



Document Guide

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 can show proof of income with **one** of the following documents:

- Two most recent payslips showing year-to date (YTD) income.
- Your payslip showing three or more months' worth of YTD figures.

Payslips must be no older than 60 days from application date and must not be handwritten.

If your payslip does not display the YTD income figure, you will need to supply:

- Three recent bank statements showing your salary credited to a non-ANZ Financial Institution, with your most recent credit made within 60 days of your application.

If you are recently employed you will need to supply:

- A newly signed employment contract where start date is within 60 days of application.

Self-employed individuals

Your most recent personal tax return and corresponding ATO Notice of Assessment (less than 18 months old, e.g. a tax return from June 2014 can only be used until December 2015).

Pensioners, government benefits and retirees

Pensioners and government benefits

You can show proof of income with **one** of the following documents:

- A letter or statement from Centrelink dated within the last 60 days confirming entitlements and incomes.
- 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 60 days of your application.

Retirees

You can show proof of income with **one** of the following documents:

- A copy of your Annual Investment Statement.
- Your most recent bank statement showing the investment income credits over the previous 3 month period, with your most recent credit made within 60 days of your application.



Other income types

Rental Income

You can show proof of income with **one** of the following documents:

- A copy of the signed existing lease to confirm income (private lease agreements are not acceptable).
- Evidence of rental income verified via a Rental Statement, dated within 60 days of your application.
- Your most recent bank statement/s showing three months of continuous rental credits.
- Your personal Tax Return no older than 18 months.

Interest and Dividends documentation

- A copy of Deposit Certificate, account summary or Shareholders Statement.

Non-Australian permanent residents

As a non-Australian permanent resident, we need to confirm your visa eligibility and status.

The following temporary/provisional visa categories are eligible, provided the visa has at least 9 months remaining:

Working visa:

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

Business visa:

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

We may ask you to supply:

1. A current copy of your employment contract (if applicable).
2. A copy of the photo page of your passport.
3. A copy of the Australian visa page OR confirmation of your electronic visa from the Department of Immigration.
4. Proof of income as listed above.

Need help?

If you cannot find a specified document or need more information, please call **1800 092 098** to speak to an ANZ representative.