User Guide
Supporting Docs - Income

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PERSONAL 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	> 2 x most recent (consecutive) payslips > Bank statements for the past 90 days showing salary credits > Employment agreement at lender's discretion. If required, it 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 income summary or tax return > Company financial statements > Accountant's letter (if applicable) > Bank statements showing salary and/or 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 or bonus	> Minimum 1 year tax return; **or** > Prior year payslip evidencing bonus
Superannuation	> Bank statements > Entitlement letter
Ministry of Social Development 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 or seasonal income	> Minimum 1 year IRD income summary; **or** > Financial year-end payslip; **and** > Payslips or bank statements for the last two 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 ⩾ 18 months old) > IR3 & IR4 summaries (at lender's discretion) > Accountant's verification where there are sustainability concerns