

Checklist of Documents required with your Home Loan Application

What documents do I need to provide?

To help make your application process as quick and easy as possible please provide us with the following documents which are required to be submitted with the loan application:

1. **IDENTITY**- Passport copy for each applicant
Or NZ Driver's license (Front & Back) **and** Credit /Debit card with your name on it.
 If you are not born in NZ, then proof of NZ Citizenship or copy of resident visa is required.
2. **ADDRESS PROOF** – Copy of utility bill Or Rates Bill or bank statement with address
3. **PROOF OF INCOME** (Personal Wages/Salary earners)
 - 3 most recent payslips or IRD Personal tax Summary
 - Employment contract or a letter from your employer confirming your income.
PROOF OF INCOME (Business/Self-Employed)
 - 2 years financial statements: including Income Statement & Balance Sheet
 - 2 years IR3 Summary (If you are a part shareholder as opposed to whole owner)
4. **RENTAL INCOME**- Rental Agreement (for investment property) or Rental Assessment of the investment property being purchased.
5. **BOARDER INCOME** – Boarder letter (if applicable)
6. **PROOF OF EXPENSES** - Three Months Bank Statements of all Bank accounts including check and savings accounts of ALL ACCOUNTS held in ALL BANKS
Statements should be in PDF format. CSV format is not acceptable.
7. **HOME LOAN** – Last Three Months Home loan repayment statements.
8. **CREDIT CARD** - 3 months statements of all credit cards & Store cards held
 (including GE Money, Farmers, Warehouse, Q card etc)
9. **PERSONAL LOAN** -3 months loan repayment statements (if any).
10. **VEHICLE LOAN** - 3 months loan repayment statements (if any).
11. **KIWI SAVER** - balance statement (if withdrawing kiwi saver for first home purchase)
12. **GIFTING** –Gifting declaration signed by the person(s) making the gift.
13. **SALE & PURCHASE AGREEMENT** - of property being purchased (if applicable)
14. **OTHER DOCUMENTS**- (will be advised if required)

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