

Customer Help Document

Sending Referred Documents

Purpose of this Customer Help document

Additional documentation is needed to assess an application. This guide is to help you upload documents via the **Document Upload** function or **email** documents directly to the Cards Lending team. It also outlines the types of documents accepted.

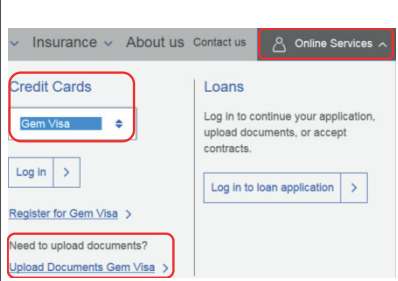
Other options to provide documents are:

- To display a PDF version on a smart device in store (proof of address only)
- Bring documents into the store you are purchasing from.

Definition

Document Upload: A secure online way of uploading documents via the Gem Visa Website.

Using the Document Upload Function

Step	Action
1	 <ol style="list-style-type: none"> 1. Go to Gem home screen >> www.gemfinance.co.nz 2. Click on Online Services on the top right hand side. 3. Select the correct Credit Card. 4. Click on Upload Documents. 5. Follow the prompts on the screen. <p>End of procedure.</p>

Important

We recommend in the first instance, that you send personal information via Document Upload, to keep the transfer of your information safe and secure. To better protect you against electronic threats we recommend that you do not provide personal information via email. Emails are typically not secure. If you are comfortable to accept the risk of sending documents via email proceed with the steps in the table below.

The following types of documents are **acceptable via email**:

- Proof of income
- Proof of address.

Each document must be in PDF format and a maximum size of 10MB.

For all other documents please use Document Upload.

Emailing Documents

Step	Action
1	Attach documents to a new email.
2	In the <i>To</i> section type nzcards.lending@gemfinance.com
3	<ol style="list-style-type: none"> 1. Type your application/account number into the Subject line. 2. Click on Send. <p>End of Procedure</p>

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**Purpose of this
Acceptable
Documents table**

This is a guide that highlights the types of documents that can be used if you are asked to provide proof of:

- Identity
- Address
- Income.

It is important that all documents are within the timeframe specified below.

Acceptable Documents

Type	Accepted	Must be issued within
Identity	Current Driver Licence (New Zealand only)	Note: 1. All documents must be current and valid 2. Photo page with Passport number, issue date and expiry date, is required for Passports
	Passport <ul style="list-style-type: none"> • New Zealand, Australian, Cook Island, Tokelau or Niue • Overseas Passport (with NZ residency) 	
	New Zealand Firearms Licence	
Address	Utility Bill <ul style="list-style-type: none"> • Landline telephone, mobile phone, Sky TV, Internet/ISP account, power, or Gas 	6 months
	Rates Notice - Land or water, letters on Council letterhead	6 months
	NZ Bank Statements <ul style="list-style-type: none"> • Bank Statements, investment, creditcard, bank printouts stamped and signed by bank employee 	6 months
	Insurance Policy <ul style="list-style-type: none"> • Home/Contents, Life, Car • Letters from a recognised Insurer (must be Fully licenced/registered, partial registration/licence is unacceptable)refer to RBNZ Insurers Register Website. 	6 months or 12 months for annual policies
	Government Issued Documents <ul style="list-style-type: none"> • WINZ, IRD, ACC, Superannuation, Department of Internal Affairs, Ministry of Justice, Courts, Police, Electoral Office 	6 months
	Terranet Web Search	Same day
	Renewal of Motor Vehicle Licence	6 months
	Rental Tenancy Agreements	6 months
	Property Purchase and Sale Agreement	6 months
	Letters from a recognised Educational Institution	6 months
	KiwiSaver statement	6 months
	Income	Pay slip
Bank statement		Last 60 days showing 2 consecutive pay entries
Employment contract		1 month from signing contract