

Reimbursements

What proof of debt is required?



Home loan

The following must be supplied if your home loan payments cannot to paid directly to your financial institution and must be set up as a reimbursement:

- ` A recent home loan statement (no older than six months) showing:
 - Customer's name
 - Customer's address
 - Loan type
 - Confirmation of account details (BSB and account number)
 - Current balance of the loan

Rent

The following must be supplied if your rent payments cannot to paid directly to your agent or landlord and must be set up as a reimbursement:

- ` **Agent rental** – last 12 months up to 2 years of the ledger (all pages)
 - Tenancy ledger is required as proof of debt
- ` **Private rental agreement**
 - Letter from the property owner or landlord
 - Name of person(s) leasing the property
 - Property address
 - Rental cost and frequency
 - Term of the rental agreement (expiry)
 - Confirmation of owner or landlord's account details (BSB and account number)
 - Owner or landlord's name, phone number and address
 - Total amount paid to the owner or landlord in the last 12 months (signed by the owner or landlord)
 - 12 months up to 2 years of copied personal account statements showing rental costs paid

Home loan: Unacceptable proof of debt

- ` No Downloaded Transaction Report (unless customer's name, BSB and account numbers are shown)
- ` No document alteration (blacked out statements)
- ` No Statements previously reimbursed ` No Statements over six months old ` No savings account statements
- ` Investment property loans cannot be salary packaged
- ` Timeshares cannot be salary packaged

Rent: Unacceptable proof of debt

- ` Unsigned letter
- ` Bond
- ` No statement ledger previously reimbursed
- ` No statement ledger over two years old

Community Business Bureau

business services | consulting | salary packaging
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Credit cards

The following must be supplied if your credit card payments cannot be paid directly to your financial institution and must be set up as a reimbursement:

- ˘ Credit card statement from the last 12 months up to 2 years (all pages)
 - Customer’s name
 - Customer’s address
 - Confirmation of account details (BSB and account number)
 - Current balance of the credit card
 - Credits/payments made to the credit card account

Personal and car loans

The following must be supplied if your personal or car loan cannot be paid directly to your financier and must be set up as a reimbursement.

- ˘ A recent personal loan statement (no older than six months) showing:
 - Customer’s name
 - Customer’s address
 - Loan type
 - Confirmation of account details (BSB and account number)
 - Current balance of your loan

School and child care fees

The following must be supplied if your school or child care centre payments cannot be paid directly to your school or child care centre and must be set up as a reimbursement:

- ˘ Most recent school or child care fee invoice/statement
 - Customer’s name
 - Name of the school or child care centre
 - Total amount paid for the semester or year
 - Date of the semester or year for the paid invoice

Credit cards: Unacceptable proof of debt

- ˘ No statements previously reimbursed
- ˘ No statements over two years old
- ˘ No downloaded transaction reports (unless it shows customer’s name, BSB and account numbers)
- ˘ No document alteration (blacked out statements)

Personal and car loans: Unacceptable proof of debt

- ˘ No downloaded transaction report (unless customer’s name, BSB and account numbers are shown)
- ˘ No document alteration (blacked out statements)
- ˘ No statements previously reimbursed
- ˘ No statements over six months old

School and child care fees: Unacceptable proof of debt

- ˘ No statements previously reimbursed
- ˘ No statements over two years old
- ˘ No document alteration (blacked out statements)