

User Guide

Supporting Docs - Income

AUTO LENDING

To help you understand what support documents are required for each Income type, please refer to the table below

INCOME TYPE	REQUIRED DOCUMENTS
PAYE Earnings	> Payslip x2 (most recent and consecutive) > Bank statements showing salary credits > Employment agreement (if needed and must be supported by one payslip or one pay check in bank account) > for Overtime income: IRD income summary for the last 12 months in addition to primary income evidence above
Shareholder Salary	> IRD summary / tax return > Company financial statements > Accountant's letter (if applicable) > Bank statements showing salary/drawings
Rental Income	> Bank statements showing income credits > Rental appraisal or tenancy agreement > Median rent data (Tenancy Services)
Boarder Income	> Bank statements showing regular board payments
Commission / Bonus	> Minimum 1 year tax return; or > Prior year payslip evidencing bonus
Superannuation	> Bank statements > Entitlement letter
MSD Income	Primary income (50% of income per applicant): > Benefit entitlement from MSD portal (mandatory) > For ACC / Family Tax Credits: bank statements or entitlement letters Secondary income: > Bank Statements
Casual / Seasonal Income	> Minimum 1 year IRD tax summary; or > Financial year-end payslips; and > Payslips or bank statements for last 2 pay periods
Business Income	Primary verification: > Minimum 1-year financial statements prepared and signed by an accountant > Accountant's verification where there are multiple income streams Additional verification: > Management accounts (if financials $\geq$ 18 months old) > IR3 & IR4 summaries (at lender discretion) > Accountant's verification where there are sustainability concerns