

## LoanOne Oversea Submission Documents Checklist

|  |   |
|--|---|
| <b>General requirement :</b>   | Application Form  |
|  | Broker verified and signed 100' ID (colored)  |
|  | Verification of Identity Form   |
|  | Credit Report from the country of residence   |
|  | Income Documents*   |
| <b>New purchase:</b>   | FIRB (if applicable)  |
|  | Contract of Sales   |
|  | 10% Deposit Receipt   |
|  | Stamp Duty Receipt  |
|  | Construction Loan: Contract of sales for purchase of land and fixed Price building contract and Council approved and Bu.....                                      |
| <b>Refinance:</b>  | 6 month Loan Statement  |
|  | Council Rate Notice   |
|  | FIRB (if applicable)  |
| <b>Other documents if applicable:</b>  |   |
|  | Boarding Letter   |
| <b>Applicant's age 45 and above</b>  | Exit Strategy   |
| <b>Cash Out</b>  | Letter or Evidence for Cash Out   |
| <b>Calculator</b><br><a href="https://www.genworth.com.au/">https://www.genworth.com.au/</a> | Oversea income for Expact 80% discount on net income<br>Non-residential income 70% discount on net income<br>Suggested input Hem *1.1 Serviceability Ratio: 1.1:1 |

### Income Documents\*

|                        |                           |   |
|------------------------|---------------------------|---|
| <b>PAYG</b>            | NRA                       | 3-month Bank Statement, 2 Payslips, Employment Letter   |
|                        | NRB                       | 3-month Bank Statement, Employment Verification Form  |
| <b>Self-Employment</b> |                           | 6 months personal bank statements and 1 month business bank statements; AND<br>2 years business financials; OR<br>LoanOne template Self Employed Income Verification Form (signed by practicing accountant)           |
|                        | <b>Rental Income</b>      | Latest 1 months Rental Statement<br><b>OR</b> Rental Appraisal  |
|                        | <b>Acceptable country</b> | <u>Australia, Brazil, Canada, China, France, Germany, Hong Kong SAR, Indonesia, Malaysia, Japan, Macau SAR, New Zealand, Singapore, South Africa, South Korea, Switzerland, Taiwan, United Kingdom, USA, Vietnam.</u> |

## Credit Report Guideline

### 1. Mainland China

Chinese Citizen (online version) – China mainly focuses on full version, customer need to print it at bank counter.

<http://www.pbccrc.org.cn/crc/>

Chinese Simplified Language

<http://www.pbccrc.org.cn/>

Customers need to print out the address list on site in any parts of China.

<http://www.pbccrc.org.cn/zxzx/lxfs/lxfs.shtml>

### 2. Hong Kong

Hong Kong Resident (currently applicant need to make appointment online and attend to office to obtain)

<https://www.transunion.hk/home>

Traditional Chinese Language

<https://www.transunion.hk/zh>

### 3. Taiwan

Taiwan Resident

[http://www.jcic.org.tw/main\\_en/](http://www.jcic.org.tw/main_en/)

Chinese Language

[http://www.jcic.org.tw/main\\_ch/index.aspx](http://www.jcic.org.tw/main_ch/index.aspx)

### 4. Indonesia

Indonesia Citizen (applicant need to attend OJK office to obtain)

<https://www.ojk.go.id/en/berita-dan-kegiatan/siaran-pers/Pages/Press-Release-Public-Starts-Using-OJK-s-SLIK.aspx>

Indonesia Bahasa

<https://slik.ojk.go.id/slik>

### 5. Vietnam

Vietnam Citizen

<http://www.pcb.vn/en/faq/pcbs-credit-report.html>

Vietnamese Language

<http://www.pcb.vn/>

### 6. Philippines

here's some info how to get a personal credit report in Philippines: <https://www.creditinfo.gov.ph/faqs>

### 7. Singapore

Singapore Citizen

<https://www.creditbureau.com.sg/>

Accessible by Singapore IP address only.

### 8. South Africa

South Africa citizen OR resident

TransUnion is the one to get the credit report from. <https://www.transunion.co.za/>

### **9. Malaysia**

Malaysia Citizen

<https://eccris.bnm.gov.my/eccris/pages/sec/login.xhtml#!>

### **10. Japan**

Japan Resident

<https://www.zenginkyo.or.jp/pcic/open/>

### **11. Canada**

Canada Citizen

<https://www.transunion.ca/> (this one need client to pay subscription fee)

<https://mogo.ca> (this is an online provider which can sign up for free and generate once. They normally pull their data from Veda)

### **12. US**

US citizen

<https://www.experian.com/>

### **13. Australia**

This is only for clients who wish to get a VEDA check themselves, however please don't select randomly

<https://www.equifax.com.au/personal/products/credit-and-identity-products> (client can currently register for free)

<https://www.creditsimple.com.au/> (this is an online provider which can sign up for free. They normally pull their data from Veda, Dun & Bradstreet, etc)