



Document Guide

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

Please see the enclosed conditional approval letter for more information about the documents you need to provide.

Please note, we were unable to obtain the required information from any Commonwealth Bank accounts you may have with us.

1. Proof of Income Documents: Employees

a) **Permanent employees with no regular overtime, allowances, bonuses or commission.** This includes full-time, part-time, on probation and contractors.

- Two payslips less than 60 days old showing your name and your employer’s details; **or**
- Your bank statements from another financial institution for the last 3 months showing your regular income. Please ensure your name is visible on the statement; **or**
- Any **two** of the following:
 - A letter from your employer or contractor’s agency (less than 60 days old) confirming current employment, length of employment and gross income details signed by your employer; **or**
 - Your most recent Tax Return, PAYG Payment Summary or Notice of Assessment (waived for new entrants to the workforce); **or**
 - Your full employment contract signed by your employer; **or**
 - A payslip less than 60 days old.

b) **Casual/temporary employees or permanent employees with regular overtime, allowance, bonus or commission.** This includes full-time, part-time, on probation and contractors

- Two payslips less than 60 days old showing your name, your employer’s details and total income over the past three months or more. Overtime, allowances, bonuses and commission must be evident on both payslips; **or**
- Your bank statements from another financial institution for the last 3 months showing your regular income. Please ensure your name is visible on the statement; **or**
- Any **two** of the following:
 - A letter from your employer or contractor’s agency (less than 60 days old) confirming current employment, length of employment and gross income details. This letter needs to be signed by your employer; **or**
 - Your most recent Tax Return, PAYG Payment Summary or Notice of Assessment (waived for new entrants to the workforce); **or**
 - Your employment contract signed by your employer; **or**
 - A payslip less than 60 days old.

c) **Seasonal contractors or commission based (when commissions make up more than 50% of total income).**

- Any **two** of the following:
 - letter from your employer or contractor’s agency (less than 60 days old) confirming current employment, length of employment and gross income details. This letter must be signed by your employer; **or**
 - Your most recent Tax Return, PAYG Payment Summary or Notice of Assessment (waived for new entrants to the workforce); **or**
 - Your employment contract signed by your employer.

2. Proof of Income Documents: Self-employed

Self-employed (more than two years)	<ul style="list-style-type: none"> • Your most recent Individual Tax Assessment Notice; and • Your Individual Tax Returns for the past two years.
Self-employed (less than two years)	<ul style="list-style-type: none"> • Your Individual Tax Return(s) since becoming self-employed, if available; and • Trade/industry certificate or qualification (if relevant); and • A Tax Return, PAYG Payment Summary or Tax Assessment from the period before you became self-employed.

3. Proof of Income Documents: Other Income Sources

Other Income Type	Acceptable Documents
Centrelink benefits	<ul style="list-style-type: none"> • A letter from Centrelink showing your name and the benefit amount; or • Your bank statements from another financial institution for the last 3 months showing your regular Centrelink payments. Please ensure your name is visible on the statement.
Child maintenance/ support income	<ul style="list-style-type: none"> • Your bank statements from another financial institution for the last 3 months showing the amount in the Family Court Order being paid regularly. Please ensure your name is visible on the statement; and either • A Family Law Court Order; or • A letter from the Child Support Agency; or • A solicitor's letter.
Investment income	<ul style="list-style-type: none"> • Your bank statements from another financial institution for the last 3 months showing regular income credits derived from the investment; or • Statement less than 60 days old from the entity in which the money is invested detailing the current value of the investment and cash income generated; or • Most recent Tax Return or Financial Statement showing the dividend amount received in the previous financial year.
Rental property income	<ul style="list-style-type: none"> • Your bank statements from another financial institution for the last 3 months showing your regular rental income. Please ensure your name is visible on the statement; or • The lease agreement; or • Statement or letter from the Managing Agent or Real Estate Agent confirming the current rental return; or • A tax return showing your rental income from the previous year.
Superannuation (actual or expected)	<ul style="list-style-type: none"> • Your annual superannuation statement which may include an indexed pension amount; or • A letter from the superannuation fund(s) confirming the amount of your investment and what indexed pension or annuity you are likely to receive.
Student income	<ul style="list-style-type: none"> • A letter from Centrelink indicating the student benefit amount; or • Your bank statements from another financial institution for the last 3 months showing your regular income. Please ensure your name is visible on the statement.
Other income	<ul style="list-style-type: none"> • Written evidence of the Other Income you listed in your application.

4. Proof of Expense Documents: Loan Commitments

Loan Type	Acceptable Documents
Credit cards/store cards	<ul style="list-style-type: none"> • For each card you hold, a copy of a recent credit card/store card statement showing the total credit limit. These must be no more than 60 days old.
Charge cards	<ul style="list-style-type: none"> • Three recent charge card statements for each charge card held; or • Bank statements for the last three months showing your charge card repayments.
Other loans (including home loans)	<ul style="list-style-type: none"> • Details of your other loan commitments; for example recent loan statements showing your minimum monthly payments; or • Bank statements for the last three months showing your monthly loan repayments.
HECS /HELP repayments	<ul style="list-style-type: none"> • Two payslips less than 60 days old showing the amount your employer is withholding; or • A Tax Return, PAYG Payment Summary or Tax Assessment Notice, which is less than 15 months old.