Company and Trust Submission Guide

This document will mostly focus on the Applicants tab as that is the key driver to determine the correct applicant structure. The remaining tabs should function almost the same as a normal individual application.

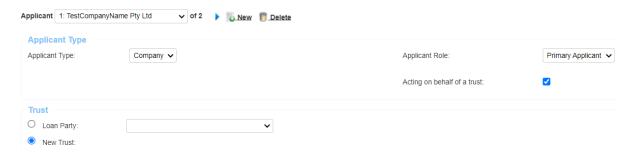
Company Trustee Example

Primary applicant type is Company. To turn this into a Trust application, you will need to ensure the "**Acting on behalf of a trust**" is ticked. With this ticked, it will open all Trust related fields on this tab. This tab will now consist of Trust details (top half) and Company details (bottom half).

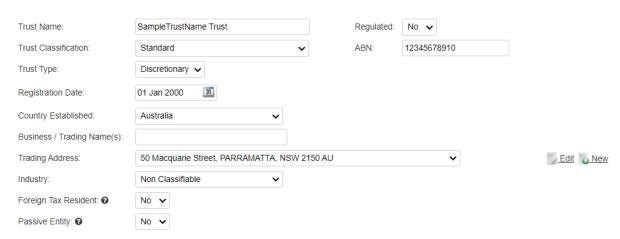
A typical application has the Company as Trustee for the Trust as the primary applicant.

The information provided on this tab will be verified against the Trust Deed.

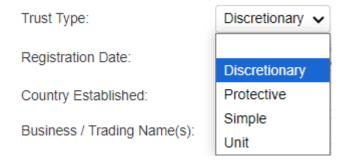
Trust Section



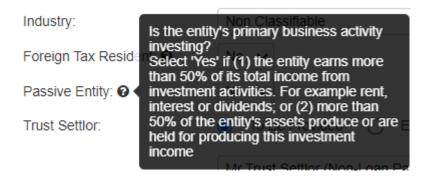
Note: not all Trusts have a business/ trading name/ ABN. Refer to the Trust Deed if it has any other names it is known by.



Most common Trust type: Discretionary, Unit. Note: Family Trust may not be available from the drop-down list but it available to be selected on the form.

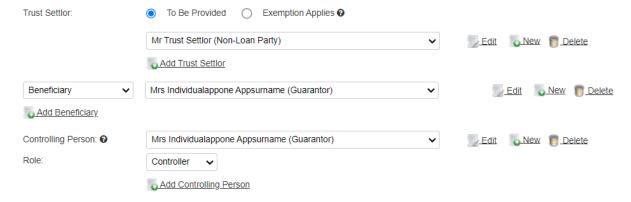


Passive Entity description.

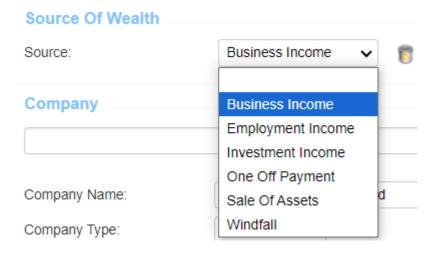


Trust Settlor full name to be entered in. This can be an individual or a Company name. The Trust Settlor should NOT be an applicant/ party to this loan.

Please ensure all Named Beneficiaries are added/linked in this section. Examples of **non-named beneficiaries**: parents of named beneficiary, children of ..., Schools, Universities.



Source of Wealth for the Trust. Options below.



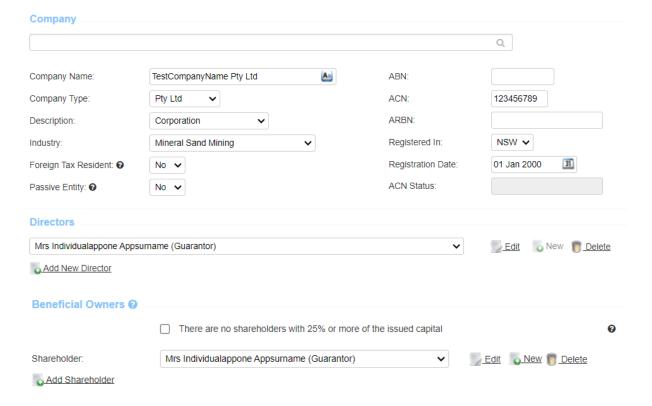
Company section

This is still on the same page as the Trust details. The bottom half of the page is now referring to the Company applicant.

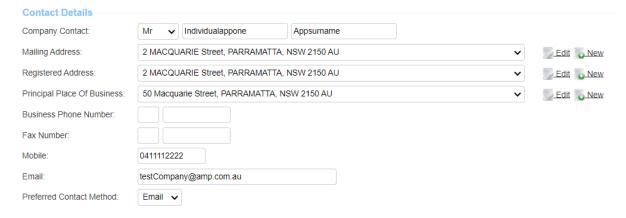
These details will be verified against the Company Credit Report and ASIC record.

It is recommended that you create the individual's applicant first, then select them as Director/Beneficial Owner, etc.

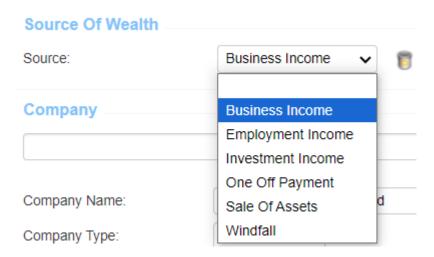
If your Company applicant does not trade/ operates as a business, it may fall under the non-classifiable industry.



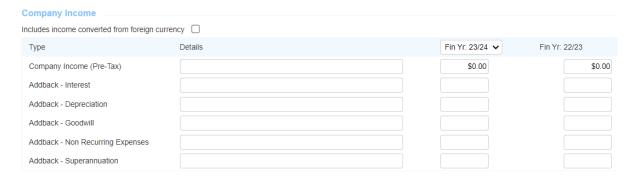
Note: Principal place of business may not be the same as the registered address.



Source of Wealth for the Company.



If the Company does not trade/ have an income source please enter \$0. You shouldn't have to double up the income source as the income on the individual applicants' tab should be factored into the servicing.



Tick only if the below applies.

Declarations - Please indicate if yes to any of the following

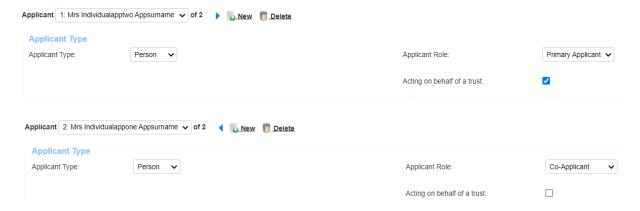
If the application is in the name of company, partnership or trust (ie an entity), select 'yes' if any of the following apply: a) the entity is a US company, US partnership or US trust for US tax purposes

b) the entity has one or more individuals who are US citizens or residents for US tax purposes who:

- have more than a 25% interest in the company or partnership
- is a trustee, beneficiary or otherwise controls the trust

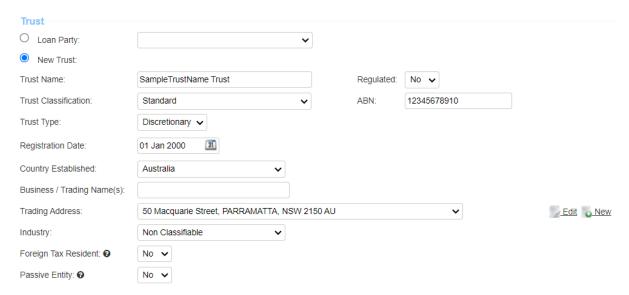
Individual as Trustee Example

The primary applicant type will be a Person with the "Acting on behalf of a trust" ticked. With this ticked, it will open all Trust related fields on this tab. This tab will now consist of Trust details (top half) and Individual details (bottom half). Even if there are two individuals as trustee for the trust, it is recommended that this is only ticked once. AMP Bank will have to make the amendments internally to have Person One and Person Two as Trustee for the Trust.

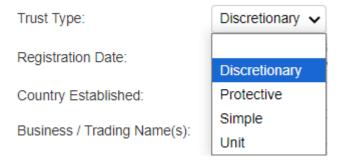


Trust Section

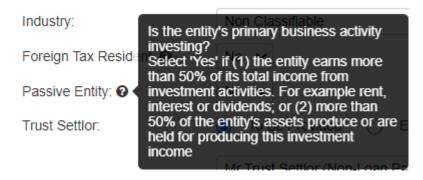
Note: not all Trusts have a business/ trading name/ ABN. Refer to the Trust Deed if it has any other names it is known by.



Most common Trust type: Discretionary, Unit. Note: Family Trust may not be available from the drop-down list but it available to be selected on the form.

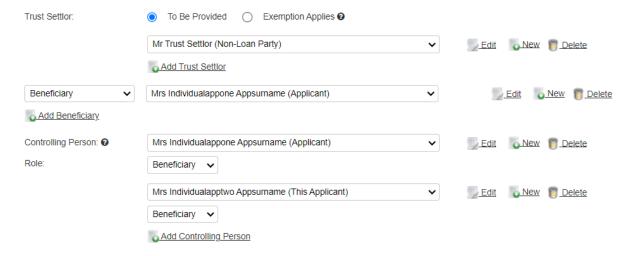


Passive Entity description.



Trust Settlor full name to be entered in. This can be an individual or a Company name. The Trust Settlor should NOT be an applicant/ party to this loan.

Please ensure all Named Beneficiaries are added/linked in this section. Examples of **non-named beneficiaries**: parents of named beneficiary, children of ..., Schools, Universities.



Source of Wealth for the Trust. Options below.



The individual section is after this and should be business as usual.