WHAT WE NEED FROM YOU TO GET YOU DRIVING SOONER.

To help you prepare for your application, and get you into your Ultimate Driving Machine sooner, we've created a checklist of key information you may need to provide so that we can process your finance application.

The following information is intended for individual customers who are considering a Consumer Loan in their own name and is not exhaustive. Additional or different requirements may also apply for trustee or corporate borrowers.

CONSUMER LOAN CHECKLIST.

IDENTIFICATION.

Are you an Australian Citizen or Permanent Resident?	**Yes** ☐	**No** ☐
If yes, we will need:		**Provided**
Your current Driver Licence		☐
Your Medicare Card		☐

Are you a Visa holder?	**Yes** ☐	**No** ☐
If yes, we will need:		**Provided**
Your current Passport		☐
Your current Australian Visa		☐
Your current Driver Licence		☐
Your Medicare or Health Care Card		☐

INCOME.

Are you an employee?	**Yes** ☐	**No** ☐
If yes, we will need:		**Provided**
Your latest payslip showing a minimum of 3 months year to date (YTD) income noted		☐
If you aren't able to provide this, please speak to the Business Manager at your preferred BMW Dealership about the alternatives.		

Do you work part-time?	**Yes** ☐	**No** ☐
If yes, we will need:		**Provided**
Your latest payslip showing a minimum of 3 months year to date (YTD) income		☐
Your latest yearly PAYG income summary		☐

Are you self-employed?	**Yes** ☐	**No** ☐
If yes, we will need:		**Provided**
Your most recent Tax Return		☐
If the Tax Return is older than 18 months we will also need your two most recent BAS Statements; and		☐
The last 6 months of company or business bank statements		☐
Or a current letter from your Accountant confirming the last financial year's taxable income.		☐
The Business Manager at your preferred BMW Dealership can advise the exact details required.		

Are you casually employed, a contractor or on probation?	**Yes** ☐	**No** ☐
If yes, we will need:		**Provided**
Your most recent Tax Return or income statements		☐
Your most recent payslip showing your monthly income and 3 months YTD income (less than 6 weeks old)		☐
Your employment contract if you are on probation or casually employed/contracting for under 6 months		☐
The Business Manager at your preferred BMW Dealership can advise what other information may be needed.		

Do you receive any other income such as rent or investment income?	**Yes** ☐	**No** ☐
If yes, we will need:		**Provided**
A statement from the real estate agent confirming the monthly income from the investment property		☐
Or 3 months of bank statements confirming your monthly income		☐
Are you a self-funded retiree?	**Yes** ☐	**No** ☐
If yes, we will need:		**Provided**
Proof of current income such as your latest superannuation statement		☐

GENERAL LIVING EXPENSES.

If we need you to verify your general living expenses, we may need: **Provided**

Last 3 months' worth of bank statements: ☐

- From your main transaction account (in your name)
- Dated within the last 6 weeks

Showing:

- Current balance
- BSB and account number

If you share your expenses, have dependents or expect any significant changes in your circumstances over the term of the loan we may ask you to verify these circumstances.

LIABILITIES AND EXPENSES.

Do you have a mortgage or personal loan?	**Yes** ☐	**No** ☐
If yes, we will need information on:		**Provided**
Your loan balance and monthly repayment amount		☐
The interest only period of your loan (if applicable)		☐
The fixed and variable rate portions of your loan (if applicable)		☐
Do you have a Credit card or Overdraft facility?	**Yes** ☐	**No** ☐
If yes, we will need:		**Provided**
Information on your available limits		☐
We may also need:		**Provided**
Your most recent loan statement		☐

ASSETS.

Do you have cash or any other assets?	**Yes** ☐	**No** ☐
If yes, we may require the following:		**Provided**
Bank statements showing current balance		☐

Please note, other documentation may be required.

WHAT'S NEXT?

Based on all of the information you have provided, we will also obtain your credit report to review your credit history, and advise you of any further information required. If you want to know what your credit report looks like simply visit mycreditfile.com.au.

If you would like to know any more about the loan application process please do not hesitate to ask the Business Manager at your preferred BMW Dealership.

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