PERSONAL LOAN APPLICATION CHECKLIST

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Heritage Bank

To process your application as smoothly and as quickly as possible, we rely on you the applicant to provide all required information as soon as possible. Heritage can not process an application with insufficient information, the process may be held up until we receive all documents. This checklist is only meant as a guide as all the points may not relate to you. You may be asked to provide further clarification on any of the documents that you may supply.

ITEM	REQUIRED DETAILS
Proof of income	• Payslip or letter from your employer • Self employed applicants require last two (2) years of Profit and Loss Statements (Financials) and last two (2) years tax returns
Evidence of rental income	• Rental agreement • Managing agents confirmation of rent
Latest Rates Notice on property / properties owned	Most recent copy of Rates Notice issued by your local council for owned properties
Latest home loan statement/s	Latest statements showing outstanding balance
Latest personal loan statement/s	Last six (6) months statements
Latest credit card statement/s	Last three (3) months statements
Latest store account statement/s	Last three (3) months statements
Other expenses	We'll need details of any expenses that may include private school fees and maintenance payments.
Details of existing home and contents insurance or car insurance policies	This will enable us to give you a no obligation free quote on your Insurance Needs
Personal Identification	See the following page for further information about which types of identification are suitable

Note: Printed internet statements are acceptable however at least one original loan statement is to be provided

Personal Identification

The Federal Government requires financial institutions to verify the identity of all account holders and authorised signatories.

The government requires a person to provide sufficient identification to meet certain minimum identification requirements under the Anti-money Laundering and Counter-Terrorism Financing (AML/CFT) legislation.

Outlined below are the minimum identification, different categories of identification and examples to meet the new legislative requirements. At least one of the documents provided must contain either a photograph or a current signature of the account holder or authorised signatory.

MINIMUM IDENTIFICATION REQUIREMENTS				
POSSIBLE COMBINATIONS	DOCUMENT CATEGORY			
	Primary Photographic	Primary Non-Photographic	Secondary	Other
1	2			
2	1	1		
3	1		1	
4	1			2
5		2	1	
6		1	2	
7		1	1	1

Existing members

If you are already a member of Heritage and wish to open another account; you may not be required to be re-identified. However, you will be required to show an identification document with either a photograph or a signature for verification of your identity.

Examples

If you provide a driver's license and a telephone bill you would satisfy the requirements of possible combination 3, which would be acceptable to the government.

TYPES OF ACCEPTABLE IDENTIFICATION DOCUMENTS BY DOCUMENT CATEGORY			
Primary Photographic	Primary Non-Photographic	Secondary	Other
Drivers Licence	Birth Certificate / Extract	Rates Notice (<12 months old)	Records or statement of another financial institution (<12 months old)
Passport	Citizenship Certificate	Telephone, Gas or Electricity Account (<3 months old)	Private Health Insurance Card
Proof of Age Card (eg 18+ card) (with photo)	Pension Card issued by Centrelink	Notice from School Principal (child under 18) (<3 months old)	Land Titles Office Records (<12 months old)
National Identity Card (with photo)	Drivers License (no photo)	Letter of Introduction from Centrelink (<3 months old)	Credit Card / Medicare Card / Seniors Card
	Passport (no photo)	Supplement Entitlement Notice from Centrelink (e.g. Youth Allowance) (<3 months old)	Record or statement from an educational institution (<12 months old)
	Proof of Age Card (eg 18+ card) (no photo)	ATO Notice (i.e. Tax Assessment Notice) (<12 months old)	Records of a professional or trade association
	Community Leader Reference for Indigenous Australians		Reference on letterhead from most recent Employer (<3 months old)
			Rental Agreement (<12 months old)
			Motor Vehicle Registration Papers