

List of Documents

Personal identification

You'll need at least two Photo ID

- Driver's licence
- Passport*

If you don't have one of the Photo ID, simply provide two of the following original documents:

- Birth or citizenship certificate
- Centrelink pension card
- Medicare card
- Change of name or marriage certificate if necessary

* if not Australian Citizen, please provide current visa

About your income

Full time/Part time/Casual

Three most recent payslips computer generated/paper pay slips, which should contain the borrower's name, employer's name and ABN, and a year-to-date income.

If these documents are unavailable, at least two of the following must be obtained for each borrower:

- The employment contract;
- YTD Income Statement from ATO
- The PAYG Payment Summary or Notice of Assessment;
- A letter from the employer that is on company letterhead and contains details of gross annual income, role or position, length of employment, the basis of employment (full or part-time, or casual) and breakdown of the salary package (if applicable); and

If you have bonuses, overtime, commissions, please provide additional documents.

Bonus	Copy of contract/Letter from employer or payslips showing the bonus amounts received over the 2 past financial terms.
Overtime, Commission, Car / Rent / Shift Allowance	Payslips for the recent 3 months showed that payments are regular and ongoing as part of the customers income. Note: Additional documents may be required once Dnister has reviewed your enquiry.

Self employed

If you're self-employed you will need:

Sole traders	Last 2 years' Individual Tax Returns and Notice of Assessment
Business partnerships, companies and trusts:	<ul style="list-style-type: none">• Last 2 years' individual, business Tax returns and Notice of Assessments along with Financial Statements (Profit & Loss Statements, Balance Sheet etc).• Details of any external liabilities: leases, hire purchase, overdrafts, company loans and/or guarantees
Business operated less than 2 years	<ul style="list-style-type: none">• Cash Flow Forecast for next 12 months endorsed by accountant;• Copy of Business Plan;• Tax return and Notice of assessment;• Lodged BAS Statements from the ATO Portal accompanied by Profit & Loss statement for current financial year;• 3 months of Business account Bank Statements.

Rental income

If you receive rental income, please provide one the following:

- Two most recent Rental/Ownership statements from the real estate agent or property manager;
- Rental appraisal from a real estate agent if the property has not been tenanted;
- Recent Tax return including rental income;
- Signed rent agreement and bank statements confirming rental income.

Other income

If you receive rental income, please provide one the following:

Child Support / Child Maintenance	<ul style="list-style-type: none">• A child support agency letter, solicitor's letter or a family law court order clearly showing the income you receive, the frequency of payments and the age of the child/children, together with copies of current statements showing payments.
Employer Maternity Leave Payment / Paid Parental Leave Payment	<ul style="list-style-type: none">• A letter from the employer on company letterhead containing the details of gross annual income, role or position, the basis of employment (full or part-time, or casual) and return date.• payslips if available
Social Security benefits / Government Pension	<ul style="list-style-type: none">• Your Centrelink income statement clearly showing the income amount you receive.

Superannuation Retirement Income (such as annuities)	<ul style="list-style-type: none"> • A statement of your super / annuity holdings dated within the last 6 months, and • Confirmation of the current balance of your super / annuity dated within the last 30 days, and • Bank account statements dated within the last 30 days showing the payments received.
Overseas Income of Expatriates [^]	<ul style="list-style-type: none"> • A letter from the employer on company letterhead containing the details of gross annual income, role or position, the basis of employment (full or part-time, or casual) • A copy of your employment contract • Three recent payslips • Three months of bank statements showing your salary being deposited into your account
Investment income (Interest, Dividends)	<ul style="list-style-type: none"> • provide most recent Tax Return & Notice of Assessment.

[^] All documents should be written in English. If your financial documents are written in a foreign language, then you may need an interpreter's certificate.

An interpreter's certificate is an official document that translates the original financial document to English and has been certified.

Your financial documents need to be translated by a recognised organisation that has the authority to do so. These can include approved translators within Australia or a qualified translator that lives overseas.

About your expenses

You have to submit your **resent 3 months bank statement for all accounts not held with Dnister** for verification by one of the options:

- by giving access to your bank statements through Illion in loan application;
- by provision of bank statements manually*

*In this case we recommend you review and calculate your monthly basic spending such as food, utilities, household costs and clothing as well as other types of spending such as private schooling, pet care, childcare or any investment property expenses current and input in the loan application.

Important Security Notice

In line with Dnister's PCI DSS Compliance we have systems and processes in place to protect your Personally Identifiable Information (PII), however you also play an important role in safeguarding your data. Protect your personal identifiable information and always ensure that your card details are masked by showing only the last four digits (e.g., XXXX-XXXX-XXXX-1234).

Financial Position

Your assets

Recent evidence of your assets

- The employment contract;
- most recent rates notice for property owned detailing the capital improved value;
- for accounts not held with Dnister we will require most recent transaction account statements for savings and term deposits;
- details of personal/home/vehicle insurance; and
- details of superannuation.

Your liabilities

- credit/store card and BNPL - statements for the recent 3 months (make sure that credit card details (PAN) secured by PCI DSS);
- for Loans, lease not held with Dnister we will require - statements for the recent 6 months;
- Statement of HECS-HELP debt.
- Statement for any other liabilities

Refinancing

If you want to refinance your home or investment loan you will need:

- Current balance of any loans to be refinanced including pay-off cost;
- Copy of discharge form;
- your previous 6 months loan transaction statements.

Property details

You'll need to provide us with some information about the property you're buying or building or refinancing to Dnister. We won't need this for conditional (pre) approval, but it will be required before we can finalise your loan.

- Copy of Foreign Investment Review Board Approval (FIRB) application if non-resident

If you're purchasing:

- Signed contract of sale or offer of acceptance
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If you're building

- A complete copy of the Council approved plans and specifications, together with documentary evidence of planning and building approvals
- A complete copy of the signed building contract and list of variations (if applicable) from a registered builder and the borrower. The contract must be in either Housing Industry Association (HIA), Master Builders' Association (MBA) or solicitor format.
- A complete copy of the builder's current insurance policy or a Certificate of Currency with the cover for in-course-of- construction, builder's indemnity, Workers Compensation and public liability risks for all locations.

If owner builders

- A copy of Plans & Specifications (Building Permit, Council Approved Plans),
 - Building & Indemnity Insurance,
 - Quotations & Estimates,
 - Work Timing Schedule,
 - Soil Test and Quantity Survey and Expenditure Budget.
 - Expenditure Budget
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Vehicle details

dealer sale

- invoice provided from a licensed motor car dealer

private sale

- copy of the car registration
- private sale agreement
- current clear Roadworthy Certificate

Insurance documents

You will be required to have home/construction/vehicle insurance with **Dnister Ukrainian Credit Coop LTD as interest party** prior settlement.