

Hi,

During these busy times, we wanted to remind you that by providing all required supporting documentation below with the initial application helps with the prompt assessment of your application.

Relevant [Supporting Documentation Checklist](#) for all home loan submissions:

- Identification
- Latest 2 computer generated payslips for employed applicants (the latest should not be older than 1 month)
- PAYG Summaries if non-base income or casual income is being used (overtime, commissions, bonuses etc)
- Any other income including self-employed & rental income documents as per checklist
- Three (3) recent, consecutive months' statements from financial institutions where income is paid. The most recent statement should be no older than 1 month
- Evidence of genuine savings or gifts as per checklist
- Six (6) recent, consecutive months' loan statements for all home loans being refinanced. The most recent statement should be no older than one (1) month
- Three (3) recent, consecutive months' statements for all personal loans and credit cards being refinanced. The most recent statement should be no older than one (1) month
- The most recent statement for each continuing liability. Includes continuing business liabilities & HECS loans. The most recent statement should be no older than one (1) month
- The most recent statement, transaction listing or payment schedule for Buy-Now-Pay-Later (BNPL) facilities

[FHLDS](#) or [FHLDS \(New Homes\)](#) Application Checklist for relevant FHLDS submissions with relevant supporting documents requirements:

- Notice of Assessment for prior financial year
- Certified ID to confirm Australian citizenship which may be certified by the broker
- Evidence of 5% minimum deposit
- Certified [First Home Buyer Declaration Form](#), which needs to be certified by someone who is currently licensed or registered under a law of the Commonwealth, a State or Territory to practise in one of the occupations listed on the form.

Please note our current SLA is **10 days** for conditional approvals.

Send us your feedback - [click here](#) to share your experience with Gateway.



Steven Chan

Business and Change Analyst

Level 10, 68 York St, Sydney NSW 2000

t: 02 9307 4306 f: 02 9307 4299

e: stevenchan@gatewaybank.com.au

www.gatewaybank.com.au | 1300 302 474

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