

# WISR CONSUMER LOANS - SUPPORTING DOCUMENTS CHECKLIST

25 July 2025

The supporting documents Wizr requires to assess loan application are outlined below. Wizr reserves the right to request additional supporting documents if required. Wizr will prioritise the assessment of applications that are submitted with all the supporting documents.

This document should be read in conjunction with Wizr's *Credit Policy Overview*. Please be aware these requirements are subject to change without notice.

## ASSESSMENT SUPPORTING DOCUMENTS

### Evidence of Income

- **PAYG:** Two most recent payslips. May not be required if bank statements are required and show sufficient information. *Must be original PDF. JPEGs not accepted.*
- **Family business:** PAYG employees of family businesses are asked to also provide the most recent ITR and NOA or PAYG summary
- **Self-employed:** Most recent ITR and NOA and 90-day electronic business bank statements
- **Other income:** Documents to support "other income" (government allowances, investments, salary sacrifice etc) if not evident in bank statements or payslips
- **Centrelink income:** The most recent Centrelink Income Statement for applicants receiving Centrelink Benefits
- To apportion living expenses and accommodation costs, we may require evidence of a partner's income such as recent payslip for PAYG workers, Centrelink income statement or NOA for self-employed.

### When Bank statements are required

- A copy of the applicant's most recent 90-day electronic bank statement (via illion or Credit Sense) for the primary account and/or where income is deposited (no more than 7 days old from date of submission).
- Manual bank statements will not be accepted

*Note: We reserve the right to ask for additional bank statements if the account provided does not reflect loans, credit cards, rent or mortgage and living expenses.*

## Mortgages

- If we cannot verify from the credit file, we will request the most recent mortgage statement to confirm the name/s, interest rate and repayment

## Renters

- Current lease agreement or most recent rent receipt showing all names and rent amount required IF the declared rent payments are not evident in bank statements or the rental cost is shared

## Property Owner

- If the client owns their property outright, a clear title or rates notice will need to be provided as proof of ownership

## ID documents

Colour copies, front and back:

- Driver's licence or passport
- Medicare card

## ADDITIONAL DOCUMENTS FOR APPROVALS AND SETTLEMENTS

### Evidence of residence

- One supporting document showing the current address which matches the current address on the application (e.g. DL, Rates Notice, Bank Statement, Utility Bill).

### Invoices for disbursement

- An "in date" **payout** letter is required for refinancing secured loans where Wisr is taking over security or if paying out a re-drawable unsecured loan.
- Last month's statement and current balance for credit cards and BNPL Wisr are paying out, with payment details.
- Where servicing requires the closure of a credit card or re-drawable loan facility, written/email commitment from the applicant to close the card or facility upon settlement of the Wisr loan is required.
- Invoices for disbursements to third parties.

## Secured loans

- Dealer invoices with payment details
- Invoices OR policy document relating to insurances or other non-dealer invoiced expenses
- DoxAI documentation for private sales **or** secured personal loans\*
- An "in date" payout letter required for refinancing secured loans where Wisr is taking over security.

**Direct Debit Account**

- A "snip" or screenshot of the top of the bank statement showing full name, BSB and account number.

**ID Verse**

Your client will receive a link when the contracts are sent to complete prior to settlement.