

Home Loan Document Checklist

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:

Income

- o Your last 3 consecutive payslips.
- o If you receive extra income via overtime and/or allowances; please provide your Summary of Earnings via MyIR for the last 2 financial years.
- o If self-employed, your full financial accounts for the last two years.
- o A letter from WINZ/IRD confirming any benefits such as Working for Families, Sole Parent Support, or Accommodation Supplement.
- o If you receive rental income, we require a copy of the tenancy agreement/s or recent property manager's statement/s.

Bank statements

- o The last 3 months of formal bank statements for **all** of your bank accounts (not transactional printouts).
- o The last 6 months of bank statements for any savings or term deposit funds that you are using towards your deposit.
- o The last 3 months of statements on all Credit Card facilities.
- o Details of any Buy Now Pay Later facilities, (inclusive of facility limit).
- o Most recent statements for any other debt you have i.e. hire purchase/personal loans.

Additional requirement for refinancing only

- o The last 6 months of account statements for **all** loans or other debts that you are refinancing.

Deposit

- o If you are using your KiwiSaver, we require a letter or email from your KiwiSaver provider confirming your eligible withdrawal balance.
- o If you are eligible for a First Home Grant, we require a copy of the pre-approval letter from Kāinga Ora.
- o If you are receiving money via a gift then a signed and dated gift letter will be required.

Identification

- o Photo identification such as your Drivers Licence or Passport.
- o If you **are not** born in NZ then proof of NZ Citizenship or Residency will be required.

Other

- o Written details on **all** insurance premiums payable.
- o A copy of the signed Sale & Purchase Agreement if you have already had an offer accepted.

**Please note that additional information may also be required*

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