

Get approved faster with the right documents

Let's make your application process as smooth as possible. Follow this checklist to ensure your application is processed swiftly and hassle-free.

Why it's important

By providing all the necessary documents now, we can make quicker decisions, helping you get approved faster. Most customers who share the full set of documents now, avoid back-and-forth later - giving you peace of mind and helping you move forward with your plans sooner.

Helpful tips to save time

- **Prepare in advance:** Collect all documents before starting your application.
- **Ask questions early:** Unsure about a document? Contact us before your appointment to clarify.
- **Bring extras:** If you're not sure about something, it's better to bring more information than less.

What to prepare

Full-time, part-time or casual employees:



Payslips: Your most recent payslip (dated within the last 30 days).

Additional income: Individual tax return when you earn income such as rental property income.

Self-employed individuals:

Full business financials: for the past two financial years (profit & loss, balance sheet, and tax return).

Personal tax returns: for the past two financial years.

Additional income: Individual tax return when you earn income such as rental property income.

Ensure your transaction history is ready

For existing Hume Bank customers:

If all your bank accounts are with Hume Bank, we'll review your account history together at your appointment - no need to bring anything extra.

For accounts with other banks:

If you have any accounts with another bank, use one of these simple options to provide your recent transaction history:

Digital upload: Our team will guide you through securely uploading three months of transactions. It's quick, safe, and paperless.

Printed statements: Bring three months of transaction history for all transaction, savings, loans and credit accounts.



Did you know?

Customers who digitally upload their transaction history through our online portal on average have their application processed quicker.

Frequently asked questions

- **Is it safe to upload my bank statements digitally using the online portal?**

Yes, you'll be sent a link to an online portal on our website hosted by BankStatements.com.au. This is an automated financial information verification service provided by illion Open Data Solutions Pty Ltd (illion) (ABN 89 166 277 845). Your log in details are never stored, they are secured with bank level 256-bit encryption and your data doesn't leave Australia.

- **Why are you asking for more documents after I already provided what's on the list?**

In some cases, additional documentation may be requested as there may be specific details or updates that are necessary for us to complete the assessment of your application. We understand this may feel like an extra step, rest assured the additional documents help us comply with lending regulations and verify information to support a decision on your application.

- **What if I can't find one of the requested documents?**

We understand that sometimes finding specific documents can be challenging. If you're unable to locate one of the requested documents, please let us know as soon as possible. In some cases, we may be able to accept an alternative document or work with you to find a suitable solution to keep your application progressing.

Important information

We may need more information to make a decision, if we do we will ask you for it. If you have any questions, contact your Lending Specialist or reach out to our support team by calling 1300 004 863.

Why choose Hume Bank?

At Hume Bank, we're here to guide you every step of the way. Most customers who follow this checklist get their loans approved faster. Join them in experiencing a smoother, faster application process.

Be Scam Safe.

Go to scamwatch.gov.au to learn how to protect yourself against scams. Be aware of emails with suspicious attachments, spelling errors, or that ask for your personal information. You can report a scam at scamwatch.gov.au and cyber.gov.au

Some documents we provide you with may include hyperlinks - always check you are using our official website by confirming the internet domain is humbank.com.au. We will never ask you for personal details, account, or login information over email.