

Applying for a home loan

At Heritage, we're passionate about helping people through the journey of purchasing a home. We understand there's lots of areas you may need help with to ensure you get the loan and home that are right for you. Make an appointment today with one of our lending specialists and we can guide you through this process. Here is a handy checklist of what you should bring with you to make your application process as quick and easy as possible.



What you'll need:

We'll need to see proof of:

- Your identity
- Your income
- Loans and savings not with Heritage Bank.

Identification

- Different identification requirements apply depending on your particular application. Your lending specialist will discuss this with you at your interview. A passport, birth certificate and driver's licence are the most commonly accepted forms of identification.

Income

- If your salary is not paid into a Heritage account, we'll need to see account statements showing three months of salary credits or your two most recent pay slips. Other options are available if you don't have these.
- If you're self-employed, bring your business and personal tax returns for the last two years and your most recent ATO assessment notice.
- If you earn rental income, we'll need one of the following:
 - Rental agreement
 - Managing agents statement
 - Account statement showing rental credits
 - Tax returns confirming rental income
- If you earn government income, we'll need a letter issued by Centrelink or other Government body confirming your benefit amount.

Loans and savings not with Heritage Bank

- Your most recent statement

Other information

- If you're purchasing a home, please bring a copy of the contract as well as evidence of your savings
- If you're building a home, please bring the build contract as well as the plans and specifications
- If you're looking to refinance, please provide six months of statements for your home loan. Bring one months' statement for any credit cards and/or your latest personal loan statement
- If you own the property already, please provide your most recent rates notice
- You'll also need to tell us how much you need to maintain a reasonable standard of living, including expenses such as food, transport, clothing, utilities and health care.

If you can't provide any of the information above, don't worry, your lending specialist can discuss alternative options with you at your interview.

Get in touch

For more information, to book an appointment, or to get a home loan specialist to contact you simply:

Visit your local Heritage branch

- Go to heritage.com.au to find your closest branch

Call us on 13 14 22

- Our Queensland based Contact Centre is open Mon to Sat 8:30am - 7pm

We'll call you

- Provide your details at forms.heritage.com.au/homeloan/welcome and your nearest Branch Manager or loan specialist will be in touch the next business day.