

Easy Refi Checklist - Standard



**DIRECT
CREDIT**
HOMELoANS AUSTRALIA

Application Details

- ☐ Easy Refi Calculator
- ☐ Easy Refi Application Form
- ☐ Customer Needs Analysis (Regulated Loans)

OR

- ☐ Broker Declaration (Unregulated Loans)

Applicant Details

- ☐ **Signed Exit Strategy** – Required for applicants 55 years old or older.

Identification Requirements

- ☐ **Digital VOI**

Complete Digital VOI by using biometric facial recognition to match the applicant's selfie against supplied identity documents and verifying those documents against government records via the Document Verification Service (DVS).

Mortgage Refinance

Individual Ownership Structure

- ☐ **Latest mortgage statements covering 3 months period ;**
 - Existing mortgage evident on comprehensive credit report
 - must show clear account name, credit limit, current loan balance, current repayment amount & current interest rate
 - Must include Lender's header & footer details (with ABN & ACL)

and

- ☐ **Account transaction listing** (Only if Account statement provided is older than 60 days) ;

must confirm the account name and account number and no gap between the closing balance of the loan statement and the opening/running balance

and

- ☐ **Bank statement** (same period as loan statement providing evidence of the source of loan repayments)

Company and Trust Ownership Structure

- ☐ **Latest mortgage statements** (12 months or more);
 - must show clear account name, credit limit, current loan balance, current repayment amount & current interest rate
 - Must include Lender's header & footer details (with ABN & ACL)

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and

☐ **Account transaction listing** (Only if Account statement provided is older than 60 days);

must confirm the account name and account number and no gap between the closing balance of the loan statement and the opening/running balance

and

☐ **Business bank account statement** (3 months or more); and

☐ **Transaction/Savings/Offset Facility statement** (3 months or more providing evidence of the source of loan repayments)

Existing Property Requirements

☐ **Rates notice** (showing no arrears)

☐ **Valuation report**

Existing Property Requirements (Commercial Property)

☐ **Valuation report**

☐ **Rates notice** (showing no arrears)

☐ **Signed Lease Agreement**

Approvals and Exceptions

☐ **Pricing Approval** – Required if a discount, subsequent discount, or reduction in a fee has been applied.

☐ **Exception Approval** – Required if any rule has been overridden.

Overseas residential address - Non- Residents / Expats

Australian Residential Address - Temporary Australian Residents

☐ **Overseas Credit Report** – Required if the applicant(s) current residential address is overseas

☐ **Australian Visa** – Required for applicants who are not Australian citizens (e.g., permanent residents or temporary residents).

☐ **Foreign Visa** – Required for applicants living and working abroad, earning income in a country where they are not a citizen; they must provide proof of employment with a copy of their valid foreign visa.

The online checklist dynamically adjusts based on the information provided, ensuring only relevant items appear. It can be updated anytime to reflect policy and requirement changes.