

## Home Loan Document Checklist

### What documents do I need to provide?

#### Authority

- Signed Youm Authority & Declaration Form

#### Income

- Your last 3 consecutive payslips.
- If you are self-employed, we require your full financial accounts for the last two years.
- If you receive rental income, we require a copy of the tenancy agreement/s or recent property manager's statement/s.
- If you receive Working for Families, Sole Parent Support, or Accommodation Supplement. We require a letter from WINZ/IRD confirming any benefits.

#### Bank statements

- The last 3 months bank statements for all accounts where any income and expenses are paid through (please provide the PDF versions available online not transactional printouts).

#### Liabilities

- The last 3 months of statements showing the limit, balance, and repayments for all credit facilities such as:
  - Credit Cards and Store Cards
  - Home Loans and Personal Loans (statement to show the loan balance/limit, start date, loan term, interest rate and repayment amount, along with Interest Only end date if applicable).
- Screenshot for the following facilities showing the limit and balance
  - Afterpay
  - Student Loan

#### Deposit

- If you are using your KiwiSaver, we require a letter or email from your KiwiSaver provider confirming your eligible withdrawal balance.
- The last 6 months of bank statements for any savings or term deposit funds.

#### Identification

- Photo identification such as your Drivers License (Front and Back) or Passport (Including Signed Page).
- If you are not born in NZ, then proof of NZ Citizenship or Residency will be required.

#### Other

- 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, dependent on your situation. This will be advised to you after your appointment.**