

Construction Loan Document Checklist

To access funds in your construction loan, you'll need to submit documents at each stage of the process, depending on the type of contract. Here's a document checklist to help you along the way.

FIXED PRICE BUILDING CONTRACT

Loan stage	Document required	Send your claim at least ¹
Deposit	<input type="checkbox"/> Progress Payment Instruction Form	5 business days before due
Base, Frame, Lock Up & Fixing (Any customer contribution will need to be paid to the builder before requesting funds from ANZ)	<input type="checkbox"/> Progress Payment Instruction Form	7 -10 business days before due
	<input type="checkbox"/> Builder's Invoice or Receipt	
Final	<input type="checkbox"/> Progress Payment Instruction Form	7 -10 business days before due
	<input type="checkbox"/> Builder's Invoice or Receipt	
	<input type="checkbox"/> Building Insurance Policy/ Certificate of Currency	
	<input type="checkbox"/> Certificate of Occupancy or equivalent as required by the relevant state/territory	

OWNER BUILDER

Loan stage	Document required	Send your claim at least ¹
Deposit	<input type="checkbox"/> Progress Payment Instruction Form	5 business days before due
Base, Frame, Lock Up & Fixing (Any customer contribution will need to be paid to the builder before requesting funds from ANZ)	<input type="checkbox"/> Progress Payment Instruction Form	7 -10 business days before due
	<input type="checkbox"/> Builder's Invoice or Receipt	
Final	<input type="checkbox"/> Progress Payment Instruction Form	7 -10 business days before due
	<input type="checkbox"/> Invoice or Receipt (reimbursement)	
	<input type="checkbox"/> Building Insurance Policy/ Certificate of Currency	
	<input type="checkbox"/> Certificate of Occupancy or equivalent as required by the relevant state/territory	

STRUCTURAL RENOVATIONS

Loan stage	Document required	Send your claim at least ¹
All claims (except final)	<input type="checkbox"/> Progress Payment Instruction Form	10 business days before due
	<input type="checkbox"/> Builder's Invoice or Receipt	
Final claim	<input type="checkbox"/> Progress Payment Instruction Form	10 business days before due
	<input type="checkbox"/> Builder's Invoice or Receipt	
	<input type="checkbox"/> Building Insurance Policy/ Certificate of Currency	
	<input type="checkbox"/> Certificate of Occupancy or equivalent as required by the relevant state/territory	

NON STRUCTURAL RENOVATIONS

Loan stage	Document required	Send your claim at least ¹
Final claim	<input type="checkbox"/> Progress Payment Instruction Form	5 business days before due
	<input type="checkbox"/> Builder's Invoice or Receipt	
	<input type="checkbox"/> Building Insurance Policy/Certificate of Currency (final stage only)	

Send documents to: progressdraws2@anz.com Please ensure that your **Application Number** and our **Reference Number** (these can be found on page 1 of your commencement pack) are placed in the subject line of the email.

Valuations: After documents are received, if a Valuation is required prior to release of payment, the Valuer will contact the Site Builder to organise a time to inspect the property. Please ensure the property is available for inspection to ensure no delay to your payment. ANZ reserves the right to conduct a Valuation at any stage of the construction loan process.

¹. Please allow an additional 3 business days if a cheque is requested to be mailed. For some Fixed Price Builder Contract construction loans, we will order a Valuation at Fixing stage. Please send your claim 10 business days prior to when the payment is required.

Checklist current as at 29/04/2020. This checklist may not cover all individual scenarios and there may be circumstances where ANZ may require other documents from you.