

The following information is required for ASB to provide a credit decision for new loan applications.

Application requirement for pre-approval	Description
Completed application form signed and dated	<ul style="list-style-type: none"> We require your authority and declaration form signed within the last 90 days by each applicant A completed statement of position Guarantors require a separate application and evidence of income Copy of photo identification e.g. current passport Proof of residency
A clear and concise diary note	<p>Include key points such as:</p> <ul style="list-style-type: none"> Background Loan purpose Costs associated with refinancing Agreed servicing period Structure (if known) Servicing (confirm if there is likely to be any decrease in borrowers' income over the coming 12 months) Details of security property (if known) Please ensure mitigants are provided if any of the above are outside of policy
A completed ASB UMI calculator	<ul style="list-style-type: none"> Check the UMI matches the statement of position in the application
Most recent 3 months Bank Statements for the main transactional bank account where the income is credited into	<ul style="list-style-type: none"> 6-months statements required for applications that are refinancing, and must include home loan statements See section 3.2.1 How we assess different types of income of the ASB Home Lending Policy Guide for Advisers for further information
Confirmation of applicants income	<ul style="list-style-type: none"> Most recent consecutive 3 payslips or latest payslip detailing annual salary Verification of ALL declared income being used for debt servicing including PAYE, rental income, IRD/ WINZ income, boarder income and other income types See section 3.2.2 Evidence of income of the ASB Home Lending Policy Guide for Advisers for further information
If self-employed, 12-months of full accountant prepared financial accounts	<ul style="list-style-type: none"> No older than 18 months See section 3.2.2 Evidence of income of the ASB Home Lending Policy Guide for Advisers for further information
Confirmation and evidence of deposit/savings history of how the deposit is sourced	<p>Evidence includes:</p> <ul style="list-style-type: none"> Bank statements Confirmation of Gift/Statutory Declaration Deed of acknowledgment of debt See section 3.7.1 What can be used as a deposit of the ASB Home Lending Policy Guide for Advisers for further information

Application requirements for full approval	Description
Details of the security property address if known for a live application	<ul style="list-style-type: none"> Signed and dated Sale and Purchase agreement if available For auction or tender, a draft Sale and Purchase agreement if available See section 3.4.2 General Security Requirements of the ASB Home Lending Policy Guide for Advisers for further information
Construction lending	<ul style="list-style-type: none"> Fixed price or labour only contract See section 3.6 Construction Lending of the ASB Home Lending Policy Guide for Advisers for further information
At acceptance of the application	<ul style="list-style-type: none"> ASB Adviser Declaration and Home Loan Structure form Family Trust / LTC (Look Through Companies) documentation
For new customers	<ul style="list-style-type: none"> For ASB: Customer Application and Declaration (CAD) form for new accounts For GO Home Loans: A customer signed acceptance and AML documentation

Post settlement requirements	Description
Closing or reducing liabilities	<ul style="list-style-type: none"> Evidence of closure or reduction of liabilities that are a requirement to meet UMI parameters

If you have any questions, please contact your Business Development Manager.