

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:

The following documents are required to be submitted with the loan application.

1. **ID**-Passport copy for both Or NZ Driver's license and Credit /Debit card with your name on it. If you are not born in NZ then proof of NZ Citizenship or residency will be 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 year IR3 Summary (If you are a part shareholder as opposed to whole owner)
 - 2 years financial statements:
 - Income Statement
 - Balance Sheet
 4. **RENTAL INCOME**- Rental Assessment or Rental Agreement (for investment property)
 5. **BOARDER INCOME** – Boarder letter (if applicable)
 6. **PROOF OF EXPENSES** - Three Months Bank Statements of all Bank accounts including check and savings accounts. Follow the link of the banks below to see where you can find these online.
 - [ANZ](#)
 - [BNZ](#)
 - [ASB](#)
 - [Westpac](#)
 - [Kiwi bank](#)
 - [Cooperative Bank](#)
 - [TSB](#)
- Statements should be in PDF format.
7. **HOME LOAN** – Last Three Months Home loan repayment statements. For a Welcome Home Loan e last 6 months bank statements on all bank accounts and the last 3 months statements for all loans or debts that you have.
 8. **CREDIT CARD** - Credit Card statements-3 months statements of all credit cards & Store cards held (including GE Money, Farmers, Warehouse, Q card etc)
 9. **PERSONAL LOAN** Statements- 3 months loan repayment statements (if any personal / vehicle loan held).
 10. **KIWI SAVER** balance statement (if withdrawing kiwi saver for first home purchase)
 11. **Sale & Purchase** of property being purchased (if applicable)
 12. Other documents (will be advised if required)