

Home Loan Increase Application Checklist



Thank you for applying for a Gateway Home Loan.

To assist us in fast-tracking our assessment of your application, please return the supporting documentation for all applicants where applicable outlined below to Gateway as soon as possible.

PROOF OF INCOME	PAYG	
		Two most recent consecutive payslips and showing employer names, ABN and year to date income
	Self Employed	
		Last two years business financial statements
		Latest business tax return with confirmation of lodgement
		Latest personal tax return
		BAS if tax returns/financials are more than 6 months old
	Rental Income*	
		For Rental Income <u>one</u> of the following For Residential rental income: <ul style="list-style-type: none"> A full copy of the residential tenancy agreement, signed and dated; or A letter from a real estate agent indicating the anticipated rental income (for new property purchases) Three consecutive months' rental statements; or A letter from the managing agent indicating how long they have managed the property, the length of time the current tenant has been in and the rental income being received For short-term Residential rental income: <ul style="list-style-type: none"> Rental statement covering a 12-month period; or The latest tax return For Commercial rental income: <ul style="list-style-type: none"> Copy of an executed commercial lease agreement. If a lease is not available, three consecutive months of rental statements
	*Evidence is not required if rent is deposited into a Gateway Bank account	

If the purpose of the loan increase is to repay an existing loan or credit card, please provide the additional supporting documentation outlined below.

REFINANCE/ DEBT CONSOLIDATION	Loan / Credit Card statements*	
		Home Loans – Latest 6 months' statements of loans being refinanced, showing BSB, account number, owner's name and confirming satisfactory conduct
		Personal Loans / Credit Cards – Latest 3 months' statements of loans / credit cards being refinanced or paid, confirming satisfactory conduct
*Evidence is not required if the loan being refinanced is held with Gateway Bank		

NB: Please ensure Tax File Numbers (TFNs) are removed from all supporting documentation.

You should email your supporting documentation to memberservices@gatewaybank.com.au

If you have any questions, please contact Gateway on 1300 302 474 (Monday – Friday, 8am-6pm)