



Application checklist – HomeBuild Access Subsidised Interest Rate Loan

Before arranging an appointment with People’s Choice to lodge your **Subsidised Interest Rate Loan** application, you need to make sure that you have the following documentation:

- signed and completed **Subsidised Interest Rate Loan** application form.
- current Centrelink Income Statement (if applicable).
- copies of your last two pay slips (wage and salary earners only).
- full Personal tax return for last financial year.
- if self-employed or a company director, a full balance sheet and accounts for last financial year and Interim Profit & Loss Statement for current financial year until the last completed month for business.
- full Tax return for your business for last financial year if a separate return was submitted to the Australian Tax Office (ATO).
- statements for all savings and transaction accounts for previous three months, showing account numbers, account ownership and balances.
- verification of current loans/credit lines (e.g. personal and car loan, AfterPay) showing name of financial institution or lender, outstanding debt amount and loan account ownership. If your repayments on current loans are not made from your savings or transaction account, or the repayment you make to your loan is higher than you are required to make under your contract, you will need to provide a copy of the original loan contract and loan statements for at least the last three months.
- copies of the latest statements for all credit cards and store cards (e.g. Visa, AMEX, Mastercard).
- 100 points of identification for each applicant (e.g. birth certificate, passport, driver license)
- suitable written evidence that you have been unsuccessful in obtaining finance through a private sector financier.
- signed privacy acknowledgment and consent form

Please note that the Northern Territory Government and/or People’s Choice reserve the right to request further verification documentation as and when required in order to complete a full assessment of any HomeBuild Access application.

Application Fee

There is no application fee for a Subsidised Interest Rate Loan. A valuation contribution fee of \$100 will be required to be paid at settlement. This can be paid from your Fee Assistance Loan. Other fees and charges may or will apply during the term of any loan.

People’s Choice Credit Union (“People’s Choice”), a trading name of Heritage and People’s Choice Ltd ABN 11 087 651 125, Australian Financial Services Licence 244310 and Australian Credit Licence 244310. Pursuant to the Territory Insurance Office (Sale) Act 2014 (NT), People’s Choice is the successor in law to the Territory Insurance Office in respect of its banking business. People’s Choice has replaced TIO as agent for Chief Executive Officer (Housing). People’s Choice is authorised to use the TIO mark under licence from Allianz Australia Insurance Limited.

