

Standard Easy Refi Checklist



Application Details

Easy Refi Calculator

Easy Refi Application Form

Customer Needs Analysis (Regulated Loans)

OR

Broker Declaration (Unregulated Loans)

Applicant Details

Signed Exit Strategy - Required for applicants 55 years old or older.

Identification Requirements

Digital VOI

Complete Digital VOI by using biometric facial recognition to match the applicant's selfie against supplied identity documents and verifying those documents against government records via the Document Verification Service (DVS).

Mortgage Refinance

Latest mortgage statements covering 3 months period;

- Existing mortgage evident on comprehensive credit report
- Must show clear account name, credit limit, current loan balance, current repayment amount & current interest rate
- Must include Lender's header & footer details (with ABN & ACL)

and

Account transaction listing (Only if Account statement provided is older than 60 days);

and

Bank statement (same period as loan statement) evidencing loan repayment source of funds

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Existing Property Requirements

Rates notice (showing no arrears)

Valuation report

Existing Property Requirements (Commercial Property)

Valuation report

Rates notice (showing no arrears)

Signed Lease Agreement

Approvals and Exceptions

Pricing Approval - Required if a discount, subsequent discount, or reduction in a fee has been applied.

Exception Approval - Required if any rule has been overridden.

Overseas residential address - Non-Residents / Expats

Australian Residential Address - Temporary Australian Residents

Overseas Credit Report - Required if the applicant(s) current residential address is overseas

Australian Visa - Required for applicants who are not Australian citizens (e.g., permanent residents or temporary residents).

Foreign Visa - Required for applicants living and working abroad, earning income in a country where they are not a citizen; they must provide proof of employment with a copy of their valid foreign visa.

The online checklist dynamically adjusts based on the information provided, ensuring only relevant items appear. It can be updated anytime to reflect policy and requirement changes.