Checklist
Zeus Bolt Streamlined Refi

ZEUS

Application Details

Streamlined Refi Calculator

Streamlined Refi Application Form

Customer Needs Analysis (Regulated Loans)

OR

Broker Declaration (Unregulated Loans)

Applicant Details

Signed Exit Strategy – Required for applicants 55 years old or older (refer to supplied template).

Accountants Letter – Required when there is a company directorship that's not borrower or guarantor (refer to supplied template).

Identification Requirements

Provide one of the following combinations:

Digital VOI

OR

Provide at least 100 points of certified identification using the following identification items:

- **Australian Birth Certificate (70 points)**
- **Australian Drivers Licence (40 points)**
- **Australian Passport (70 points)**
- **Medicare Card (25 points)**
- **Overseas Drivers Licence (20 points)**
- **International Passport (70 points)**
  - **Plus full birth certificate (20 points)**
- **Manual VOI Form**

Trust documentation

For Trusts: Provide the following:

- **Trust Deed** (Required for Settlement)

Mortgage Refinance

Individual Ownership Structure

> **Latest mortgage statements** (3 months or more)

OR

> **Most recent 12 months mortgage statements – required if loan is not on Comprehensive Credit Reporting (CCR)**

Company Ownership Structure

> **Most recent 12 months statements**

Existing Property Requirements

> **Latest rental statement** (if investment property)

> **Rates notice** (showing no arrears)

> **Valuation report**

Expats (Australian Citizens with overseas residential address) and Temporary and Permanent Australian Residents

> **Overseas Credit Report** – Required if the applicant(s) current residential address is overseas

> **Australian Visa** – Required for applicants who are not Australian citizens (e.g., permanent residents or temporary residents).

> **Foreign Visa** – Required for Australian citizen applicants living and working abroad, earning income in a country where they are not a citizen; they must provide proof of employment with a copy of their valid foreign visa.