



Step 1. Upload PAYG income verification

You'll need to provide two of your most recent payslips. Payslips should include the following information:

- Your employer's name
- Your employer's ABN
- Your name
- Payment date
- Pay period
- Your gross or net income
- Total year-to-date amount you have been paid

If you have deductions listed on your payslips please upload a signed and dated letter confirming them. Please also note if the deductions are mandatory or if they can be stopped at any time.

Step 2. Employer consent form

Please provide your employer with [a signed copy](#) of this consent form so that we can verify your information. Upload a copy of the completed form before you hand it in to your employer.

Step 3. Upload 'other income' verification

If you stated in your application that you rely on other income from rental properties or government pensions/payments to make repayments, we'll just need you to provide evidence of this.

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|--|---|
| <ul style="list-style-type: none"><input type="checkbox"/> Rental incomeSigned lease contract or Rental Statement (no older than 30 days) showing;<ul style="list-style-type: none">- UHomeLoan applicants name- Rental property address- Rental amount- Rental payment frequency | <ul style="list-style-type: none"><input type="checkbox"/> Government payments/pensionsProvide an original copy of your most recent payment statement (no older than 30 days) showing the UHomeLoan applicants name |
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Step 4. (a). Upload credit card/personal loan statements

This is only required if you're refinancing a credit card or personal loan as part of your application. You'll need to provide the last three months of statements for any credit cards and/or the last six months of statements for any personal loans. These documents should include:

Credit cards

- Your full name as shown on your application
- Available credit
- Account number
- Total limit
- Credit card provider
- Scanned copy of at least one original statement

Personal loans

- Your full name as shown on your application
- Scanned copy of at least one original statement

Step 4. (b). Existing home loans statements

If you have other existing home loan(s) with other institution(s), please provide one of the following[^] for each home loan:

- Loan statement no older than 6 months; or
- Internet account summary no older than 6 months; or
- Internet transaction listing no older than 6 months; or
- Letter from Bank confirming contracted repayments or limit and current interest rate no older than 12 months.

[^]For Principal and Interest loans, verification document must show repayment amount.

[^]For Interest Only and Line of Credit loans, verification documents must confirm facility limit and borrower interest rate. Ensure your name, account number and outstanding balance are shown on every statement.

Step 5. Upload ID documents

So that we can verify your identity, please provide a copy of your driver's licence or your passport which clearly shows your signature and photo. Your driver's licence or passport should include:

- Your full name
- Your current address (not required for passport)
- Your signature
- Your date of birth
- The expiry date
- The picture must be clear and identifiable (see example below)



Acceptable



Unacceptable



If you're applying to refinance your home loan.

Step 6. Upload home loan statement(s)

We'll need you to provide statements showing evidence of regular home loan repayments for the past six months. You'll need to:

- Upload, from today's date, the most recent six months worth of transaction history for the home loan you are refinancing (online statements are acceptable)
- Upload an original copy of your most recent home loan statement
- Ensure your name and account number are shown on every statement

Step 7. Upload property ownership documents

Please provide your latest Council Rates Notice or a Certificate of Title for the property you're refinancing. This document should:

- Show the full address of the property as shown in your application
- Be less than six months old (if the document is over six months old, please provide proof of payment e.g. receipt)

Step 8. Australia Post Form and additional documents.

Please use this section to upload any additional documents requested by UBank.

If you're applying for a home loan for a new property.

Step 6. Contract of Sale

So we know the property the home loan will be secured against, we'd like to see all of the pages of the fully executed Contract of Sale. The document should include:

- Property address
- Purchase price
- Vendor's details
- Purchaser's details
- Registered Real Estate Agent (vendor's agent) details
- Signature of all parties

Step 7. Bank statements

We'll need to see that you can complete the purchase outside of the loan sum being provided. As we currently only lend up to 80% of the property value and purchase price, you'll need to provide evidence of the funds to pay the remaining 20% and other costs associated with this purchase. Your bank statement(s) should include:

- At least one original bank issued statement
- Dated within the last 30 days
- Purchaser's name and address
- The BSB and account number

Step 8. Deposit slip

If you've already put a deposit down towards the property, you'll need to provide evidence of the deposit. The deposit slip should include:

- Real Estate Agent details
- Stamped by the Real Estate Agent
- ABN of the Real Estate Agent
- Deposit amount

Step 9. Statutory Declaration

If any of the funds to complete the sale are part of support given to you, we'll need to view a statutory declaration stating these are not repayable. The declaration should include:

- Customer name
- Customer signature
- Name of the person(s) gifting you the funds and their signature(s)
- Your relationship to the person(s)
- Certified as per UBank Standard and dated
- Amount of the non-repayable gift

Step 10. Australia Post Form and additional documents

- UBank will upload an Australia Post Identification Form which needs to be printed by you and completed at Australia Post, who will then send it back to us.