



Applying for a Personal Loan

Speed up and simplify your personal loan application with this checklist.



Identification (ID)

Talk to your lending specialist to find out your ID requirements

ID requirements will vary depending on your situation. Forms of ID include; driver's license, passport, birth certificate, Medicare card and Marriage Certificate if your ID documents have differing surnames.



Income

You will need to provide:

Two most recent consecutive payslips or 3 months of statements showing the income deposits

If you are self-employed you will need to provide:

Your tax returns (both personal and business) and financials for the last two years

Copy of your last two notice of assessments

If applying after 1 January, your Business Activity Statement (BAS) showing any business trade since completing your most recent tax return. Plus your interim financial statements.

If you earn rental income you will need to provide one of the following:

Rental agreement

Managing agent statement

Latest account statement showing rental credits

Tax returns confirming rental income

**Mandatory if more than 4 rental properties*



Existing debt

If you have a home loan you will need to provide:

Latest statement showing outstanding balance for each home loan

If you have a personal loan:

Most recent statement for each personal loan

If you have a credit card you are paying out:

Three months of most recent statements

If you have a credit card you are not paying out:

Most recent statement

If you have a store credit you are paying out:

Three months of most recent statements

If you have a store credit you are not paying out:

Most recent statement



Living expenses

Complete a Living Expense Assessment

We'll ask you to complete a Living Expenses Assessment (LEA) when you apply. You will need to provide details on how much you need to maintain a reasonable standard of living including expenses such as food, transport, insurance, utilities and health care.

Most recent 1 month statement of main transaction accounts



Insurance

Heritage Bank has a range of insurance products which may suit your circumstances. Speak to your lending specialist if you would like more information.

This is a guide only. You may be asked to provide additional information and/or clarification on any documents you supply.

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Heritage Bank