

CONTENTS

What is a low doc loan? _____	02
Who can get a low doc loan? _____	02
What can a low doc loan be used for? _____	02
How are they different to normal loans? _____	02
What documents will I need to apply? _____	03
What are the benefits? _____	03
What's the easiest way to get a low doc loan? _____	04
Why choose a broker for a low doc loan? _____	04





Is a low doc loan right for you?

You can still get a loan even if you don't meet the usual criteria.

What is a low doc loan?

A low doc loan is a type of loan that can be taken out with less documentation than a full documentation loan. Low doc loans are commonly used by self-employed borrowers or anyone who might find it difficult to provide the ordinary amount of documentation.

Who can get a low doc loan?

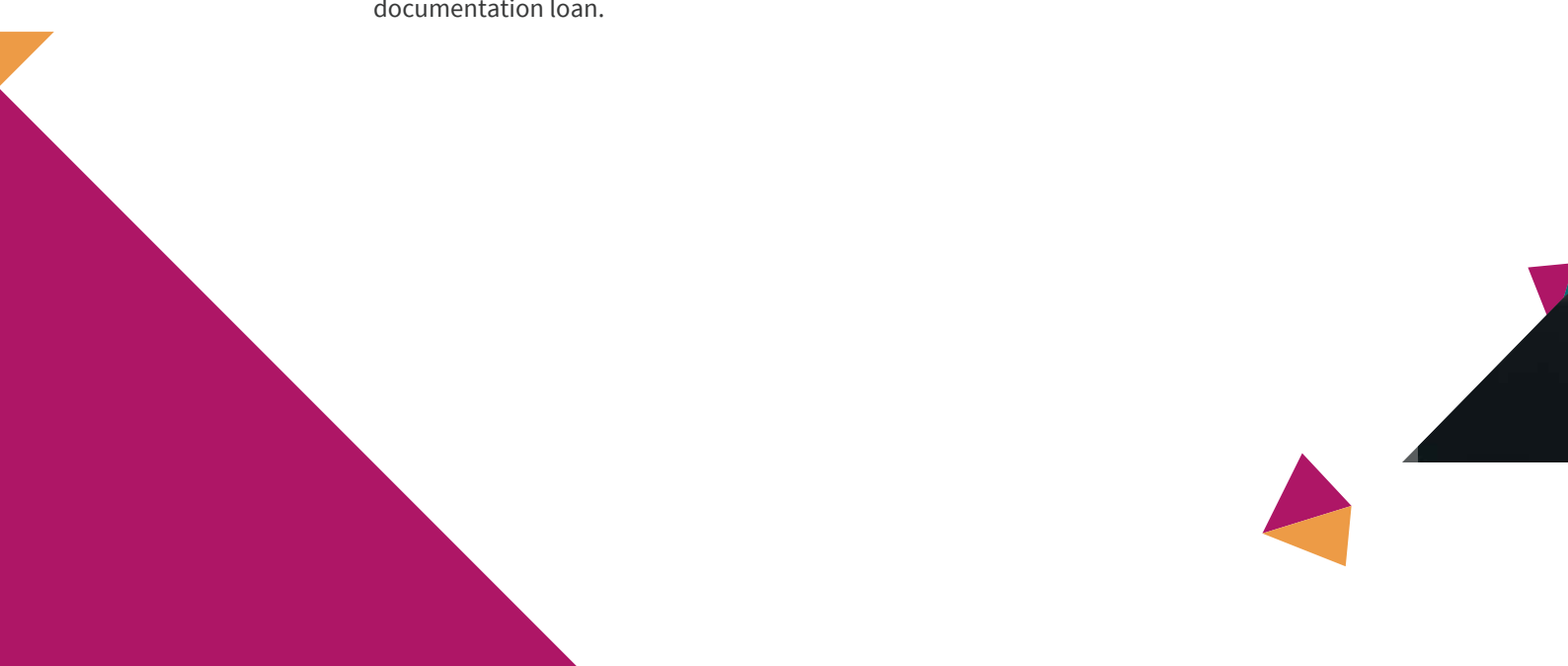
These types of loans are normally offered to small business owners or freelancers. Designed for the self-employed, low doc loans are ideal for those who would not be able to show how much they earn using traditional documentation.

What can a low doc loan be used for?

Low doc loans are usually sought out by small business owners who may not have the documentation required to apply for a traditional home loan. Apart from the purchase of a home, low doc loans can be used for other purposes, such as personal or business use.

How are they different to normal loans?


Low doc loans differ from regular loans in that different forms of documentation are necessary. With a normal loan, you may need hundreds of points of identification and years' worth of bank statements and payslips. In the case of a low doc loan, minimal documentation is needed. While the exact type of documentation will vary depending on your lender, it will be a significantly less amount than if you had gone with a traditional, full documentation loan.






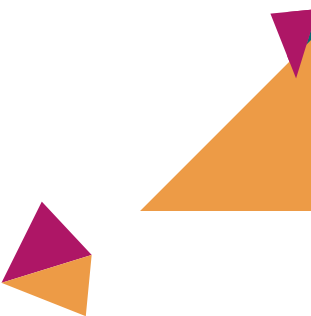
What documents will I need to apply?

Generally, the eligibility requirements from lender to lender will differ, but in most cases, you'll be required to have an ABN. In most cases, you'll need to still have a good credit history, as your lender needs to be sure that you can afford your loan repayments. You may also be asked to provide:

- **Business Activity Statements** – generally, most lenders will need 12 months' worth of statements. This will help your lender decide whether or not you're able to afford the loan given your turnover.
 - **Self-verified income declaration** - instead of tax statements and other identification, you may need to sign a statement verifying that you earn the amount you say that you earn.
 - **A letter from your accountant** – while being similar to the signed income declaration mentioned above, your lender might also require an income form signed by your accountant as an added form of proof.
 - **Previous bank statements** - depending on which lender you choose, they may want to see statements from your business bank account. These could be for as far back as six months, or longer.
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What are the benefits?

There are many benefits to a low doc loan. As well as the application process being easier, low doc loans generally come with fully serviceable loan options, such as redraws and lines of credit. They can usually also be either variable or fixed-rate, making low doc loans a good option if you're unable to provide the many forms of documentation normally needed.



What's the easiest way to get a low doc loan?

By choosing Tiger Finance!

You won't need to scan every identification document that you have or every single bank statement from the past few years with us. We believe in making the process as simple and pain-free as possible to get you financed quickly.

Our loan specialists can help you find the perfect low doc loan today. We know that there so many loan options available, and we can help you to find the one that suits your needs.

Why choose a broker for a low doc loan?

When applying for a loan, it's usually best to go through a broker. Not only will they be able to compare deals for you, but they will also be able to talk you through the application process and give you advice on what exactly your lender will need you to provide.

A quality broker will know what lenders will be looking for, and will be able to help you get approved quickly. Choosing the right broker to work with will save you both time and money in the long run.

If you are one of the many Australians finding getting a loan difficult, Tiger Finance can make the process simple and pain-free.

4 SIMPLE STEPS TO GET FUNDED



1

**FREE LOAN
CONSULTATION**



2

**WE TAILOR
MAKE A LOAN
THAT FITS YOU**



3

**WE NEGOTIATE
WITH CREDIBLE
LENDERS**



4

**APPROVED &
SETTLED**

