Easy Refi Checklist - Standard

Application Details

New interest rate must be lower than your client's current interest rate. Your client's current interest rate cannot be more than 2% higher than the new interest rate.

- ☐ **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

Provide one of the following combinations:

- ☐ **Digital VOI**

OR

- ☐ Provide at least 100 points of certified identification using the following identification items:
  - ☐ **Australian Birth Certificate (70 points)**
  - ☐ **Australian Drivers Licence (40 points)**
  - ☐ **Australian Passport (70 points)**
  - ☐ **Medicare Card (25 points)**
  - ☐ **Overseas Drivers Licence (20 points)**
  - ☐ **International Passport (70 points)**
  - ☐ **Manual VOI Form**

Company/Trust documentation

Company/Trust documentation requirements

For Companies: Provide the following:

- ☐ **ASIC Search or Certificate of Registration** (Performed by Origin MMS)

For Trusts: Provide the following:

- ☐ **Trust Deed** (Required for Settlement)

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Easy Refi Checklist - Standard

Mortgage Refinance

Individual Ownership Structure

- [ ] **Latest mortgage statements** (Account summary required if statement is older than 3 months or more)

OR

- [ ] **Most recent 12 months mortgage statements** (showing transactions for continuous 12-month period) - required if loan is not on Comprehensive Credit Reporting (CCR) report

Company Ownership Structure

- [ ] **Most recent 12 months statements** (showing transactions for continuous 12-month period)

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.

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