

# LOAN APPLICATION CHECKLIST

What documents do I need to apply for  
a car loan with Suzuki Financial Services?



## We've put together a list of the documents that you will need to provide to apply for a car loan with Suzuki Financial Services.

This list is just a general guide – sometimes we will require different documents, depending on your circumstances.

In some instances, your Business Manager may require further information from you so we can process your application.

### DOCUMENTS NEEDED FOR CONSUMER CAR LOAN

DOCUMENT TYPE	DOCUMENT
<b>PROOF OF IDENTITY</b>	
<b>One</b> form of primary identification	<b>Primary</b> <ul style="list-style-type: none"> <li>• Driver's Licence – at least one person on the finance application must provide this</li> <li>• Passport</li> <li>• Proof of Age card</li> </ul>
<b>One</b> form of secondary identification	<b>Secondary</b> <ul style="list-style-type: none"> <li>• Medicare card – required for all applicants as proof of dependents</li> </ul>
<b>PROOF OF INCOME</b>	
If employed full-time / part-time for more than 2 months	<ul style="list-style-type: none"> <li>• 1 x payslip including your Year to Date summary (excluding July/August); or</li> <li>• 3 x consecutive payslips (if no YTD); or</li> <li>• Bank statements covering the previous 3 months</li> </ul>
If employed full-time / part-time less than 2 months	<ul style="list-style-type: none"> <li>• Bank statements covering the previous 3 months; or</li> <li>• Payslips covering the period in your new role</li> </ul>
If employed casually for more than 12 months	<ul style="list-style-type: none"> <li>• 1 x payslip including your Year To Date summary (excluding July/August); or</li> <li>• 3 x consecutive payslips (if no YTD); or</li> <li>• Bank statements covering the previous 3 months</li> </ul>
If you're self-employed	<ul style="list-style-type: none"> <li>• Latest Individual Tax Return (ITR); and/or</li> <li>• Notice of Assessment issued in the last 18 months</li> </ul>
Please speak to your dealership for details on other sources of income such as superannuation income, government payments, shared economy income and investment income.	
<b>PROOF OF RESIDENCE</b>	
For homeowners	<ul style="list-style-type: none"> <li>• Rates notice</li> </ul>
For renting	<ul style="list-style-type: none"> <li>• Tenancy Agreement</li> <li>• Rent receipts (issued within 3 months)</li> </ul>
If you're living with parents	<ul style="list-style-type: none"> <li>• You will need to provide proof of address and sign a 'Living With Parents' Confirmation form</li> </ul>
<b>MONTHLY EXPENSES</b>	
Show evidence of your monthly expenses	<ul style="list-style-type: none"> <li>• Be prepared with a list of your monthly expenses, clearly listing all of your costs including any credit cards, any lay-by or post-pay services you use</li> </ul>

### DOCUMENTS NEEDED FOR BUSINESS CAR LOAN

DOCUMENT TYPE	DOCUMENT
<b>PROOF OF IDENTITY</b>	
<b>One</b> form of primary identification	<b>Primary</b> <ul style="list-style-type: none"> <li>• Driver's Licence – at least one person on the finance application must provide this</li> <li>• Passport</li> <li>• Proof of Age card</li> </ul>
<b>One</b> form of secondary identification	<b>Secondary</b> <ul style="list-style-type: none"> <li>• Medicare card – required for all applicants as proof of dependents</li> </ul>
If you are in a partnership, a company, or operating under a trust structure, you may be required to provide additional information such as:	
<ul style="list-style-type: none"> <li>• Current Trust Deed</li> <li>• Beneficial owners</li> <li>• Beneficiaries of trusts</li> </ul>	<ul style="list-style-type: none"> <li>• Settlers of trusts</li> <li>• Appointers of trusts</li> </ul>
<b>FINANCIAL INFORMATION</b>	
Proof of trading	<ul style="list-style-type: none"> <li>• Your organisation's ABN</li> <li>• You may also need two documents which show that the business has been actively trading for at least the past six months</li> </ul>
Commercial income & expenses	<ul style="list-style-type: none"> <li>• Detailed summary on the nature of your business</li> <li>• Externally prepared financial statements issued no more than 18 months previously</li> <li>• Bank statements covering the previous 3 months</li> <li>• Sole Trader, Partnership or Company Income Tax Return (ITR) issued no more than 18 months previously</li> <li>• Personal ITR for a Partnership which evidences the income distribution from the Partnership ITR</li> <li>• Business Activity Statement for a trading period no more than six months previously and which has been lodged with the ATO as evidenced by a lodgement receipt</li> <li>• ATO Tax Agent Portal report generated by a registered tax agent confirming business trading activity for a trading period no more than six months old</li> </ul>
Commercial assets & liabilities	<ul style="list-style-type: none"> <li>• Details of your business assets and liabilities</li> <li>• We may also request financial statements which detail assets and liabilities, or an entity tax return</li> </ul>



## **SUZUKI FINANCIAL SERVICES**

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