ME's payslip guide.

Name must be shown or declaration from broker noting payslip belongs to applicant.

Ensure base income is separated from variable income when checking serviceability.
Refer to table PTO

Payslip period end date must be within 28 days of the **submission date** with three months YTD or secondary doc required.

Provide commentary on pre and post tax deductions and whether they are voluntary or non-voluntary (suggested for consistency of language with policy).

Payslip

Distribution Centre	Centre Name XX
Mail Room	XX Mailroom L1 000000
Mail Stop	XX Recovery 123456
Delivery Location	

Assignment Number

Employee Name	Paul A Payslip
Address	Level 1 Building Name
	Name Street
	Suburb
	STATE
	0000

Period End	13 Aug 2017	Page 1/2

Employee Name	Paul A Payslip	**Period Start**	31 Jul 2017
Assignment Number	12345678	**Period End**	13 Aug 2017
Classification	Job Title Year 0	**Pay Date**	17 Aug 2017
Weekly Base Rate	$XXXX.XX	**Payslip Number**	1

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Employer	**ABN** XXXXXXXXX	**Organisation**

SUMMARY OF EARNINGS THIS PAY

Total Gross Earnings	XXXX.XX	**Deductions Before Tax**	XXX.XX
Taxable Income	XXXX.XX	**Deductions After Tax**	X.XX
Tax	XXXX.XX	**Net**	XXXX.XX
Total Other Payments	X.XX	**HELP**	Y

YEAR TO DATE BALANCES

	LE YTD	**YTD**
Gross	XXXXX.XX	XXXXX.XX
Taxable	XXXXX.XX	XXXXX.XX
Tax	XXXX.XX	XXXX.XX
Nett	XXXX.XX	XXXX.XX
Other Payments	X.XX	X.XX

EMPLOYER SUPERANNUATION

Employer Superannuation	**Member No**	**This Pay**	**LE YTD**	**YTD**
Superannuation Fund Name SUPER:12345:SUPERFUND XX	1234567	XXX.XX	XXXX.XX	XXXX.XX

Earnings and Allowances	**Factor**	**Rate**	**Units**	
Annual Leave		XX.XXXXX	XX.XX	XXXX.XX
Leave Loading				XXX.XX
Penalty Leave 12.5%	X.XX	XX.XXXXX	XX.XX	XXX.XX
Shoes 38Hrs			XX.XX	X.XX

Other Payments	**Factor**	**Rate**	**Units**	**Amount**

LEAVE BALANCES

	Units	**Entitlement**	**Pro-rata**
Sick Leave	Hours	XXX.XX	
Annual Leave	Hours	XXX.XX	XX.XX

Pre Tax Deductions		
Car Parking		XX.XX
Super Sal Sac Contribution		XXX.XX

Post Tax Deductions	**Amount**

Disbursements			
Method	**Bank**	**Account**	**Amount**
EFT	XXX-XXX	XXXXXXXX	$XXXX.XX

Employer Message	For pay queries, contact your Manager in the first instance. Leave balances can be viewed within Employee Self Service.

ME's payslip matrix.

If your customer is applying for a home loan, this table covers all the specific documentation we require based on their work circumstances.

Variable income type	Always Required	Choose one of these secondary income documents		
	Latest payslip	PAYG payment summary	ITR	ATO NOA
Overtime* (80% used for servicing)	✔	✔	✔	✔
Overtime – Essential Services (For essential services 100% used for servicing, refer to the Home Lending Policy and V&V for conditions)	✔	✔	✔	✔
Bonus** (80% used for servicing)	✔	✔	✔	✔
Commission** (80% used for servicing)	✔	✔	✔	✔

For all variable income types payslip must capture variable income in YTD.
Enter gross figure into CAT for overtime, bonus or commission. Calculator will apply shading.

* Secondary documents required over one year.
** Secondary documents required over two years.

me