

ApplyOnline+

User Guide: Variation Application (with a principal increase)

AMP Bank

Overview

There are two types of variations that can be submitted via ApplyOnline+:

- Increase the principal amount for an existing loan facility (no changes to the existing facility)
- Add a new product increase for an existing loan facility (no change to the existing facility)

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Important notes

A variation requiring a change to the applicants or existing structure of a loan is required to be submitted via the manual application form. This will be reviewed and included in ApplyOnline+ in 2015.

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Create a new Variations Application

An application for a variation is created from the main page:

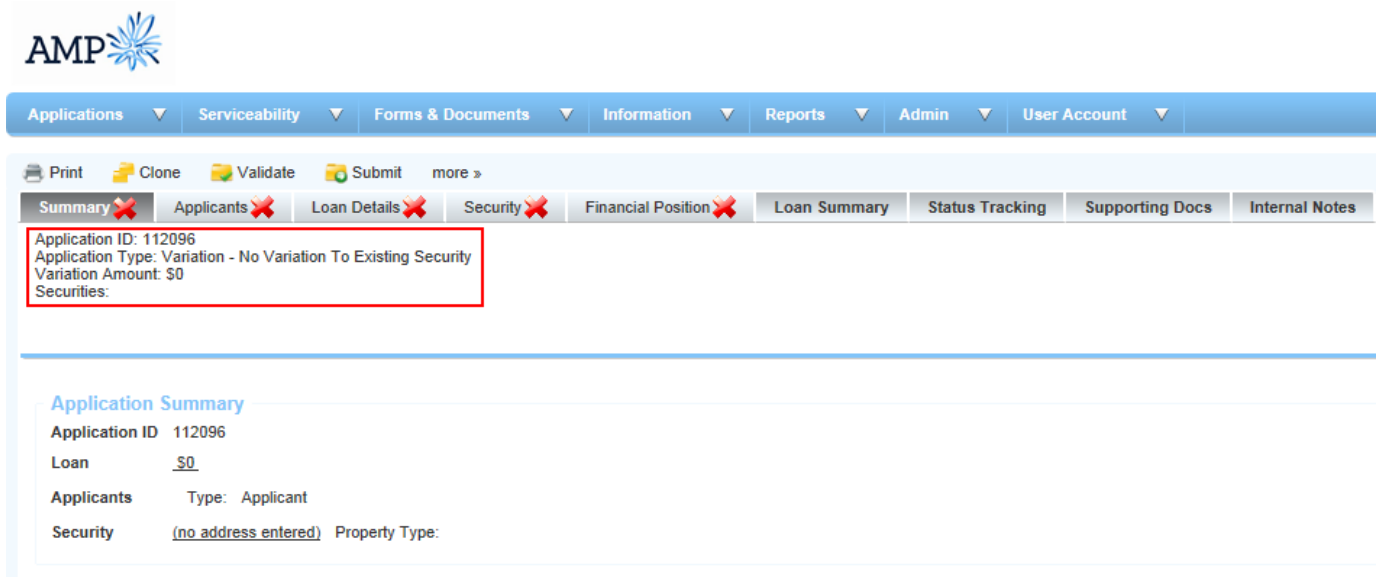
- Click **New Variation Application**

What would you like to do?

Select an action from below

New Serviceability	View Serviceability
New Application	View Draft Applications
New Variations Application	Track Submitted Applications

This opens the application menu with a new variation application created:



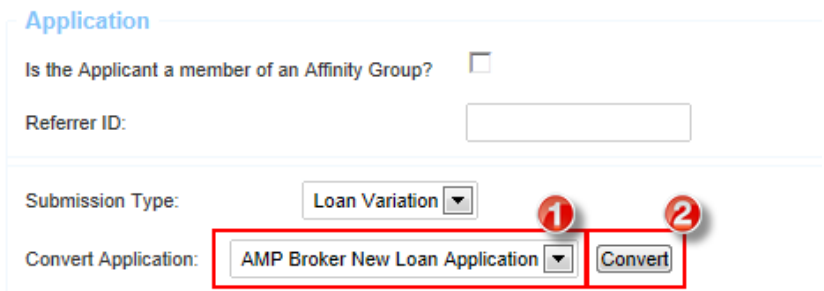
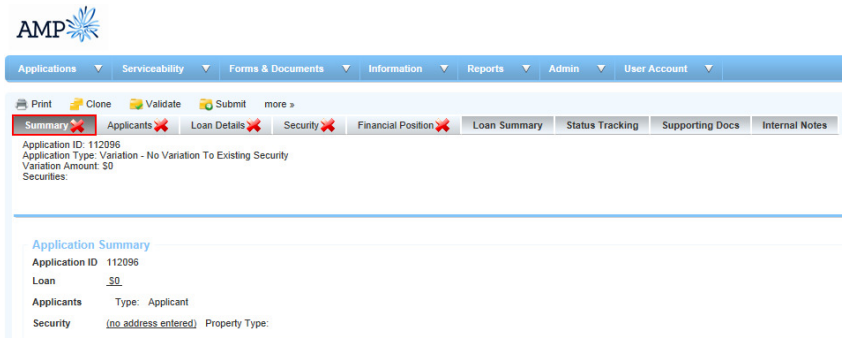
The screenshot shows the AMP application menu with the following details:

- AMP Logo**
- Navigation Menu:** Applications, Serviceability, Forms & Documents, Information, Reports, Admin, User Account
- Actions:** Print, Clone, Validate, Submit, more »
- Application Summary:**
 - Application ID: 112096
 - Application Type: Variation - No Variation To Existing Security
 - Variation Amount: \$0
 - Securities:
- Application Summary Section:**
 - Application ID: 112096
 - Loan: \$0
 - Applicants: Type: Applicant
 - Security: (no address entered) Property Type:

Convert a draft Variations Application into a New Loan Application

At any time, a draft AMP Broker Variations Application can be converted into a AMP Broker Application:

- Select **Summary Tab**
- Scroll down to the **Application** section
- Click on the **Convert Application** drop down menu
- Select **AMP Broker New Loan Application**
- Click **Convert**

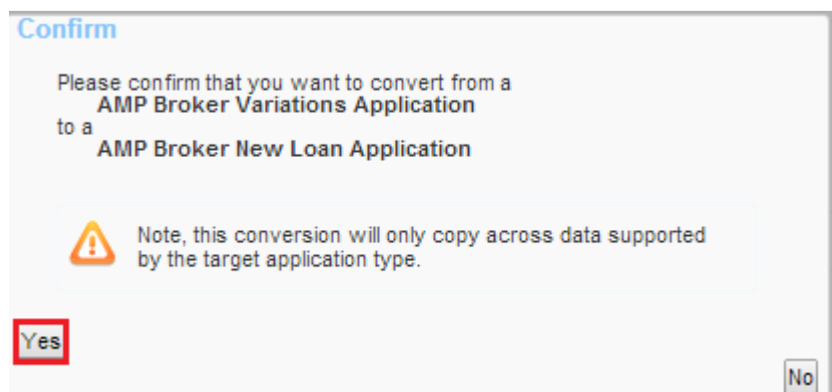


In the **Confirm** window:

- Click **Yes** to convert and transfer relevant data into a New Loan Application

If this has been selected in error:

- Click **No** to cancel and return to the application screen



This transfers relevant data into a New Loan Application, with the same application number.

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Complete a draft Variations Application

Summary Tab

The **Application Summary** section auto populates as the application is completed

Summary 

Application Summary

Application ID 110910

Loan \$0

Applicants Type: Applicant

Security (no address entered) Property Type:

The Lender ID's are numbers internal to ApplyOnline+ and are not used by AMP Bank.

Lender

Lender ID's

Application Number:

Submission ID:

The **Application** section requires

- If the Applicant is a member of an Affinity Group, tick the **Check Box** (drop down options will appear)
- 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 **Submission Type** defaults to Loan Variation

Application

Is the Applicant a member of an Affinity Group?

Referrer ID:

Submission Type: Loan Variation ▼


Convert Application: ▼



The **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.

Broker


Broker Number: 12345


Company Name: 



Contact Name:  

Email:

Address Type: ▼

Unit No: Level: Building: 

Street Address:  ▼

Suburb:  ▼ 

Country: ▼

Phone Number:

Fax Number:

Mobile Number:

The **Credit Licence Declaration** section requires:

- 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 an Australian Cr

The **Legal Representation** section requires:

- Identify if the applicant will be representing themselves, select **Yes** or **No** from drop down menu
- If **Yes**, select from the drop down menu who is nominated to receive loan offer documentation
- If **No**, add **New** Solicitor details and select from the drop down menu who is nominated to receive loan offer documentation
If the Solicitor details do not appear in the Receive Loan Offer Documentation drop down menu, click Save to update and refresh

Legal Representation

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

Receive Loan Offer Documentation:

(Applicant) ▼

(Applicant)

Mrs Erin Gordon (Agent)

Legal Representation

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

Solicitor:

XYZ Solicitors - Mr X Solicitor ▼

Receive Loan Offer Documentation:

(Applicant) ▼

(Applicant)

Mrs Jane Citizen (Agent)

XYZ Solicitors (Lawyer)

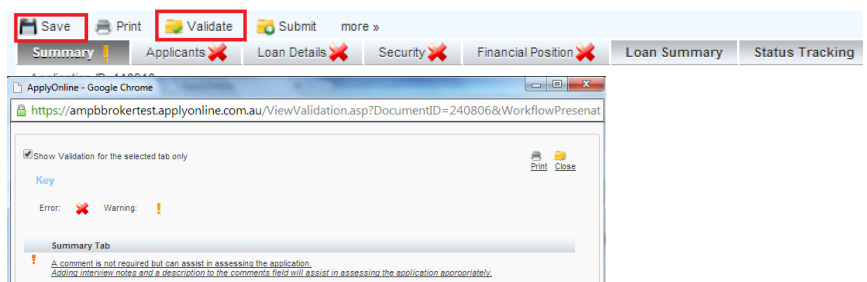
The **Comments** section provides the ability to add notes relating to the application. The **!** indicates this field is recommended to be completed, but is not mandatory.

Comments !

Adding interview notes and a description to the comments field will assist in assessing the application appropriately.

Once all sections have been completed:

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



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Add Variation Applicants

Applicants Tab

Applicant – Variation will automatically select the check box for Existing Applicant (no change). Where a loan is to be written for a new applicant, then a new loan application must be written.

The **Applicants** tab defaults to one Borrower, unless the application has been created from a Serviceability Assessment that identified multiple borrowers

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

The Borrower 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 requires:

- Identify if the **Applicant Type** is a **Person** or **Company** from the drop down menu – this will dynamically change the form
- Identify the **Applicant Role** is **Primary Applicant**, **Co-Applicant** or **Guarantor** from the drop down menu
- If the Applicant is acting on behalf of a trust, tick the **Check Box** – this will dynamically change the form

Applicants

Borrower 1: of 1

Applicant - Variation

Existing Applicant (no change)

Borrower 1: of 1

Borrower 1: Jane Citizen of 2

Borrower 1: of 1

New Borrower 2: New Applicant of 2

Borrower 1: Jane Citizen of 2

Applicant Type

Applicant Type:

Applicant Role:

Acting on behalf of a trust:

Applicant Role:

Acting on behalf of a trust:

If the **Applicant Type** is **Person**, the **Applicant – Existing** section requires

- If personal details have not changed since their last application, **First Name, Family Name** and **Marital Status** are the only mandatory fields, however it is recommended to complete all fields where relevant
- At this stage variations can only be accepted where the applicants are an existing **Customer of Lender** and this check box auto-selects
- Where the **Marital Status** of **De Factor, 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 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

Applicant - Existing

Have any of your personal details changed since your last application?

No ▼

Title: Mrs ▼

First Name: Jane

Middle Name: Mary

Family Name: Citizen

Previous Name: Doe

Date of Birth: 14 Apr 1955

Customer of Lender:

Marital Status:

Spouse

Co-Applicant

Non Loan Party

First Name:

Family Name:

Dependents

Age

[Add Dependent](#)

Spouse

Co-Applicant

Non Loan Party

First Name:

Family Name:

Spouse

Co-Applicant

Non Loan Party

John Citizen

John Citizen

First Name:

Family Name:

Dependents

Age years

18 years

16 years

[Add Dependent](#)

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- If personal details have changed since their last application, select **Yes** from the drop down menu and complete the additional information requested so that this can be updated

Applicant - Existing

Have any of your personal details changed since your last application? Yes ▾

Title:

First Name:

Middle Name:

Family Name:

Previous Name:

Date of Birth:

Home Phone Number:

Mobile Phone:

Business Phone Number:

Fax Number:

E-mail Address:

Preferred Contact Method: No Preference ▾

The **Addresses** section requires

- The default for address changes is **No**, check to ensure this is correct
- If an address has/will change, select **Yes** from the drop down menu and the form will change to include relevant fields to update our records
- Add new Address by clicking on
- If **Residential Address** has changed, enter the **date** that the applicant has been at the current address from
- Select the appropriate **Current housing situation** from the drop down menu
- If required, add Previous Residential Addresses by clicking on

Addresses

Has your Residential address changed since your last Application with AMP Banking? No ▾

Has your mailing address changed since your last application? No ▾

Will your address change post settlement of this application? No ▾

Addresses

Has your Residential address changed since your last Application with AMP Banking? Yes ▾

Residential Address:

Current address since: 02 Sep 2013

Add Previous Residential Address

Has your mailing address changed since your last application? No ▾

Will your address change post settlement of this application? No ▾

Boarding

Renting

Own Home

Own Home - Mortgage

With Parents

Other

Has your mailing address changed since your last application? Yes ▾

Mailing Address:

Will your address change post settlement of this application? Yes ▾


Post Settlement Address:

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The **Employment** section requires:

- Completion of current employment details by selecting the relevant drop down menu option for **Employment Status**, **Employment Type** and **Employment Basis**
- Enter the **Start Date** for current employers, enter the **End Date** for previous employers only
- 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
- Click **Save Changes**
- Enter **Income** details for Gross Salary, selecting the relevant **Frequency** from the drop down box and typing in the **Value**
- Add additional income by clicking on **Add New Income**
- Select Additional Income type – Bonus or Commission, select the **Frequency** and enter the **Value**

Employment

Employment Section

Employment Status: Primary Employment
 Employment Type: PAYG
 Start Date: 01 Jan 2001
 Employment Basis: Full Time
 End Date:
 On Probation:
 Role: 5111-13 Personal Assistant
 PAYG Employer Type: Private

Occupation Selector

Search for an occupation or select from the list below

Managers and Administrators
 Professionals
 Associate Professionals
 Tradespersons and Related Workers
 Advanced Clerical and Service Workers
 Secretaries and Personal Assistants
 Secretaries and Personal Assistants
 Secretaries and Personal Assistants
 Secretary
 Personal Assistant
 Other Advanced Clerical and Service Workers

Occupation selected: Personal Assistant (Advanced Clerical and Service Workers)

Cancel Save Changes

Income

Type	Frequency	Value
Gross Salary	Weekly	\$1,500.00
Add New Income		

Income

Type	Frequency	Value
Gross Salary	Weekly	\$985.00
Bonus	Monthly	
Bonus		
Commission		

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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
- To add additional employment details (Secondary employer or Previous Employer), click **Add New Employment Section**

Employer

Loan Party ▼

Other ▼ New

Employer Editor

Edit business details below or search by business name, ABN or ACN in the search box (selecting will override the existing business values)

Telstra Q

TELSTRA CORPORATION LIMITED (ABN: 33051775556, Location: 3000 VIC)

TELSTRA (ABN: 47154955423, Location: 3109 VIC)

TELSTRA (ABN: 11301447433, Location: 6798 WA)

TELSTRA (ABN: 55251596094, Location: 2195 NSW)

TELSTRA (ABN: 92983933887, Location: 3151 VIC)

TELSTRA (ABN: 50408627488, Location: 2131 NSW)

Telstra (ABN: 61893866948, Location: 4163 QLD)

Telstra (ABN: 59404456353, Location: 3125 VIC)

Telstra (ABN: 53228428578, Location: 3156 VIC)

Telstra (ABN: 52786165663, Location: 2150 NSW)

Verify Business

Business could not be verified. Please select another business or click 'Save Changes' to save anyway.

Employer Editor

Edit business details below or search by business name, ABN or ACN in the search box (selecting will override the existing business values)

Search Q

Business

Business Name TELSTRA CORPORATION ✖

ABN 33051775556 ACN 051775556

Verify Business

Please verify your business before saving

Contact

Title Mr First Name John Surname Johnson

Address 2 MACQUARIE Street, PARRAMATTA, NSW 2150 AU

Phone 61 92929292 Fax 61

Mobile 040404000

Email JohnJ@Tstra.com.au

Delete Cancel Save Changes

Employer

Loan Party ▼

Other TELSTRA CORPORATION LIMITED

Add New Employment Section

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The **Identification Documents** section requires:

- The Existing Customer check box is auto selected for Variations

- 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](#)

Identification Documents

Face to Face Identity Check:

Existing Customer:

Even if the applicant is an Existing Customer, it is recommended that details of a Driver's Licence are captured to assist with application assessment. - OR -
Provide one Primary Photographic Document and either a Primary Photographic, Primary Non-Photographic or Secondary Document
- OR -
Provide one Primary Non-Photographic Documents and a Primary Non-Photographic or Secondary Document

Document Type	Document Details

Document Type

- Primary Photographic - Driver's Licence - Australian
- Primary Photographic - Driver's Licence - Australian**
- Primary Photographic - Govt Issued Licence - Pilot's
- Primary Photographic - Passport - Australian
- Primary Photographic - Passport - Foreign
- Primary Photographic - Proof of Age Card - Australian State or Territory
- Primary Non-Photographic - Birth Certificate - Australian
- Primary Non-Photographic - Birth Certificate - Foreign
- Primary Non-Photographic - Citizenship Certificate - Australian
- Primary Non-Photographic - Government Health Card
- Primary Non-Photographic - Pension Card (Centrelink)
- Secondary - Australian Local Government Notice
- Secondary - Australian Tax Office Notice
- Secondary - Australian Utility Supplier Notice (Electric)
- Secondary - Australian Utility Supplier Notice (Gas)
- Secondary - Australian Utility Supplier Notice (Phone)
- Secondary - Australian Utility Supplier Notice (Water)
- Secondary - Cash Card (Bank)
- Secondary - Cash Card (Non-Bank)
- Secondary - Centrelink Statement
- Secondary - Credit Card (Bank)

Document Type	Document Details
Primary Photographic - Driver's Licence - Australian	<p>Document Number: <input type="text" value="12345678"/></p> <p>Date of Issue: <input type="text" value="01 Jan 2010"/> <input type="button" value="31"/></p> <p>Expiry Date: <input type="text" value="31 Dec 2014"/> <input type="button" value="31"/></p> <p>Name on Document: <input type="text" value="Jane Mary Citizen"/></p> <p>Document Issued By: <input type="text" value="RTA NSW"/></p> <p>Place of Issue: <input type="text" value="NSW"/></p> <p>Original or Certified Copy: <input type="text" value="Original"/></p> <p>Verified:</p> <p><input checked="" type="checkbox"/> Photo</p> <p><input checked="" type="checkbox"/> Applicant Full Name</p> <p><input checked="" type="checkbox"/> Residential Address</p> <p><input checked="" type="checkbox"/> Signature</p> <p><input checked="" type="checkbox"/> Date of Birth</p>

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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

The **Declarations** section requires:

- Select the Credit Authority Signed check box – mandatory field
- Select the other declarations as relevant to the applicant

Once all sections have been completed:

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

Foreseeable Changes to Circumstance

Has the borrower identified anything that may adversely affect their ability to meet current and future obligations?

Declarations

No
 Yes

Foreseeable Changes to Circumstance

Has the borrower identified anything that may adversely affect their ability to meet current and future obligations?

Foreseeable Changes to Circumstance

Has the borrower identified anything that may adversely affect their ability to meet current and future obligations?

Description of Change:

Permanency/Type of Change:

Estimated Start Date: Estimated End Date:

Mitigant:

Declarations

Credit Authority Signed: Allow Direct Marketing:

Allow Third Party Disclosure:

A needs analysis has been completed on this applicant:

Have you ever been declared bankrupt or insolvent, or made arrangements with creditors under a Part X arrangement for the Bankruptcy Act?

Have you ever been a director or officer of any company to which a manager, receiver controller, administrator, and/or liquidator has been appointed?

Have you had a default on your credit reference file in the last 5 years?

Have you in the last 5 years been the director of a company?

more >

Summary Applicants Loan Details Security Financial Position Loan Summary Status Tracking Supporting Docs Internal Notes

Show Validation for the selected tab only

Key

Error: Warning:

Applicant Tab

Previous address is required if current address is less than two years for applicant 1.

If the **Applicant Type** is **Company**, the **Company** section requires

- 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

Applicant Type: **Company**

Company

Entrada

ENTRADA FACILITIES MANAGEMENT PTY LTD (ABN: 7214727156, ACN: 147277156)
 ENTRADA INTERNATIONAL PTY LTD (ABN: 0000000000, ACN: 0749958552)
 ENTRADA TIWO PTY LTD (ABN: 77152956904, ACN: 152956904)

Verify Company
 Please verify your company before saving

Description: [Dropdown] ARBN: [Text]
 Industry: [Text] Registered In: [Dropdown]
 Registration Date: [Text]

Company

Company Name: [Text] ABC Company ABN: [Text] 00000000
 Company Type: [Dropdown] Pty Ltd ACN: [Text] 00000000
 Description: [Dropdown] Corporation ARBN: [Text]
 Industry: [Text] Property Management Registered In: [Dropdown] QLD
 Registration Date: [Text] 01/02/2012

Verify Company
 Please verify your company before saving

The **Directors** section requires

- All Directors for the company need to be added, click **Add New Director**
- If the Director is non-loan party, add additional Directors by clicking **New** and select **Non-Loan Party**
- Enter Director details in the **Add Director** window
- Click **Save Changes**

Directors

Add New Director

Directors

Add New Director

Edit New Delete
 Loan Party
 Non-Loan Party

Director Editor

Contact

Title [Dropdown] Mrs First Name [Text] Jo Surname [Text] Smart

Address [Text] 2 MACQUARIE Street, PARRAMATTA, NSW 2150 AU

Phone [Text] 61 [Text] [Text] [Text] Fax [Text] 61 [Text] [Text] [Text]

Mobile [Text] 0404000444

Email [Text] josmart@email.com.au

Delete Cancel Save Changes

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➤ Where a Director is a loan party, 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	\$350,000.00

Add Variation Loan Details

Loan Details Tab

The **Increase Details** section requires:

- The **Quick Increase** drop down auto populates to **No**
 ⚠ A Quick Increase (as defined by ApplyOnline+) is not available at this stage. Selecting Yes will result in an error in loan processing.

- The **Loan Details** tab defaults to one Loan, unless the application has been created from a Serviceability Assessment that included multiple loans.

- Multiple loan details can be added by clicking **New**

⚠ All current Loan facilities held with AMP Bank must be entered, not just the facility the increase is being requested for

The **Loan Product – Existing** section requires:

- **Existing Account** details – the Account Holders defaults to All Applicants as this is the only option for the online Variation
 ⚠ The Account No is mandatory and needs to be correct, otherwise this will cause errors in loan processing
- **Loan Product Details** need to be entered, use Product Select to search for current product
- If the Product is grandfathered, select **Other – Not Shown**

Loan Details

Increase Details

Quick Increase **No**

A quick increase reduces the amount of data you need to provide when performing a principle increase. This may only be used if there are no new securities being added.

Loan Detail 1: \$0 of 1

Increase Details

Quick Increase **No**

A quick increase reduces the amount of data you need to provide when performing a principle increase. This may only be used if there are no new securities being added.

New Loan Detail 2: of 2

Loan Product - Existing

Existing Account: Account Holders: All Applicants

Account Type: Loan BSB: 000000 Account No.: 123456789

Loan Product Details

Loan Limit: \$500,000.00 Balance: \$474,000

Product: Select - \$250,000 to \$499,999 Standard Rate

Total Loan Term: 25 Yrs/Mths Repayment Type: Principal & Interest Years

Primary Purpose: Owner Occupied

Current Repayment Amount: \$778.00 Repayment Frequency: Weekly

Nominated Borrowers: All Applicants (to receive Loan Documents)

Other - Not Shown

Not Shown

➤ Click Save

➤ *If there are multiple Loan Products, enter all details before proceeding to the **Variation** section*

Increase Details

Quick Increase: No

A quick increase reduces the amount of data you need to provide when performing a principle increase. This may only be used if there are no new securities being added.

New Loan Detail: 2 of 2

The **Variation** section requires:

- For each Loan Product – Existing, select the relevant check box for the variation type: **Add New Product, Principal Increase or No Variation to Existing Account**
- *Add New Product and a Principle Increase can be jointly selected for a single loan Product*
- *If there are multiple Loan Products, enter all details before proceeding to **Variation** section*

Variation - Loan Details

Add New Product Principal Increase Principal Decrease Product Swap Product Split

Account Consolidation No Variation To Existing Account

For a **Principal Increase**:

- Select the **Loan Purpose** by clicking on
- Select the **check circle** for most relevant purpose for the loan and click **Save**

Variation

Add New Product Principal Increase No Variation To Existing Account

Loan Purpose Selector

Search for the most relevant loan purpose or select from the list below

Purchase of Non Real Estate Goods +

Refinancing / Debt Consolidation +

Other -

247 - Other personal investment (including shares and purchase of land for investment)

249 - Other (including shares and purchase of land for investment)

349 - Other - all purpose (eg. maintenance and repairs and other improvements that don't involve building work)

Loan Purpose selected: 247 - Other personal investment (including shares and purchase of land for investment) (Other)

Cancel **Save Changes**

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- The **Loan Purpose** will auto-populate from the selection

- Enter the **Increase Amount**

For a **New Product**:

- Select **Primary Purpose** from the drop down menu
- Select the **ABS Purpose** by clicking on

- Enter **Loan Product** details for the Variation

⚡ If Visa Debit Access Cards are required for the increase, select the check boxes to indicate which applicants require these

For a **Principal Increase and a New Product** on an individual loan facility:

Principal Increase:

- Select the **Increase Purpose** by clicking on
- Enter the **Increase Amount**

New Product

- Select **Primary Purpose** from the drop down menu
- Select the **ABS Purpose** by clicking on
- Enter **Loan Product** details

Increase Purpose

ABS Purpose:

Increase Amount:

Loan Purpose

Primary Purpose:

ABS Purpose:

Loan Product - Variation

Base Amount: Ownership:

LMI Premium: (if applicable) To be Paid by client

Total Loan Amount:

Product:

Total Loan Term: Yrs/Mths Repayment Type: Years

Repayment Frequency:

Repayment Method:

Repayment Start Date:

Access Cards: Mrs Jane Citizen Mr John Citizen

Variation

Add New Product Principal Increase No Variation To Existing Account

Increase Purpose

ABS Purpose:

Increase Amount:

Loan Purpose

Primary Purpose:

ABS Purpose:

Loan Product Details

Loan Limit: Balance:

Product:

Total Loan Term: Yrs/Mths Repayment Type: Years

Primary Purpose:

Current Repayment Amount: Repayment Frequency:

Nominated Borrowers: (to receive Loan Documents)

For No Variation to Existing Account:

- If there is no variation requested to the Loan Product, select the **No Variation to Existing Account** check box
- No further details are required for that account

Once all sections have been completed:

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

Add Variation Security Details

Security Tab

The **Security** tab defaults to one security, unless the application has been created from a Serviceability Assessment that identified multiple Securities.

- Multiple Securities can be added by clicking **New**

The **Variation** section defaults to auto select the check box for **No Variation to Existing Security**.

Where a Swap in security, Security Discharge or a new security is to be added, please make the relevant selection by de selecting the current tick box and selecting the correct box.

The **Security – Existing** section requires:

- Enter **Security Type, Transaction, Ownership** and **Property Primary Purpose** from the drop down menu options

The **Property Value** section requires:

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

The **Location** section requires:

- Enter the **Security Address**, use the drop down menu for addresses linked to the application or to enter a new address click
- Enter a **Contact for Access** to the security for valuation, if the contact is a **Loan Party**, select the

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User Guide: Variation Application (with a principal increase)

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Check Box and choose the contact from the drop down list

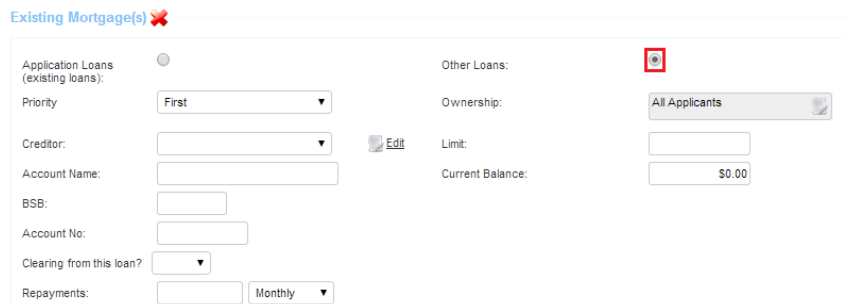
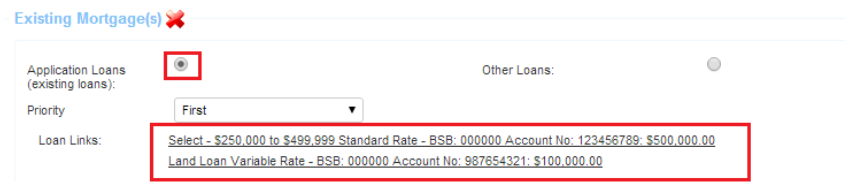
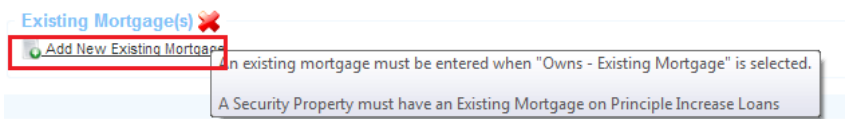
- If not, select the **Other** Check Box and enter contact details
- Existing Mortgage details are required for Principal Increase Loan and/or where the Security is

Transaction:

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

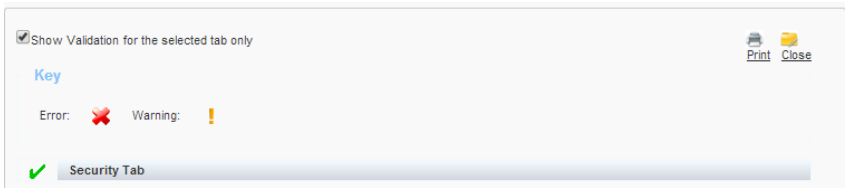
- Select the **Application Loans** checkbox to create a Link to the AMP Bank Loans already entered in the Loan Details tab

- Select Other Loans checkbox to enter Existing Mortgages linked to the security property that are not in the Loan Detail tab.



Once all sections have been completed:

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

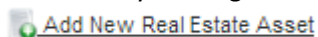


Add Variation Financial Position Details

Financial Position Tab

The **Real Estate Assets** section auto-populates the securities and existing mortgages entered in the Security tab.

- Additional Real Estate Assets can be added by clicking



Financial Position ✖

Real Estate Assets

Details: Primary Purpose: Owner Occupied, Zoning: Residential, Property Type: [Dropdown], Address: 2 MACQUARIE Street, PARRAMATTA, NSW 2150 AU, Rental Income: Gross Amount: [Input] Weekly, Evidence of Tenancy: [Checkbox], Existing Mortgage(s): Creditor: AMP, Limit: \$500,000.00, Current Balance: \$474,000.00, Clearing From This Loan: None, Repayments: Monthly, Creditor: AMP, Limit: \$100,000.00, Current Balance: \$95,000.00, Clearing From This Loan: None, Repayments: Monthly.

Ownership: All Applicants, Value Basis: Applicant Estimate, Value: \$500,000.00

Add New Real Estate Asset

The **Other Assets** section requires

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

- If there are other assets, click



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

Other Assets ✖

Type: [Dropdown], Details: There are no Other Assets for this application, Ownership: All Applicants, Value Basis: Applicant Estimate, Value: \$25,000.00

Add New Asset

Other Assets ✖

Type: [Dropdown], Details: There are no Other Assets for this application, Ownership: All Applicants, Value Basis: Applicant Estimate, Value: \$25,000.00

Add New Asset

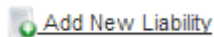
Other Assets

Type: Motor Vehicle, Details: Type: Large, Year: 2010, Make: Alfa Romeo, There are no Other Assets for this application, Ownership: All Applicants, Value Basis: Applicant Estimate, Value: \$25,000.00

The **Liabilities** section requires

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

- If there are liabilities, click



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

Liabilities

Type: [Dropdown], Details: There are no Liabilities for this application, Ownership: [Dropdown], Limit: [Input], Current Balance: [Input]

Add New Liability

Liabilities

Type: [Dropdown], Details: There are no Liabilities for this application, Ownership: [Dropdown], Limit: [Input], Current Balance: [Input]

Add New Liability

Liabilities

Type: Credit Card, Details: Card Type: Mastercard, Creditor: ANZ, Account Name: J & J Citizen, BSB: 123456, Account No: 123456789, Clearing from this loan?: None, Repayments: \$120.00 Monthly, Ownership: 50% Jane Citizen, 50% John Citizen, Limit: \$6,000.00, Current Balance: \$2,500.00

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

- To add additional income, click [Add New Income](#)
- Select **Income Type** from the drop down menu and enter details

The **Expenses** section requires

- To add additional expenses, click [Add New Expense](#)
- Select **Expense Type** from the drop down menu and enter details

Once all sections have been completed:

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

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

👉 If the serviceability metric is green, it meets our serviceability requirements. If it is amber, it may not meet requirements however can still be submitted.

👉 The Serviceability Assessment in the Loan Summary replaces the need to submit the excel Serviceability Calculator. The excel calculator can still be used if desired.

The Lodgement Pack and Lender Documents can be printed

- Click
- Select the relevant check boxes
- Click

Loan Summary

LVR: 20.35% | Base LVR: 20.35% | NMS: \$1,032 | Funds: \$75,000

Applicants

Name	Type	Marital Status	Dependents	Residential Address	Post-Settlement Address	Contact Info
Mrs Jane Citizen	Primary Applicant	Married to John Citizen	2	2 MACQUARIE Street PARRAMATTA NSW 2150		
Mr John Citizen	Co-Applicant	Married to Jane Citizen	0			
Total Loan Parties: 2			Total Dependents: 2			

Loan

Loan #	Existing Loan?	Primary Purpose	Product	Loan Term	Base Amount	Current Balance	Current Limit	Repayment Type	Increase or Decrease Amount	Capitalised Fees	Amount (including capitalised fees)
Loan 1	Yes	Owner Occupied	Select - \$500,000 to \$499,999 Standard Rate	25 years		\$474,000.00		Principle And	\$50,000.00		\$50,000.00

Loan to Value Ratio (LVR)

Total Lending \$175,000 / Total Security Value \$860,000

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

more »

Summary Applicants Loan Details Security Financial Position **Loan Summary** Status Tracking Supporting Docs Internal Notes

Automation ID: 110610

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Use the radio buttons to select a Document Pack and print all documents required for that Lodgement, or use the checkboxes to select specific documents to print.

Document Packs

- Electronic Lodgement Pack
- Revised Lodgement Pack
- Show All Documents

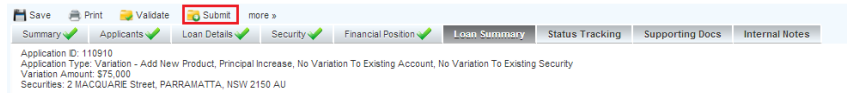
Lender Documents

- Fax Cover sheet & checklist
- Consent for electronic lodgement
- Declaration & Privacy Consent
- Home Loan Customer Complaints & Privacy Consent form
- Generator Application (Blank)
- Home Loan Customer Complaints Form for Queensland
- Self-Certification form
- Life Settlement Notice (PDF, Certification Form)
- Company and Trust additional application form (Blank)
- Company and Trust additional application form

Submit Variation Application to AMP Bank

Once all information has been entered and validated (green ticks for all required tabs), submit the Variation 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



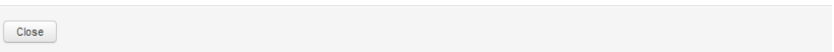
Submission

Checklist Item	Status
Converting Identifiers	✔ Complete
Validation passed	✔ Complete
Policy Manager Check	✔ Complete
Submit to gateway	✔ Complete
Receipt received	✔ Complete

✔ Complete

Submission is complete. Please wait for initial response, or press "Close" to view it later. Alternatively, you can view all responses for this application on the [Status Tracking Tab](#).

No response available at this time. Do you wish to continue waiting?



Status Tracking

Date / Time	Event	Status	Performed By	Notification
9-Sep-14 8:59 AM	Electronic Submission	Electronically Submitted	Lorna Treutten	

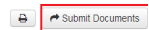
Supporting documents can be uploaded and submitted via the **Supporting Docs** tab

- Upload supporting documents via the **File Browser**
- Attach supporting documents to the **Checklist** conditions
- Once complete, click **Submit Documents**

⚡ Refer to *Supporting Documents User Guide* for instructions

Supporting Docs

Supporting Documentation Requirements



File Browser

1 files successfully uploaded.
PDF Splitter Example.pdf uploaded successfully

Add PDF files by dragging and dropping to this area or by choosing files from your computer.

PDF Splitter Example.pdf

You can also drag onto conditions directly.

Filter By Status: All Incomplete Exception Complete

- **PRIVACY & CONSENT** 2 of 2
- **PAYG** 8 of 8
- **Optional: Additional Supporting Documents** 0 Documents

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User Guide: Variation Application (with a principal increase)

AMP Bank

Appendix - Business Rules (Reminder)

Only select the Variation Loan Details options that are in line with current Product Offering/Rules.

Variation - Loan Details

Add New Product
 Principal Increase
 Principal Decrease
 Product Swap
 Product Split
 Account Consolidation
 No Variation To Existing Account

The below tables outline the Business Rules that apply when completing the Variation and Increase Application.

Add New Product	Business Rule
Minimum Principal Increase	The minimum principal increase amount for a New Product/Split is \$10,000 .
Total Number of Splits	The total number of splits must not exceed 10 for the Loan.
Repayment Frequency for Interest Only	The Repayment Frequency must be “Monthly” when the Repayment Type selected for a new product is “Interest Only”.

Principal Increase	Business Rule
Minimum Increase Amount (Splits)	The Minimum Increase Amount for all the splits is \$4,000 for the loan.
Fix Rate Loan	A Fix Rate Loan cannot have a Principal Increase .

Product Swap	Business Rule
Fixed Rate Loan	Cannot increase a fixed rate loan.
Switching Rate	When switching from a Fixed Rate Loan a warning message will display - <i>“Fixed Rate Switches may incur interest break costs – Break costs can be considerable”</i>
Maximum Split (when switching)	Maximum 10 Split Loan rules apply when switching.

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User Guide: Variation Application (with a principal increase)

AMP Bank

Appendix – Variation Description (Reminder)

Variation Type - Description	AOL Tab /	Variation Type
Increase. Additional amount for existing product or for a new product.	Loan Details	Add New Product Principal Increase
Decrease. Decrease the loan amount for existing product.	Loan Details	Principal Decrease
Product Switch. Changing from one product to another and from repaying Principal and Interest to Interest Only and vice versa	Loan Details	Product Swap Product Split Account Consolidation
Affinity Product Switch. Transferring a loan from an existing home loan product to an affinity product. Requires sign off by Head of Sales.	Loan Details	Product Swap
Partial Discharge. Release of a security property from the mortgage contract	Security	Security Discharge
Substitution of security. A security is being replaced or swapped with another.	Security Tab	Security Swap
Add new security. Add a new security.	Security Tab	Not in Variation tickboxes – select Add New
Consents - Title change, Subdivide, 2nd Mortgage, Borrower/Gtr Loan	N/A	To be included in the Summary Tab, Comments section
Master Limit Reset – Adjust master limit to loan changes	N/A	Not in Scope
Interest only extension. Continue their interest only period on a particular account when the initial set period is due to lapse. (Max 10 years).	Loan Details	Not in Scope