

Reverse Mortgage application supporting information

Thank you for choosing Heartland Bank for your Reverse Mortgage. To complete your application, we need some documents from you, along with your completed **loan application form**. Use this checklist as a guide to know what to provide to help us assess your application. We may ask for additional information in certain situations.

If you're unsure about any requirements, please contact our team for assistance.

All customers must provide the following:

Identification	<p>A clear, valid copy of ID for every applicant. This confirms your name, DOB, and address.</p> <p>Acceptable documents:</p> <ul style="list-style-type: none"> • drivers licence (front and back); • passport; or • Medicare card. <p>If the documents above are not available, contact us for alternative options.</p> <p>By sending ID, you agree we can electronically verify it via Equifax. If you'd prefer not to, you can send certified copies of the original by post instead.</p>
Rates notice and body corporate fees	<p>A copy of</p> <ul style="list-style-type: none"> • latest rates notice for the property • latest confirmation of body corporate fees, strata levies (if applicable), and • any other ongoing charges for the security property (if applicable).
Emergency contact details	<p>A contact person (not a borrower, property resident, or POA; a solicitor is fine) we can call if we can't reach you. Please provide this in the application form.</p>

Additional people on your loan we may need to identify:

Authorised representative	<p>If a third party is helping you with your application and you want us to share information with them:</p> <ul style="list-style-type: none"> • completed power of attorney application or authorised representative form (contact us for a copy); • a clear, valid copy of their driver's licence (front and back), Medicare card, or passport.
Additional person on title	<p>If there is an additional person named on your title, we'll need to confirm who they are, and what their relationship is to you.</p> <p>If this person is currently residing in the security property and they meet our lending criteria, we'll require a clear, valid copy of their driver's licence (front and back), Medicare card, or passport.</p> <p>If the title of the security property includes a deceased party, please email us the following (certified hard copies will be needed before settlement):</p> <ul style="list-style-type: none"> • death certificate; and • will/probate (if available) of the deceased person named on title. Please note if listed as a tenant in common this must be provided
Power of attorney or administration order	<p>If someone is applying on your behalf, please email the following first (certified hard copies will be needed prior to settlement):</p> <ul style="list-style-type: none"> • completed power of attorney application or authorised representative form (contact us for a copy); • a clear, valid, recently certified (last 12 months) copy of their driver's licence (front and back), Medicare card, or passport. • recently certified (last 12 months) copy of the POA or Administration Order document (include registration number if outside VIC); and • any other required documents (e.g., medical proof if needed).

Please note that by providing us with identity documents, you are agreeing to us electronically verifying them through our third-party partner Equifax. If you're uncomfortable with this, you also have the option to provide us with certified copies of the original in the post.

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Information that may be required depending on your loan purpose:

Bank statement	The most recent bank statement for your account that you want your funds paid in to.
Transaction history	If different from the bank statement requested above, we will need the most recent bank/credit card statement for your main account, showing at least three months of transaction history.
Contract of sale	If you're purchasing a property, we will require a copy of the fully executed Contract of Sale , signed by both the Vendor and the Purchaser.
Debt information	If using loan funds to pay debts (including credit cards), provide statements confirming: <ul style="list-style-type: none">• account name (in the name of the customer(s));• current balance of debt;• payment/BPAY details; and• credit limit, if credit card or overdraft.
Caveat	If there's a caveat on your title: <ul style="list-style-type: none">• the reason for the caveat; and• evidence of payment (if paid off)• OR the amount owing and bank details (if you'd like to use your reverse mortgage to pay it off).
Purpose of funds	<p>Please ensure a loan breakdown has been completed in the application form.</p> <p>Home improvements:</p> <ul style="list-style-type: none">• description of proposed works (structural or cosmetic); and• if a significant value (over \$150k or more than 20% of the property value), quotes/invoices to support the total amount required. <p>For business debt or investment loans:</p> <ul style="list-style-type: none">• evidence of independent financial advice (e.g., a letter from your accountant or financial planner). <p>Supporting documents are needed for any other purpose over \$100k. If not available, please contact us to discuss.</p> <p>Heartland Bank reserves the right to request a breakdown or quotes for any loan purpose.</p>

Send any documents via email to: applications@heartlandbank.com.au

Send any required postal documents to: PO Box 18134, Collins Street East, Melbourne VIC 8003

Please make sure your full name is provided to ensure we can add this information to your application.

If you're unable to supply any of the above information, include further details in the additional notes section of the **loan application form** or get in touch.

Applications for credit are subject to eligibility and assessment criteria. Terms, conditions, fees, and charges apply. Any advice is general and doesn't take into account your personal situation. Please take the time to make sure it's right for you.

Credit provided by Heartland Bank Australia Limited ABN 54 087 651 750 (Australian Credit Licence 245606) or ASF Custodians Pty Ltd ABN 49 106 822 780 (Australian Credit Licence 386781).

Need to talk to us? We'd be happy to help.

1300 889 338 | heartlandbank.com.au | PO Box 18134, Collins Street East VIC 8003

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