

Looking at buying a car? Need a Personal Loan?

It's as simple as providing the following:

- 2 x payslips – no older than 1 month
* Between July and September, if your payslip is dated in the current financial year a copy of your end of financial year payment summary OR ATO Notice of Assessment will be required
- Last 3 month savings statement showing all transactions
* Not applicable if your only account is with FFCU (statement must at least show the payroll credit for the payslips provided and be for a full 3 month period)
- Recent Rates Notice or Rental Agreement
- Verification of all debts regardless of amount owing – we require a statement for the last 3 months (unless refinance or debt consolidation, which require 6 months statements)
*This statement must include all transactions, account number and repayments made
- Any credit cards (regardless of amount owing or if a nil balance) we require the last 1 month statement for all credit card debts you have (if consolidating we will require the last 2 months).
* The statement must show all transactions, your name, account number, credit limit, outstanding balance and repayments made
- Afterpay/Oxipay/ZipPay/Zip Money - verification of limit and balance outstanding

Some other things we may require:

- Centrelink and/or Veteran Affairs** - Income Statement
- Rental Income** – verified by letter from the real estate agent or current statement showing rent credited
- Child Maintenance** – Child Support Agency Agreement/letter and recent 3 months bank account statement showing payments credited
- Self Employed** – we require the following:
 - 2 years business financials
 - Last 2 years business and personal tax returns
 - Notice of Assessment for the last 2 years from the ATO
 - Tax Agent Portal Running Statement (Integrated Account Statement showing current and the last 2 years transactions)
- Secured Car Loan** - we will require the following:
 - New Car - a full invoice from the dealer for the car you are purchasing
 - Private Sale - we will require a copy of the registration papers of the car you are purchasing

Note: Where obtaining a recent original statement is not possible and internet statements are provided, the internet statement must have your account number listed and we will require an original dated within the last 6 months detailing your full name, account number and address

Appointment:

Date: _____ Time: _____ Lending Officer: _____