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The Self-Employed Loan Checklist

A missing document should never be the reason a deal falls over. Here's what to have ready before you apply, whichever path fits your file.

Business documents (bring whichever apply to you)

- **Last 2 years' tax returns and Notices of Assessment** If you have them - not everyone will, and that's fine
- **BAS - last 12-18 months** If GST-registered, these show real turnover trends
- **Accountant's declaration** Ask your accountant to confirm this can be provided - many can turn it around quickly
- **Business bank statements - last 6-12 months** All accounts the business trades through
- **ABN registration details** Note how long it's been active - most lenders want 2+ years
- **Company/trust structure documents** If you trade through a company or trust, not as a sole trader

Personal documents

- **Photo ID** Driver's licence and/or passport
- **Personal bank statements - last 3-6 months** Shows how business income flows through to you personally
- **Existing loan and credit card statements** Anything currently owing, including other property loans
- **Details of savings/deposit source** Genuine savings history, or a clear explanation if it's a gift or equity

> **Before you apply, know your answer to this:** "Which of these documents can I actually produce?" That single question determines whether you're heading toward a full-doc or low-doc application - and knowing it upfront saves weeks of back-and-forth.

Timing tips that actually matter

- An accountant's declaration can often be arranged faster than lodging an overdue tax return - worth asking early
- BAS should be reasonably current - most lenders won't accept statements more than 3-6 months old
- If your ABN is close to the 2-year mark, it can be worth waiting a few weeks rather than applying early and getting a worse outcome
- Get pre-qualified before you start seriously looking - it changes how sellers and agents treat your offer

Not sure which path fits you? **Run the free Self-Employed Loan Check** at smartselfemployed.com.au - takes about 60 seconds, no obligation.

This guide provides general information only and does not constitute credit advice. Requirements are indicative, current as at September 2026, and vary between lenders and individual circumstances - confirm exact requirements before making a decision.
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