

ApplyOnline+

User Guide: Company and Trust Applications

AMP Bank

Overview

Applications for Company Borrowers can be submitted via Lodgement Centre.

Topics covered

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– Submit Application to AMP Bank	29

Important notes

Serviceability Calculator will remain in the Excel format, available for download via ApplyOnline under the top navigation – Forms and Documents, or via the on the AMP website.

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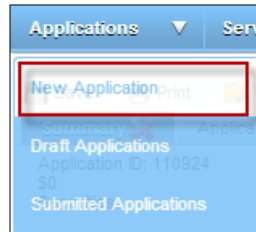
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Create a new Company Application

An application for Company is created from the main menu bar:

- Click **Applications**
- Click **New Application**

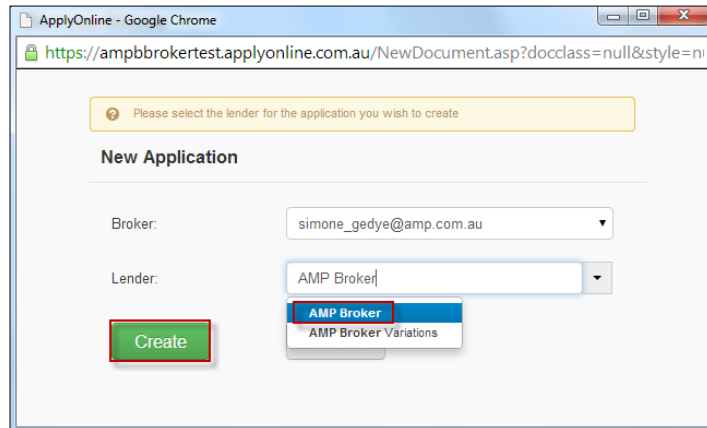


In the **New Application** pop up window:

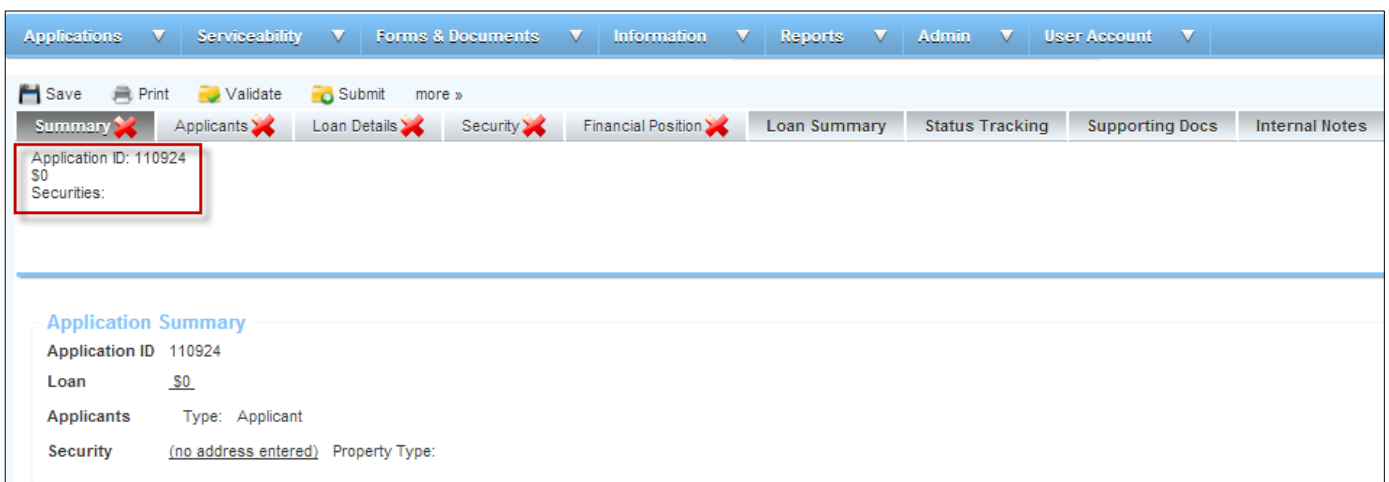
- **AMP Broker** will be set default from the **Lender** drop down menu

⚠ *AMP Broker variations should be selected for increases or variations to existing AMP loans only*

- Click **Create**



This opens the application menu with a new application created and creates the application ID:



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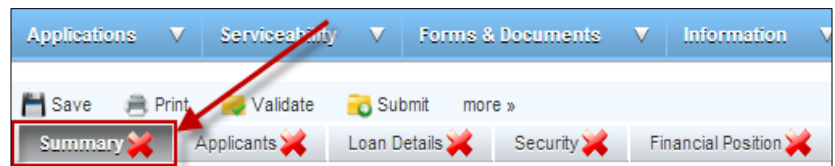
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How to complete Summary tab

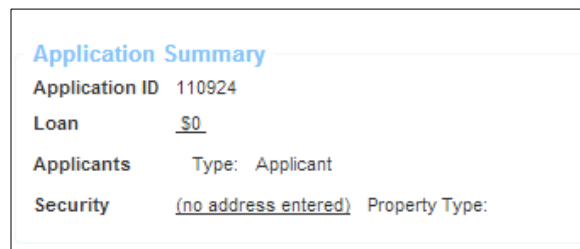
Summary Tab

- ✖ Highlights mandatory fields to be completed. The tab will remain with a red cross until all has been completed and validated



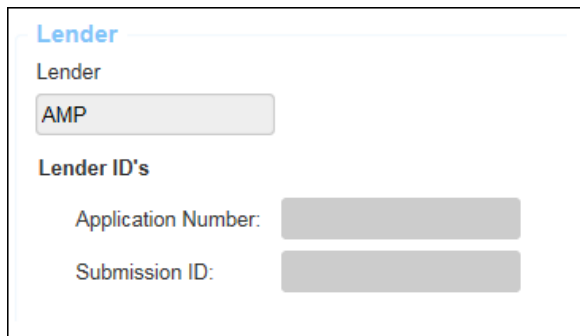
Application Summary section:

- Auto populates as the application is completed



The Lender section:

- Nothing is required for this section



The Application section requires:

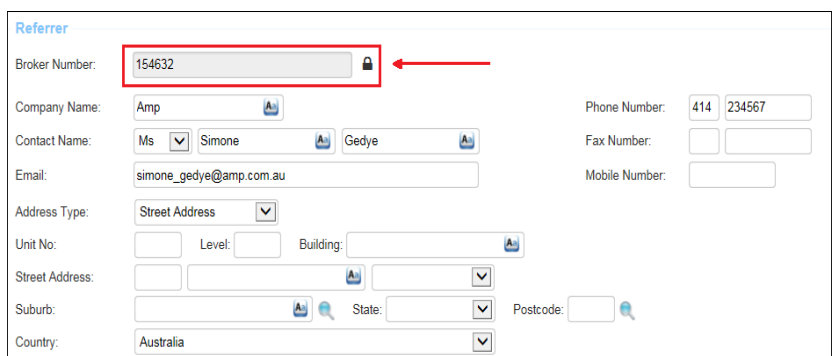
- If there is a referrer that is separate to the application owner, enter the **Referrer ID**

⚠ It is important to ensure this information is correctly entered for commissions and payments.

The Referrer (Broker) section:

- Auto-populates from the log in details. The **Broker Number** and all details can be overwritten.

⚠ It is important to ensure this information is correctly entered for commissions and payment. The Broker details are the application owner for commissions.



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The **Credit Licence Declaration** section:

- Tick the **Check Box** for the declaration that applies



Credit Licence Declaration

By completing the section below, you make the following declaration.

I (the Originator) declare that:

I hold an Australian Credit Licence under the National Consumer Credit Protection Act 2009 ✘

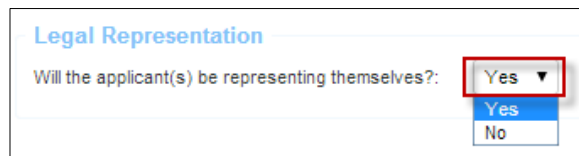
OR

I am an Authorised Credit Representative or employee of an Australian Credit Licensee under the National Consumer Credit Protection Act 2009

An Australian Credit Licence holder and an Australian Credit Licensee includes a person or entity registered to hold a

The **Legal Representation** section:

- Identify if the applicant will be representing themselves, select **Yes** or **No** from drop down menu
- If **No**, Select Solicitor details from the drop down menu and edit as applicable.

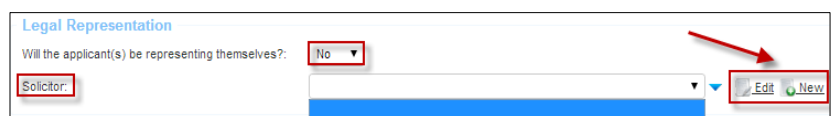


Legal Representation

Will the applicant(s) be representing themselves?: Yes ▾

Yes

No



Legal Representation

Will the applicant(s) be representing themselves?: No ▾

Solicitor: ▾ Edit New

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The **Legal Representation** section:

New entry – Solicitor:

- If you need to add a New entry, click the **New** button
- Search for the company and add – this will already be verified
- If the company is not in the Database, manually add the address in the field
- Ensure you click **Verify business** and **Save changes**

⚡ *If the Solicitor details do not appear in the Solicitor drop down menu on the front page, click Save to update and refresh*

The **Accountant** section:

- If Accountant details are available in the drop down, select.
- If not, then you can add **New** Accountant details. (same steps as “New entry – Solicitor” above)
- Enter Accountant’s Address

⚡ *This information is not mandatory, but will assist with processing the application and requests later for more information*

The **Comments** section:

- Provides the ability to add notes relating to the application. The exclamation mark indicates this field is recommended to be completed, but is not mandatory.

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The **Loan Parties** section:

- You can leave this section blank, as it will auto populate when you add Applicant details

Loan Parties

All applicants will receive all pre and post settlement documentation (including statements) by default. Joint applicants may consent to receive a single copy of notices and other documents.

Please indicate below if the joint applicants consent to this. Applicants will be required to also confirm this consent by completing and signing the relevant section on the Declaration and Privacy Consent Forms.

If nominating, please untick all but the nominated recipient:

Party	<input checked="" type="checkbox"/> Nominated Borrower
(Applicant)	<input type="checkbox"/>

The **Signing Authority** section:

- Select either **Any to sign** or **All to sign**

Signing Authority

Signing Authority: Any To Sign - Any one of the authorities can operate the account without the others permission

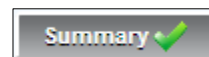
Any To Sign - Any one of the authorities can operate the account without the others permission
All To Sign - All of the signatories are required to act to operate the account

Once all sections have been completed:

- Click **Save**
- Click **Validate**

The **Validation** pop up window will identify if further information is required

If all is validated a green tick will appear to indicate the tab is completed



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How to Complete the Applicants Tab

Applicants Tab

The **Applicants** tab defaults to one Applicant

Additional Applicants are added by clicking on **New**

The Applicant name will change from New Application to the Applicants name once this information has been entered.

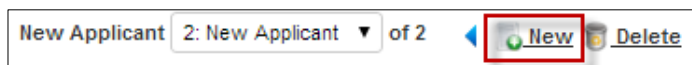
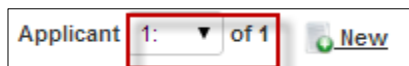
Borrowers can be removed by clicking on **Delete**

The **Applicant Type** section:

- Select **Company** – this will dynamically change the form for validations for Company
- **Applicant Role** will now default to **Primary Applicant**
- The **1st Applicant** for a Company application is always the **Company**.

The **Company** section:

- Enter Company details via Search and auto-populate, this automatically verifies the company details
- Alternatively, enter company details and click **Verify Company**
- If the company details cannot be verified a message will display, this does not stop the application from proceeding may result in a data quality issue during document preparation



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The **Directors** section:

- To add a director, select **Add New Director** and then select **New**. You will be given the option to add as a new **Loan Party**.
- The Add Director dialogue will display. Complete the fields and select **Save Changes**.
- Add additional new directors if required.

Directors ✖

Add New Director Edit New Delete

Add Director

Adding a new director here will require further details about the party to be captured on the applicant tab

Borrower Role
 (Guarantor)

Title First Name Middle Name Surname
 Mr James Smith

Date Of Birth
 17 Oct 1976

Residential Address
 2 SELEMS Parade, REVESSBY, NSW 2212 AU Edit + New

Cancel Save Changes

The **Beneficial Owners** section:

- If the Beneficial Owners is a Shareholder select **Add Shareholder** and then select **New** to add as a new **Loan Party** or **Non-Loan Party**.
- The Add Beneficial Owner dialogue will display. Complete the fields and select **Save Changes**.
- When there is no shareholder who owns 25% or more of the property, tick **Shareholders not ascertainable**, select the **Role**, select **Add Controller** and then select **New** to add as a new **Loan Party** or **Non-Loan Party**.
- The Add Beneficial Owner dialogue will display. Complete the fields and select **Save Changes**.

✖ Shareholders not ascertainable

Shareholder: Add Shareholder Edit New Delete

Loan Party
Non-Loan Party

Beneficial Owners ✖

Shareholders not ascertainable

Role: Other

Controller: Add Controller Edit New Delete

Beneficial Owners ?

Shareholders not ascertainable

Role: Treasurer

Controller: Add Controller Edit New Delete

Loan Party
Non-Loan Party

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- If the Beneficial Owner is a Non-Loan Party, select **Edit Identification** to add identification details.

- Add additional new beneficial owners if required.

The **Contact Details** section requires:

- Enter all required details - **Mailing Address, Registered Address and Principal Place of Business** are required fields for a Company applicant.

- Trading address will be collected for Trusts.
- Add **Addresses**. If the same, select the previously captured address from the dropdown.
- If address is not in the drop down, add **New**.

⚠ Remember to verify the address

The **Source of Wealth** section:

- Select **Add New Source**
- Select the relevant **Source** option
- Click **Save**
- Click **Validate**

Completing 2nd applicant

- The 2nd Applicant and subsequent applicants were added when the director information was entered. Go to Applicant 2 to complete the applicant information.
- Applicant type – Person

Applicant: 2: Mr James Smith of 2 [New](#) [Delete](#)

Applicant Type

Applicant Type: Applicant Role:

Director: Acting on behalf of a trust:

Individual Trustee Applications

To be used when adding Trustees who are Individuals.

The Applicant Type section:

- Applicant type select **Person**
- Applicant role for an Individual/Person select **Primary Applicant**
- Tick Acting on Behalf of Trust

Applicant: 1: Miss Magda Trustee of 2 [New](#) [Delete](#)

Applicant Type

Applicant Type: Applicant Role:

Acting on behalf of a trust:

The Trust data input section will appear, when “Acting on Behalf of Trust” is selected.

- Select “New Trust.”

Trust

Loan Party:

New Trust:

The Trust section:

- Populate relevant Trust details

If the Trust Classification type is Standard, and the Regulated is No, the additional information will need to be captured.

Trust

Loan Party:

New Trust:

Trust Name: Regulated:

Trust Classification: ABN:

Trust Regulator:

Trust Type:

Registration Date:

Country Established:

Business / Trading Name(s):

Trading Address:

Industry:

[Edit](#) [New](#)

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- Provide Trust Settlor details
- If no Trust settlor can be provided, user Exemption Applied radio button.
- Provide Beneficiary information. Beneficiaries can be either a Loan Party, or Non-Loan Party.
- Provide between 1 and 4 Controlling Persons.

Trust Settlor: To Be Provided Exemption Applies

[Add Trust Settlor](#)

[New](#) [Delete](#)

Loan Party

Non-Loan Party

[Add Beneficiary](#)

[New](#) [Delete](#)

Loan Party

Non-Loan Party

Controlling Person: Trustee

[Add Controlling Person](#)

[New](#) [Delete](#)

Loan Party

Non-Loan Party

Controlling Persons can be either a Loan Party, or Non-Loan Party

The Applicant section:

This section captures the first Trustee for the trust. This will be available under Applicant 1, beneath the Trust data capture.

- Complete fields for the Individual Trustee.
- Fields marked with a red cross are mandatory.
- Applicants must be **Australian Citizens or Permanent Resident**

Applicant

Title:

First Name:

Middle Name:

Family Name:

Previous Name:

Date of Birth:

Gender:

Permanent Australian Resident:

Residency Status:

Country of Residency: Australia

Citizenship: Australia

Home Phone Number:

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- Where the **Marital Status of De Facto, Married or Separated** is selected from the drop down menu, the **Spouse** section is required to be completed to identify if they are a **Co-Applicant or Non Loan Party**

- If spouse is a **Non Loan Party**, free text **Title, First Name** and **Family Name**
- If a **Co-Applicant**, add the applicant and then select from the drop down menu
- Add **Dependents** and enter the Dependent **Age** in years.

↳ *Dependents common to joint applicants need only be entered once.*

The **Address** section:

- Complete address details, by selecting from drop down or adding as **New**.

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The **Employment** section:

- Complete Employment section, including **employment status, type, basis and start date**

- To select a **Role**, click on

- The **Occupation Selector** window will open, expand the categories and click on the check circle to select the most appropriate role

- If you need to remove an entry under Employment section – click

Employment Section

- Click **Save Changes**

The **Income** section:

- Enter **Income** details for Gross Salary, selecting the relevant **Frequency** from the drop down box and typing in the **Value**

Type	Frequency	Value
Gross Salary	Weekly	\$1,500.00

- Add additional income by clicking on **Add New Income**

- Select Additional Income type – Bonus or Commission, select the **Frequency** and enter the **Value**

Type	Frequency	Value
Gross Salary	Weekly	\$985.00
Bonus	Monthly	

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- If the **Employer** is a company that is an Applicant, click on **Loan Party** and select the relevant company from the drop down box
- If not, add the employer as Other by clicking **New**

- In the **Employer Editor** window, search and select the employer for auto verification
- Alternatively, enter **Business Name**, **ABN** or **ACN** and click **Verify Business** to validate (optional)

- Complete **Contact** details
- Click **Save**

- The employer is now added
- Add new or previous employment, if required click the link to repeat above steps.

You only need to add new or previous employment if less than 2 years in current employment

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The **Foreseeable Changes to Circumstances** section requires:

- Select **Yes** or **No** from the drop down menu - this is a mandatory field
- If **No**, there is no further action required
- If yes, enter the relevant foreseeable changes to circumstances from the drop down menus and include the estimated Start and End Date

⚡ *Foreseeable changes to circumstances should be factored into the serviceability assessment.*

Foreseeable Changes to Circumstance

Are you aware of any significant changes in circumstances that will adversely affect your ability to make contracted loan repayments? **No** ❌

Foreseeable Changes to Circumstance

Are you aware of any significant changes in circumstances that will adversely affect your ability to make contracted loan repayments? **No** ❌

Foreseeable Changes to Circumstance

Are you aware of any significant changes in circumstances that will adversely affect your ability to make contracted loan repayments? **Yes** ❌

What kind of change are you expecting?

Permanency/Type of Change:

Estimated Start Date: Estimated End Date:

Mitigant:

[Add Additional Change](#)

The **Source of Wealth** section:

- Select **Add New Source**
- Select the relevant **Source** option
- Multiple sources can be added by selecting **Add New Source**

Source Of Wealth ❌

Source:

Add New Source

Business Income
Employment Income
Investment Income
One Off Payment
Sale Of Assets
Windfall

Identification Document:

Face to Face Identity Check:

Existing Customer:

The **Identification Documents** section requires:

- Select either **Face to Face Identity Check** or **Existing Customer**.
- **Face to Face identity Check** requirements are listed when you tick the box

Identification Documents ❌

Face to Face Identity Check:

Existing Customer:

Verify the customers full name AND either date of birth OR residential address by sighting ONE original Primary Photographic Document. Documents presented in a language other than English must be accompanied by an English translation prepared by an accredited translator. Provide at a minimum one Primary Photographic Document, or one Primary Non-Photographic Document and one Secondary Document.

Identification Documents ❌

Face to Face Identity Check:

Existing Customer:

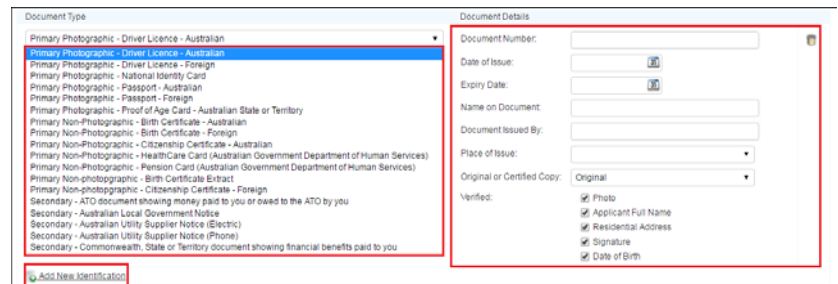
Provide at a minimum one Primary Photographic Document, or one Primary Non-Photographic Document and one Secondary Document.

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- **Existing customer** requirements are listed when you tick the box
- Add Document Type by clicking [Add New Identification](#)
- Select the Document Type from the drop down menu
- Enter the Document Details



⚠ *Copies of Identification documents will be required to be submitted as supporting documents*

- Add additional documents by clicking on [Add New Identification](#)

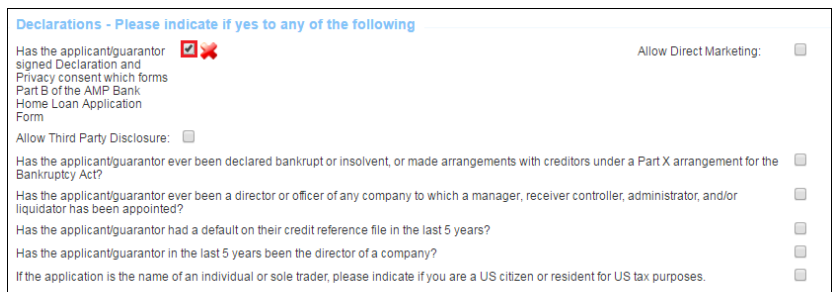
The **Details of nearest relative not living with you** section:

- Add these details by selecting from the drop down or adding **New**.
- Add Relationship to Borrower.



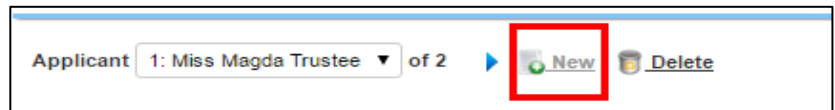
The **Declarations** section requires:

- Select the **Declaration and privacy consent signed** check box – mandatory field
- Select the other declarations as relevant to the applicant



If there are 2nd and subsequent Trustees, they can be added by selecting New applicant.

- Select Applicant Role Co-Applicant
- Tick Acting on behalf of a Trust
- Select the Loan Party radio button, and choose the previously captured Trust from the dropdown list.
- Complete the remaining fields for the 2nd Trustee as per the above instructions.



Once all sections have been completed:

- Click **Save**
- Click **Validate**
- The **Validation** window will identify if further information is required



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Company Trustee Application

This will be when the Trust has a Company Trustee (not an Individual).

Add **New** Applicant

The **Applicant Type** section:

- Applicant type select **Company**
- Applicant role for the Company select **Primary Applicant**
- Tick Acting on Behalf of Trust

Applicant Type
Applicant Type: Company ▼

The Trust data input section will appear, when “Acting on Behalf of Trust” is selected.

- Select “New Trust”.

Trust
 Loan Party: New Trust

The **Trust** section:

- Populate relevant Trust details

⚠ If the Trust Classification type is Standard, and the Regulated is No, the additional information will need to be captured.

Trust
 Loan Party: New Trust
 Trust Name: Regulated: Yes
 Trust Classification: ABN:
 Trust Regulator:
 Trust Type:
 Registration Date:
 Country Established:
 Business / Trading Name(s):
 Trading Address:
 Industry:

- Provide Trust Settlor details
- If no Trust settlor can be provided, user Exemption Applied radio button.

Trust Settlor: To Be Provided Exemption Applies
Add Trust Settlor New Delete
Loan Party
Non-Loan Party

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- Provide Beneficiary information. Beneficiaries can be either a Loan Party, or Non-Loan Party.

- Provide between 1 and 4 Controlling Persons.

- Controlling Persons can be either a Loan Party, or Non-Loan Party

The **Company** section:

This section captures the Company Trustee for the trust. This will be available under Applicant 1, beneath the Trust data capture.

- Enter Company details via Search and auto-populate, this automatically verifies the company details
- Alternatively, enter company details and click [Verify Company](#)
- If the company details cannot be verified a message will display, this does not stop the application from proceeding may result in a data quality issue during document preparation


The **Directors** section:

- If Director information has already been entered on the applicants page this will appear in the drop down – you can select
- If you need to add Directors for the company click [Add New Director](#)

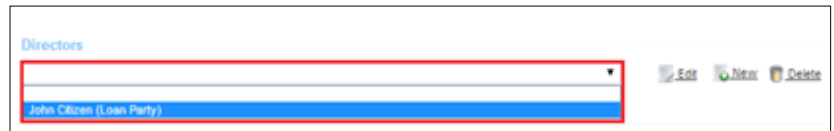
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- Select from the drop down menu
- If the Person has not yet been added to the loan, click  and select **Loan Party**
- The **Add Director** window provides the ability to identify the **Borrower Role** and add the Director details
- Click **Save Changes**

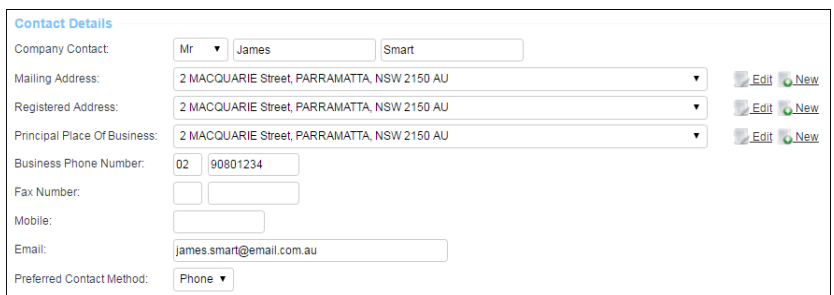
👉 *If a Loan Party is added via the Add Director window an additional applicant will be added with the details entered.*





The **Contact Details** section requires:

- Enter all required details - **Mailing Address** and **Registered Address** are required fields



The **Company Incomes** section requires:

- Two years pre-tax income



Type	Details	Fin. Yr: 13/14	Fin. Yr: 12/13
Company Income (Pre-Tax)	Gross earnings from tax return	\$480,000.00	\$200,000.00

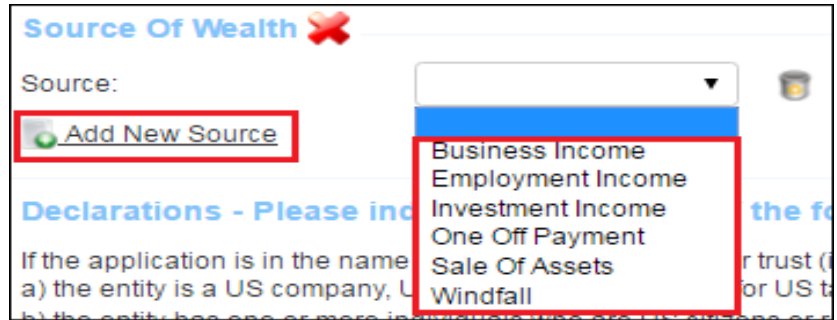
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The **Source of Wealth** section:

- Select **Add New Source**
- Select the relevant **Source** option



Once all sections have been completed:

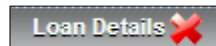
- Click **Save**
- Click **Validate**

The **Validation** pop up window will identify if further information is required

How to complete Loan Details tab

Loan Details Tab

The **Loan Details** defaults to:



The **Loan Purpose** is also defaulted to **Investment**, this should not be changed



- Complete **Loan Purpose** details by clicking on the Search button



- A **loan Purpose Selector** pop up will appear.



- **Select** the loan purpose (to expand click the arrows) and click **Save Changes**

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- Multiple loan purposes can be added by clicking **Add New loan Purpose**
- Add **Amount** for the loan
- Add in **Settlement date**

The 'Loan Purpose Selector' dialog box contains a search bar at the top. Below it is a list of loan purposes, each with a '+' icon to its right. A red arrow points to the '+' icon for 'Purchasing Existing Real Estate'. At the bottom right, there are 'Cancel' and 'Save Changes' buttons.

The **Deposits and Contributions** section:

- Click the **Add New Deposit/Contributions** link to add
- Complete the **Type** (select from the drop down), **Description** and **Amount**

The 'Deposits and Contributions' section header includes a red-bordered button labeled 'Add New Deposit / Contribution'.

Type	Description	Loan	Amount
First Home Owners Grant		<input type="checkbox"/>	
First Home Owners Grant		<input type="checkbox"/>	
Net Proceeds of Sale		<input type="checkbox"/>	
Cash		<input type="checkbox"/>	
Savings		<input type="checkbox"/>	
Gift		<input type="checkbox"/>	
Other		<input type="checkbox"/>	

The **Fees** section:

- Select drop down for **Payment Method** and select either **credit card** or **Pay at Settlement**. Amount is defaulted to \$350.00

The 'Fees' section header is followed by a table with columns for 'Fee Type' and 'Amount'. Below the table is a red-bordered button labeled 'Add New Fee'.

The **Features** section:

- Add any Features as applicable

The 'Features' section header is followed by a table with a 'Feature' column. A red-bordered box highlights the first row, which contains the following features: Rate Lock, Cheque Book, Offset Facility, and Affinity / Select Group.

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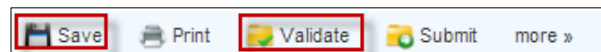
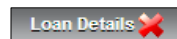
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The **Loan Products** section:

- Add in details for **Base amount**
- Search for **Product** by clicking on the **Search** button
- The Product Selector pop up will appear.
- Select Fixed or Variable rate. For Fixed rate you also need to select how many years.

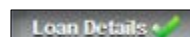
Once all sections have been completed:

- Click **Save**
- Click **Validate**



The **Validation** pop up window will identify if further information is required for Loan Details

If all is validated a green tick will appear to indicate the tab is completed



How to complete Security Details

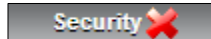
Security Tab

The **Security** tab defaults to the security, entered under the Security Trust Section.

- If you need to add multiple securities this can be done by clicking [New](#)

The **Security Information** section:

- Ownership also defaults to All Applicants
- If a different combination of applicants will be the owners of the property, clicking the pencil icon will bring up a screen to make alternative selections.



Security | 1: Unit 278, DAHLSFORD GROVE, 1 GREENMEADOWS Drive, PORT MACQUARIE, NSW 2444 AU ▼ of 1

Ownership: All Applicants

- All Applicants
- Guarantor
- Manually Select...

Change ownership details

Persons

Applicants

50 %

Name On Title Reason

Guarantors

50 % Test Director

Name On Title Reason

Property Details

Status: ▼ Property Primary Purpose: ▼

Holding: ▼

Zoning: ▼

Property Type: ▼

Property Valuation: ▼

Will Own 3 Units In Complex:

Will Own 25% Of Complex:

Off The Plan:

Is Trust Asset:

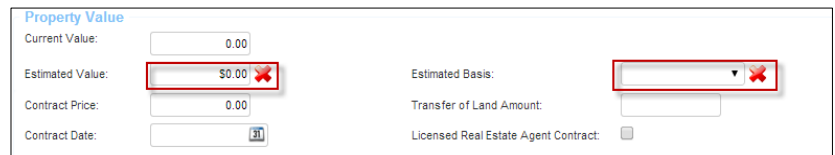
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The **Property Details** section:

- Complete applicable details for the Property

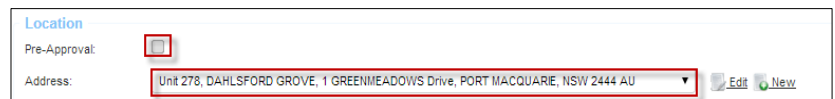


The **Property Value** section requires:

- Enter **Current Value**, **Estimated Value** and **Estimate Basis**

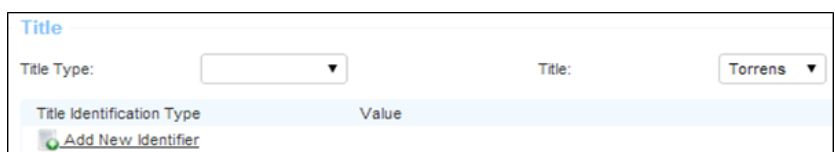
The **Location** section requires:

- Either Tick the pre-approval box.
- Or enter the Security **Address**, if you have entered the address, select or add by clicking NEW. Use the drop down menu for addresses linked to the application or to enter a new address click [New](#)



The **Title** section requires:

- Complete the Title Section as applicable



The **Contact for Access** section requires:

- Enter a **Contact for Access** to the security for valuation, if the contact is a **Loan Party**, select the Check Box and choose the contact from the drop down list
- If not, select the **Other** Check Box and enter contact details



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The **Rental Income** section:

- Tick the **Evidence of Tenancy** box. You will need to provide supporting evidence of tenancy.
- Complete **Gross amount** and **Period**

The **Existing Mortgage (s)** section:

- To add **Existing Mortgages** click [Add New Existing Mortgage](#)

Once all sections have been completed:

- Click **Save**
- Click **Validate**

The **Validation** pop up window will identify if further information is required for Loan Details

If all is validated a green tick will appear to indicate the tab is completed

How to Complete Financial Position Tab

Financial Position Tab

- Additional Real Estate Assets can be added by clicking

[Add New Real Estate Asset](#)

Financial Position

Real Estate Assets			
Type	Ownership	Value Base	Value
Add New Asset <input checked="" type="checkbox"/> There are no Other Assets for this application			

The **Other Assets** section requires

- If no other assets, select the check box **There are no other assets for this application**

Other Assets			
Type	Details	Ownership	Value Base
Add New Asset <input checked="" type="checkbox"/> There are no Other Assets for this application			

- If there are other assets, click

[Add New Asset](#)

Other Assets			
Type	Details	Ownership	Value Base
Add New Asset <input type="checkbox"/> There are no Other Assets for this application			

- Select the **Asset Type** from the drop down men, and enter asset details

Other Assets			
Type	Details	Ownership	Value Base
<ul style="list-style-type: none"> Motor Vehicle Cash Management Acid Home Ownership Investment Other Savings Account Shares Superannuation Term Deposit 	Type: Large Year: 2010 Value: July 2010 <input type="checkbox"/> There are no Other Assets for this application	All Applicants	Applicant Estimate \$20,000.00

The **Liabilities** section requires

- If no other liabilities, select the check box **There are no Liabilities for this application**

Liabilities			
Type	Details	Ownership	Line
Add New Liability <input checked="" type="checkbox"/> There are no Liabilities for this application			

- If there are liabilities, click

[Add New Liability](#)

Liabilities			
Type	Details	Ownership	Line
Add New Liability <input type="checkbox"/> There are no Liabilities for this application			

- Select the **Liability Type** from the drop down men, and enter details

Liabilities			
Type	Details	Ownership	Line
<ul style="list-style-type: none"> Credit Card Home Purchase Credit Card Contingency Tax Personal Loans Share Card Other 	Card Type: Mastercard Creditor: ANZ Account Name: J & J COOK BSB: 123456 Account No: 123456789 Clearing From the bank: Auto Repayments: \$100.00 Monthly	50% Jane Cook 50% John Cook	\$0,000.00 \$2,500.00

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The **Income** section auto-populates from the details entered in the **Applicant** tab

- To add additional income, click [Add New Income](#)
- Owner of an income should be left as "All applicants" if the income is for the Trust, as it will allocate to the Trustee's ATF "The Trust".
- Select **Income Type** from the drop down menu and enter any additional details, from what was entered on the Applicant page

Type	Details	Ownership	Frequency	Value
Gross Salary	Judge	Sam Samuels	Monthly	\$11,100.00
Gross Salary	General Medical Practitioner	Samantha Samuels	Monthly	\$9,000.00
Rental Income	Unit 278, DAHLSPFORD GROVE, 1 GREENHEADS DRIVE, PORT MACQUARIE, NSW 2444 AU	Hj Pty Ltd	Monthly	\$2,500.00

Type	Details	Ownership	Frequency	Value
Gross Salary	Judge	All Applicants	Monthly	\$12,000.00
Gross Salary	Social Worker	Molly Sims	Monthly	\$10,000.00
Gross Salary	No Occupation Selected	All Applicants	Monthly	0.00

These details auto-populate from the applicant's Tab.

The **Expenses** section requires

- To add additional expenses, click [Add New Expense](#)
- Select **Expense Type** from the drop down menu and enter details
- Ensure mandatory expense types are entered.

Once all sections have been completed:

- Click **Save**
- Click **Validate**
- The **Validation** window will identify if further information is required

All tabs should now be validated and have green ticks

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View Loan Summary and Serviceability

Loan Summary Tab

A summary of the application information entered and the Serviceability Assessment is provided in the Loan Summary tab.

The Serviceability Assessment is linked to AMP Bank's rules and policies and indicates the serviceability metrics based on the details entered.

To find out more details:

- Click on the serviceability metric and a summary appears
- For further information, click [More...](#)
- To return to Loan Summary, click

OK

👉 If the serviceability metric is green, it meets our serviceability requirements.

If it is amber, it may not meet serviceability requirements however the application can still be submitted.

👉 Check the manual calculator if servicing fails here. If the manual servicing calculator passes, submit with supporting documentation. The Excel calculator can still be used if desired.

Loan Summary

Loan #	Existing Loan?	Primary Purpose	Product	Loan Term	Base Amount	Current Balance	Current LVR	Payment Type	Increase or Decrease Amount	Capitalised Fees	Amount Outstanding (including Capitalised Fees)
Loan 1	Yes	Owner Occupied	Home Select - \$200,000 to \$400,000 Standard Rate	25 years	\$475,000.00	\$475,000.00	94%	Principal and Interest	\$0.00	\$0.00	\$0.00

Loan to Value Ratio (LVR)
20.35%

Total Lending \$175,000 / Total Security Value \$600,000

LVR

Loan to Value Ratio (LVR) 20.35%

Total Lending \$175,000 / Total Security Value \$600,000

Total Lending (including capitalised fees) \$175,000

Ongoing Secured Loans \$100,000 + New Secured Loans \$25,000 + Repurposed Funds \$50,000

Ongoing Secured Loan Amounts \$100,000

0 loans clearing + 1 ongoing loan with limit \$100,000

Creditor	Current Balance	Clearing From This Loan	Current Limit	Ongoing Limit
AMP	\$95,000.00	No	\$100,000.00	\$100,000.00
Total Ongoing Secured Loans			\$100,000	

New Secured Loans (including capitalised fees) \$25,000

1 new secured loan Select - \$500,000+ Standard Rate \$25,000

Loan Product	Total Loan Term	Base Amount	Loan Account Fees	Loan Account LMI	Loan Amount
Select - \$500,000+ Standard Rate	25 years	\$25,000.00	\$0.00	\$0.00	\$25,000.00

OK

NMS: \$2,316

NMS: -\$3,496

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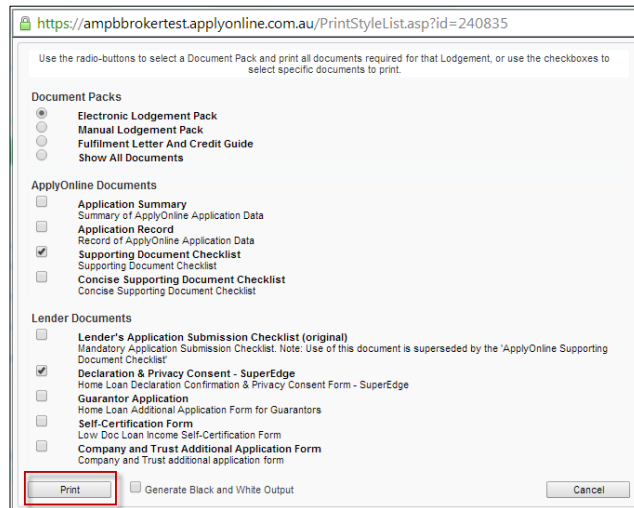
The Lodgement Pack and Lender Documents can be printed

- Click **Print** from the top navigation



- Select the relevant check boxes

- Click **Print** in the pop up



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Submit Trust Application to AMP Bank

➤ Once all information has been entered and validated (green ticks for all required tabs), submit the Trust application to AMP Bank:

➤ Click Submit

⚠ *There are two submit buttons available, click either one*

➤ The Submission window will provide confirmation of the online submission

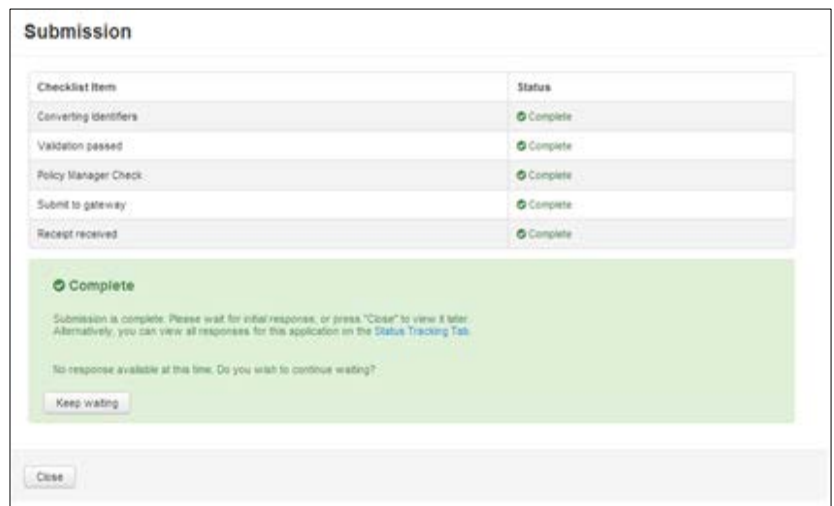
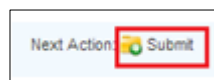
➤ Electronic submission can also be viewed in the **Status Tracking** tab or via Back Channel messages

Supporting documents can be uploaded and submitted electronically via the **Supporting Docs** tab

➤ Upload supporting documents via the **File Browser**

➤ Attach supporting documents to the **Checklist** conditions – once all are added, the sections will change to green.

➤ Once complete, click Submit Documents



Supporting Docs

⚠ *Refer to the Supporting Documents User Guide for detailed instructions*

