FREE CHECKLIST

Documents Required for a Commercial Property Loan Melbourne

A simple, step-by-step checklist to help you prepare everything you need for a faster, smoother commercial finance approval.

Getting your documents ready before you apply can significantly speed up your commercial property loan approval. Use this checklist to make sure you have everything your lender or broker will need.

1 Identification & Personal Details

- [ ] Driver's licence or passport For all individuals, directors, or trustees involved
- [ ] Proof of address Utility bill or council rates notice
- [ ] Australian Business Number (ABN) details

2 Business & Income Documents

- [ ] Business financial statements Last 2 years, including profit & loss and balance sheet
- [ ] Personal and business tax returns Last 2 financial years
- [ ] Business Activity Statements (BAS) Most recent 2-4 quarters

3 Banking & Financial Position

- [ ] Business and personal bank statements Last 3-6 months
- [ ] Asset and liability statement Existing property, vehicles, loans, credit cards
- [ ] Details of existing debts and repayments

4 Property-Specific Documents

- [ ] Contract of sale For the commercial property being purchased
- [ ] Lease agreements If the property is tenanted or investment-purpose
- [ ] Property valuation or appraisal If already obtained

5 Entity Documents (if applicable)

- [ ] Company or trust structure documents
- [ ] SMSF trust deed and financials For SMSF commercial property purchases
- [ ] Partnership agreement If purchasing via a partnership

Pro Tip: Having all documents organised and up to date before applying can help you get a faster indicative approval and stronger negotiating position with lenders.

Ready to Apply for Your Commercial Property Loan?

Talk to the team at Be Smart Finance and compare competitive commercial lending solutions across Melbourne.

Book a Free Consultation