The Self-Employed Borrower's File

Nine things a credit assessor actually reads on your application — from the credit analyst other brokers send their files to before submission.

1. The direction of your income

Two years of returns tell a story: rising, flat or falling. The story gets read as closely as the number.

2. The addbacks

Depreciation, one-off costs, extra director's super — lines your accountant added to reduce tax. Some can be added back to your income. Some.

3. The age of your ABN and GST registration

Not how good your work is — how long the paper trail is. The date matters more than the revenue.

4. The gap between the business and you

"The company made $300k" is not "you earn $300k." What you drew, and how, is what gets assessed.

5. Your credit limits, not your balances

The card you never use is still on the file. Limits are generally read as money you could owe tomorrow.

6. The ATO position

Portal balances and payment plans read louder than most people expect — and business tax debt can be visible.

7. The deposit's trail

Where it sits, how long it has sat there, and what explains every large movement. Money that moves has to be explained.

8. The structure itself

Company, trust, split income — the structure you earn in decides which lenders can even read your file.

9. Continuity

Moved from PAYG to contracting in the same industry? Evidenced properly, that story can change the answer.

Every file is different and lender policy moves constantly — none of this is personal advice. Want yours read properly before a lender reads it? WhatsApp 0449 954 252 · mortgageplanners.au