

## DOCUMENT GUIDE

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

### FULL-TIME AND PART-TIME PAYG EMPLOYEES

**You will need to provide us with:**

- Your most recent payslip(s) covering 3 months' worth of payments to your nominated bank account.  
The payslip(s) must show at least 3 months worth of Year To Date income and must cover the period up to and including at least 30 days from the date of your credit card application.  
If you do not have a payslip that shows a 3 month Year To Date 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

- Your most recent bank statements showing your income for 3 months (with your name as account owner).  
Bank statements 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 credit card application.

**If you recently changed employment, you will need to 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 credit card application AND
- Last payslip(s) from your previous employer covering 3 months of income.

### CASUAL EMPLOYEES

**You will need to provide us with:**

- Your most recent payslip(s) covering 6 months' worth of payments to your nominated bank account.  
The payslip(s) must show at least 6 months worth of Year To Date income and must cover the period up to and including at least 30 days from the date of your credit card application.  
If you do not have a payslip that shows a 6 month Year To Date 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

- Your most recent bank statements showing your income for 6 months (with your name as account owner).  
Bank statements 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 credit card application.

## SELF-EMPLOYED INDIVIDUALS

### You will need to 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 operate your business as 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 operate your business as 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 operate your business as a Company:

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

*If you have prepared or are preparing your own Individual Tax Return, a corresponding ATO Notice of Assessment must also be provided to be acceptable.*

## PENSIONERS, GOVERNMENT BENEFITS AND RETIREES

### You will need to provide us with:

#### Age pension and government benefits

- A letter or statement (all pages) from Centrelink dated within the last 30 days of your credit card 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 credit card 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 credit card application.

## OVERSEAS PENSION

### You will need to provide us with:

- A statement confirming your overseas pension, dated within 30 days of your credit card application AND
- Australian bank statements showing 3 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 credit card application OR
- Australian bank statements showing 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 credit card application.

## OTHER INCOME TYPES

### You will need to 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 30 days of your credit card 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.

**ON A WORKING VISA**

This temporary/provisional visa category is eligible, provided the visa has at least 9 months remaining.

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 Australian Department of Immigration.
- Proof of income as listed above.

**ON A BUSINESS VISA**

This temporary/provisional visa category is eligible, provided the visa has at least 9 months remaining.

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 Australian Department of Immigration.
- Proof of income as listed above.

Please remember to mask or remove your Tax File Number and Payment Reference Number from any documents before being submitted to ANZ.

**NEED HELP?**

If you cannot find a specified document or need more information, please email us at [anzcards@anz.com](mailto:anzcards@anz.com) and quote your application reference number in the subject line.