FREQUENT FLYER | QANTAS MONEY

Document Checklist

To double-check everything has been submitted

Automatic Validation

If you've opted to use Automatic Validation you don't need to send in or upload the documents below. Just make sure you've linked all your accounts.

To verify PAYG income:

- ❑ The most recent payslip showing year-to-date (YTD). If no YTD, 2 most recent payslips.
- ❑ Recent transaction account statements showing regular transaction credits (statement must not be more than 45 days old).
- ❑ A copy of your current employment contract.
- ❑ PAYG payment summary.

To verify PAYG income:

- ❑ The most recent statement for the account(s) where your deposit is held.

To verify personal loans (if applicable):

Please upload for each loan

- ❑ The most recent statement or internet transaction listing for each loan, showing at least a month's history and confirming your name and account details.

To verify credit cards (if applicable):

Please upload for each loan

- ❑ The most recent statement or internet transaction listing for each credit card, showing at least a month's history and confirming your name and account details.

To verify your home loan(s) (if applicable):

Please upload for each loan

- ❑ The most recent 3 months' statements for each loan being refinanced by this new loan. OR
- ❑ 6 months' history if the new home loan requires Lenders' Mortgage Insurance approval.
- ❑ The most recent statement or internet transaction listing for each home loan not being refinanced by this new loan and confirming your name and home loan account number.

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To verify rental income (if applicable):

Please upload one of the following

- ❑ A copy of the current signed lease/tenancy agreement.
- ❑ A copy of the current rental statement or rent receipts from the managing agent.
- ❑ If untenanted, a rental estimate from a registered real estate agent.

Self-Employed?

We streamline our requirements for eligible self-employed customers by offering simple financial verification. You can check your eligibility at qantasmoney.com/home-loans/self-employed-eligibility.

Customers eligible for simple verification, but choose manual uploads instead:

- ❑ The 2 most recent Notices of Assessment (the latest being less than 18 months old)
- ❑ Integrated Client Account Statement (ICAS) for you and any related entities.

Customers who are not eligible for simple verification:

1. Sole Trader

- ❑ Most recent personal tax returns
- ❑ Notice of assessment (the most recent being <18 months old)

2. Partnerships & Company Directors

- ❑ Most recent personal tax returns
- ❑ Notice of assessment (the most recent being <18 months old)
- ❑ Most recent business tax return
- ❑ Supporting financial documents

Formatting your file name

We recommend renaming your documents using this format (using dashes in place of spaces):

DocumentType-BankingInstituation-Date.pdf