institution where the funds are held, account number and account name

- ☐ Gifted funds to be confirmed via the AMP Gift Letter (available from <https://distributor.amp.com.au>)

Refinance, debt consolidation and other debts / liabilities

- ☐ Where the account details and repayment history information (RHI) are not in the credit checks / company searches completed the Bank for a loan being refinanced / consolidated, the following is required:
 - Home Loan – up to 6 months consecutive home loan statements
 - Personal Loan / Credit Card / Line of Credit / Buy Now Pay Later (BNPL) – most recent 3 months consecutive statements. If the application does not involve LMI, the most recent statement is acceptable.
- ☐ For all external debt that is remaining open, where RHI is not available in the credit checks / searches completed, the most recent statement of the debt will be required. The statement must show the account name, account number, limit, balance, available redraw, interest rate and repayments.
- ☐ HELP / HECS / STSL statements dated within 60 days (where applicable).

Common Debt Reducer (CDR)

- ☐ A signed “Statutory Declaration (Existing Debt with a Non-Borrowing Related Party)” (available from <https://distributor.amp.com.au>) 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.

Equity release (Cash out)

- ☐ Where the equity release is:
 - >\$250,000 and LVR is >70%
 - OR
 - >\$500,000 and LVR is ≤70%

Construction loan requirements

Satisfactory evidence of the use of the funds needs to be provided. For further details please refer to the [Cash Out Policy](https://distributor.amp.com.au/home-loans/policies) (available from <https://distributor.amp.com.au/home-loans/policies> > Acceptable Loan Purpose > Cash Out Policy)

- ☐ For assessment, please provide the following:
 - Fixed Price Building Contract (FPBC) between a licensed build and the customers and any variations made to the FPBC
 - Progress payment schedule (if not included in the FPBC)
 - Receipt(s) for deposit(s) paid to the builder
 - Council approved plans and specifications
 - Where applicable, quotes / invoices / contract for works outside of the FPBC
- ☐ For settlement / first progress payment to the builder, please provide the following:
 - Fully executed FPBC (if not provided previously)
 - Builder's licence and insurance
 - Builder's all risk and indemnity insurance policy
 - Home Building Compensation (HBC) cover or Home Owners Warranty Insurance

For Originator Use Only

All applicants	<input type="checkbox"/> Needs and Objectives Interview Guide from ApplyOnline; or <input type="checkbox"/> 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”. <input type="checkbox"/> Please include a detailed exit strategy for applicants over the age of 50. Please refer to the AMP Distributor Website Credit Policy for guidance. <input type="checkbox"/> Electronic application Part B & C of the Home Loan Application Form (from ApplyOnline).
Company or trust applications	<input type="checkbox"/> Home loan additional application – Company and Trust to be completed <input type="checkbox"/> Certified copy of the Trust Deed (Must be certified on the front page) <input type="checkbox"/> Solicitor details for Guarantor independent legal advice
Serviceability calculator	<input type="checkbox"/> Please provide fully completed AMP serviceability calculator
Credit report	<input type="checkbox"/> 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 30 days
Identification	<input type="checkbox"/> Utilise NextGen ID with ApplyOnline (preferred method); or <input type="checkbox"/> Digital Verification System (DVS) (upload copies of ID); or <input type="checkbox"/> VOI process (upload certified copies of ID)***

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