



FINANCIAL ADVICE  
ACCOUNTING  
LENDING

## Xen Wealth Lending - What to Bring Checklist?

### General supporting documents

- 2 forms of ID – driver's licence, passport or birth certificate
- Bank statements showing evidence of at least three months' genuine savings
- 3 most recent statements for each of your credit cards
- Most recent superannuation statement
- Most recent home and contents insurance policy
- Your most *recent statements* of any term deposits, shares and other investments you may have
- Most recent PAYG payment summary from your employer or tax assessment
- 2 most recent pay slips
- ***If you're self-employed*** – your last 2 years of personal and business tax returns and ATO assessments, including P&L statements.

### Are you refinancing an existing home loan?

You'll also need to bring:

- 6 months of statements for all home loans you wish to refinance
- Statements for any personal loans and/or credit cards you'd like to consolidate
- Most recent council rates notice and your building insurance policy document
- Most recent strata notice (if applicable).

### Are you buying a new home?

You'll also need to bring:

- Details of the property you want to purchase, if already known (e.g. a copy of the sale contract).

### Are you building a new home?

You'll also need to bring:

- A copy of the construction plan, specifications and builder's fixed price tender documents (if available) – including builder's licence number, insurance, and council approved plan.

### Are you investing in property?

You'll also need to bring:

- Details of any existing investment property income – a copy of the lease agreement, rent appraisal or receipt of rental income
- And if you're a first-time investor – any details of the property you're purchasing, if already known (e.g. a copy of the sale contact), and any rent appraisal you may have.

***Too much paper? You can email your paperwork to: [admin@xenwealth.com.au](mailto:admin@xenwealth.com.au)***