

DOCUMENT GUIDE

This guide lists the documents you can use as proof of income for your personal loan application.

FULL-TIME AND PART-TIME PAYG EMPLOYEES

Please provide us with:

- Your most recent payslip(s) covering 3 months' worth of year-to-date (YTD) income. The payslip(s) should be no older than 60 days from the date you apply, with at least one payslip or document showing income received within 30 days of your personal loan application. Payslips must not be handwritten.

If you do not have a payslip that shows a 3 month YTD income figure, we will require supporting documentation to show 3 months of income such as previous payslips, your most recent ATO Income Statement, or your Individual Tax Return and ATO Notice of Assessment (no older than 22.5 months).

OR

- If your payslip does not display the YTD income figure, your most recent bank statements showing your income for 3 months (with your name as account owner).
The bank statements should be for an account in your name reflecting your last 3 months' worth of income being credited, with the most recent credit being made within 30 days of your personal loan application.

If you are recently employed, please provide us with:

- A copy of your current employment contract signed by your employer with all pages included AND
- Your most recent payslip dated within 30 days of your application AND
- Last payslip(s) from your previous employer covering 3 months of income.

CASUAL EMPLOYEES

Please provide us with:

- Your most recent payslip(s) covering 6 months' worth of year-to-date (YTD) income. The payslip(s) should be no older than 60 days from the date you apply, with at least one payslip or document showing income received within 30 days of your personal loan application. Payslips must not be handwritten.

If you do not have a payslip that shows a 6 month YTD income figure, we will require supporting documentation to show 6 months of income such as previous payslips, your most recent ATO Income Statement, or your Individual Tax Return and ATO Notice of Assessment.

OR

- If your payslip does not display the YTD income figure, your most recent bank statements showing your income for 6 months (with your name as account owner).
The bank statements should be for an account in your name reflecting your last 6 months' worth of income being credited, with the most recent credit being made within 30 days of your personal loan application.

SELF-EMPLOYED INDIVIDUALS

Please provide us with:

- Your most recent Individual Tax Return prepared by a registered taxation agent (all pages) and corresponding ATO Notice of Assessment no older than 22.5 months AND

If you are a Sole Trader:

- Most recent Profit & Loss statement and Balance Sheet no older than 22.5 months (if these are not produced then details of business income and expenditure must be clearly evident in your Individual Tax Return in the supplementary income self-employed worksheet).

If you are a Partnership:

- Partnership Tax Return, Profit & Loss statement and Balance Sheet no older than 22.5 months (if these are not produced then details of business income and expenditure must be clearly evident in your Individual Tax Return in the supplementary income self-employed worksheet).

If you are a Company:

- Company Tax Return, Profit & Loss statement and Balance Sheet no older than 22.5 months.

Where your Individual Tax Return is self-prepared, a corresponding ATO Notice of Assessment must also be provided to be acceptable.

PENSIONERS, GOVERNMENT BENEFITS AND RETIREES

Please provide us with:**Pensioners and government benefits**

- A letter or statement (all pages) from Centrelink dated within the last 60 days of your application showing benefits AND
- Your most recent bank statement showing consistent and clearly labelled government income credits over a consecutive 3 month period, with your most recent credit made within 30 days of your application (with your name as account owner).

Retirees (superannuation, pension, annuity income)

- A copy of your Annual Investment Statement OR
- Your most recent bank statement (with your name as account owner) showing your income credits over a consecutive 3 month period, with your most recent credit made within 30 days of your application.

OVERSEAS PENSION

Please provide us with:

- A statement confirming your overseas pension, dated within 30 days of your application AND
- Australian bank statements for 3 consecutive months of pension deposits or consistent and clearly labelled government income credits (with your name as account owner) with the most recent deposit being made within 30 days of your personal loan application OR
- Australian bank statements for 3 months of pension deposits or consistent and clearly labelled government income credits with description confirming the name of the country's pension office (with your name as account owner) with the most recent deposit being made within 30 days of your personal loan application.

OTHER INCOME TYPES

Please provide us with:**Rental income:**

- A copy of the signed existing lease from a real estate agency to confirm income (private lease agreements are not acceptable) OR
- Evidence of rental income verified via a Rental Statement, dated within 60 days of your application OR
- Your most recent bank statement(s) showing 3 months of continuous rental credits OR
- Your personal Tax Return and ATO Notice of Assessment (no older than 22.5 months) confirming rental income amounts AND
- Rental statements for the last 12 months dated within 60 days if the rental income is related to short stays

Interest income (confirming both income and balance):

- Deposit Certificate OR Account Summary (either must be no older than 60 days) AND
- Individual Tax Return and ATO Notice of Assessment (no older than 22.5 months) if the abovementioned documents do not include both income and balance.

Dividend income (confirming both income and balance):

- Statement of Shareholdings OR Account Summary (either must be no older than 60 days) AND
- Dividend Summary OR Individual Tax Return and ATO Notice of Assessment (no older than 22.5 months) if the abovementioned documents do not include both income and balance.

DEBT CONSOLIDATION AND REFINANCING - OTHER FINANCIAL INSTITUTION

Please provide us with:

- Statements for the last 3 months for the non ANZ debt(s) that you would like to consolidate.

Internet banking statements are acceptable for debt consolidation applications and refinance applications when account number, account name, bank name/logo and transaction history are clearly visible.

CHANGE IN FUTURE FINANCIAL CIRCUMSTANCES (CFFC) DOCUMENT REQUIREMENTS

Please provide us with:

If you have highlighted a change in your future financial circumstances and selected savings as how you intend to meet the personal loan repayments during the period of significant change:

- Bank statement confirming the savings amount and showing your name
- OR

If you have highlighted a change in your future financial circumstances and selected sale of asset as how you intend to meet the personal loan repayments during the period of significant change:

- A Deposit Certificate (OR)
- A Portfolio Statement (OR)
- Shareholders Statement

If the asset being sold is not shares, please provide any document confirming your ownership of the asset.

ON A WORKING VISA

This temporary/provisional visa category is eligible, provided the visa has at least 12 months remaining and your selected loan term does not exceed the remaining term on your visa.

This includes all temporary visa subclasses that allow an individual to work in Australia (Working Holiday visas are not acceptable).

To confirm your visa eligibility and status, we may ask you to supply:

- A current copy of your employment contract (if applicable)
- A copy of the photo page of your passport
- A copy of the Australian visa page OR confirmation of your electronic visa from the Department of Home Affairs
- Proof of minimum AUD50,000 income per annum (Australian income only)

ON A BUSINESS VISA

This temporary/provisional visa category is eligible, provided the visa has at least 12 months remaining and your selected loan term does not exceed the remaining term on your visa.

This includes all temporary/provisional business visa subclasses that allow business people to establish or manage a new or existing business or invest in Australia.

To confirm your visa eligibility and status, we may ask you to supply:

- A current copy of your employment contract (if applicable)
- A copy of the photo page of your passport
- A copy of the Australian visa page OR confirmation of your electronic visa from the Department of Home Affairs
- Proof of minimum AUD50,000 income per annum (Australian income only)

NEED HELP?

If you cannot find a specified document or need more information, please call 1800 801 485 to speak to an ANZ representative.