



ApplyOnline Upgrade Lodgement User Guide

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Introduction

The *ApplyOnline* platform, originally launched in 2004, has seen a number of enhancements throughout the years and has continued to lead the market and provide users with quality tools for electronic lodgement of loan applications.

The new *ApplyOnline* upgrade will significantly enhance the user experience and further streamline the loan application process by providing the most up-to-date capabilities.

What are the benefits?

The *ApplyOnline* upgrade delivers a superior loan origination experience for users which increases the quality of loan submissions, reduces reworks, and improves outcomes.

The upgrade brings:

- New contemporary user interface (UI)
- Improved on screen visibility of all relevant information
- Quick onboarding and adoption of validation tools
- Improved system performance
- Increased data quality with **'Type-ahead'** functions to populate information
- **'Auto-save'** functionality removing risk of lost data
- Enhanced efficiencies with real-time verification and validation
- Compliance control with warnings and guidance popups
- Real-time assessment and verification ensure product and policy requirements are met

What is different?

New layout with more contemporary look and feel.

The screenshot displays the NextGen ApplyOnline interface for a loan application. The main form is titled 'Application' and includes the following sections:

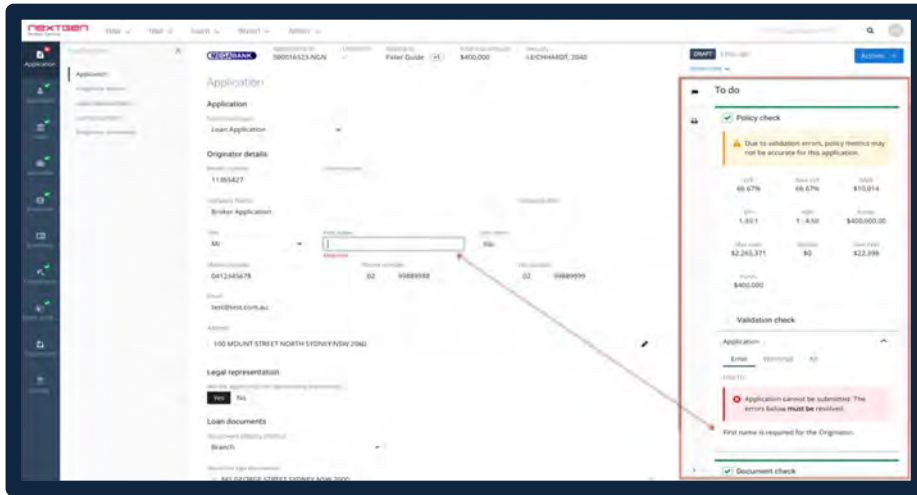
- Application:** Submission type: Loan Application
- Originator details:** Broker number: 11365427, Company name: Broker Application
- Legal representation:** Title: Mr, First name: Bro, Last name: Ker, Will the applicant be representing themselves? Yes (selected), No
- Loan documents:** Documents delivery method: Branch

On the right side, there is a 'To do' list with the following items:

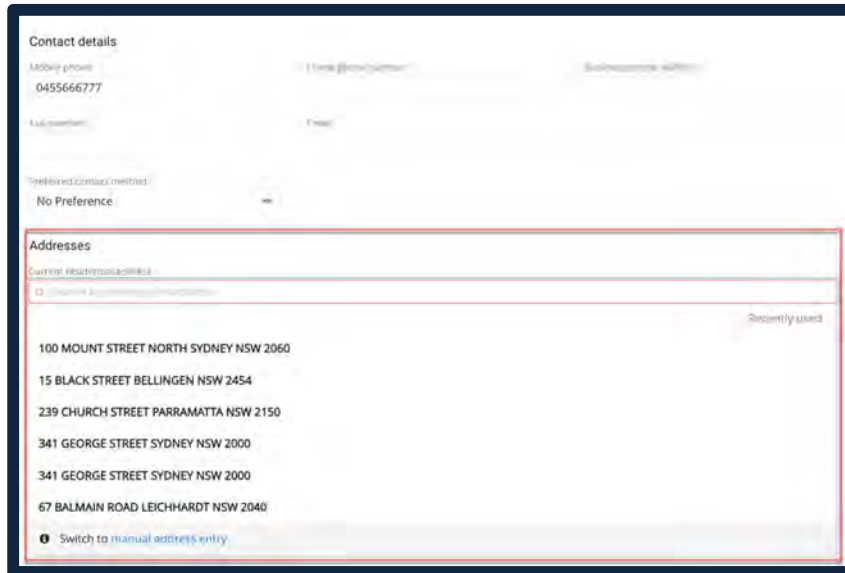
- Policy check
- Validation check
- Document check

LVR	Loan LVR	NBS
66.67%	66.67%	\$10,014
DTI	APR	Funds
1.39:1	7 : 4.50	\$400,000.00
Max Loan	Surplus	Govt Fees
\$2,265,371	\$0	\$22,398
Funds: \$400,000		

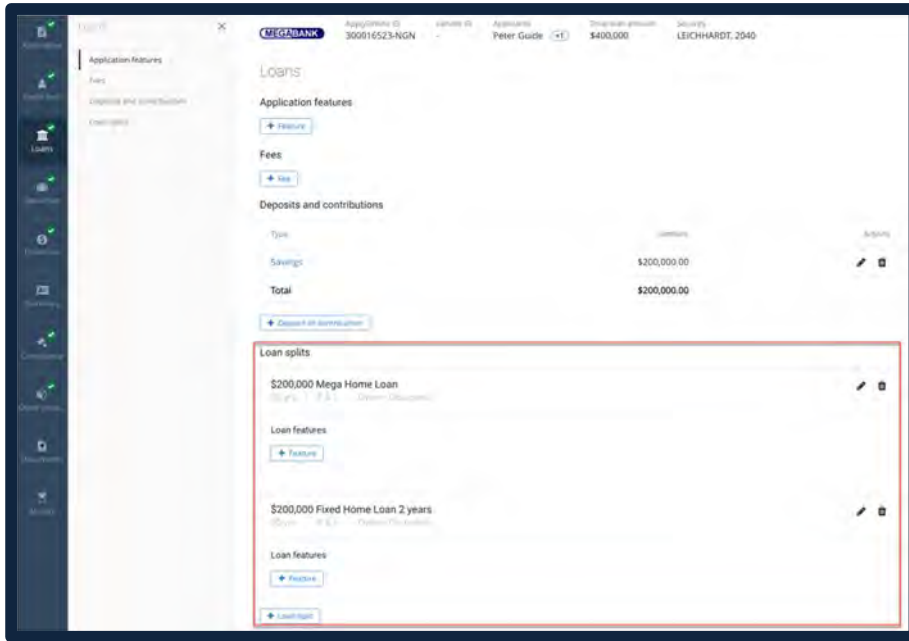
More intuitive navigation with the new 'To do' panel to quickly identify and navigate to outstanding items.



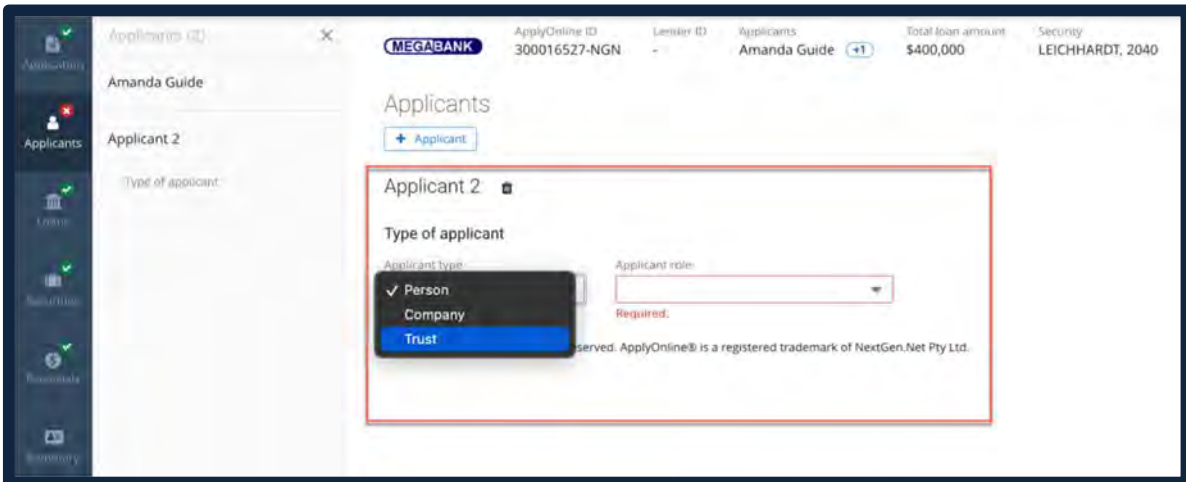
'Type ahead' function immediately populates fields without having to open in separate window.



Streamlined process to capture loan splits, reducing time to enter and improving user experience.



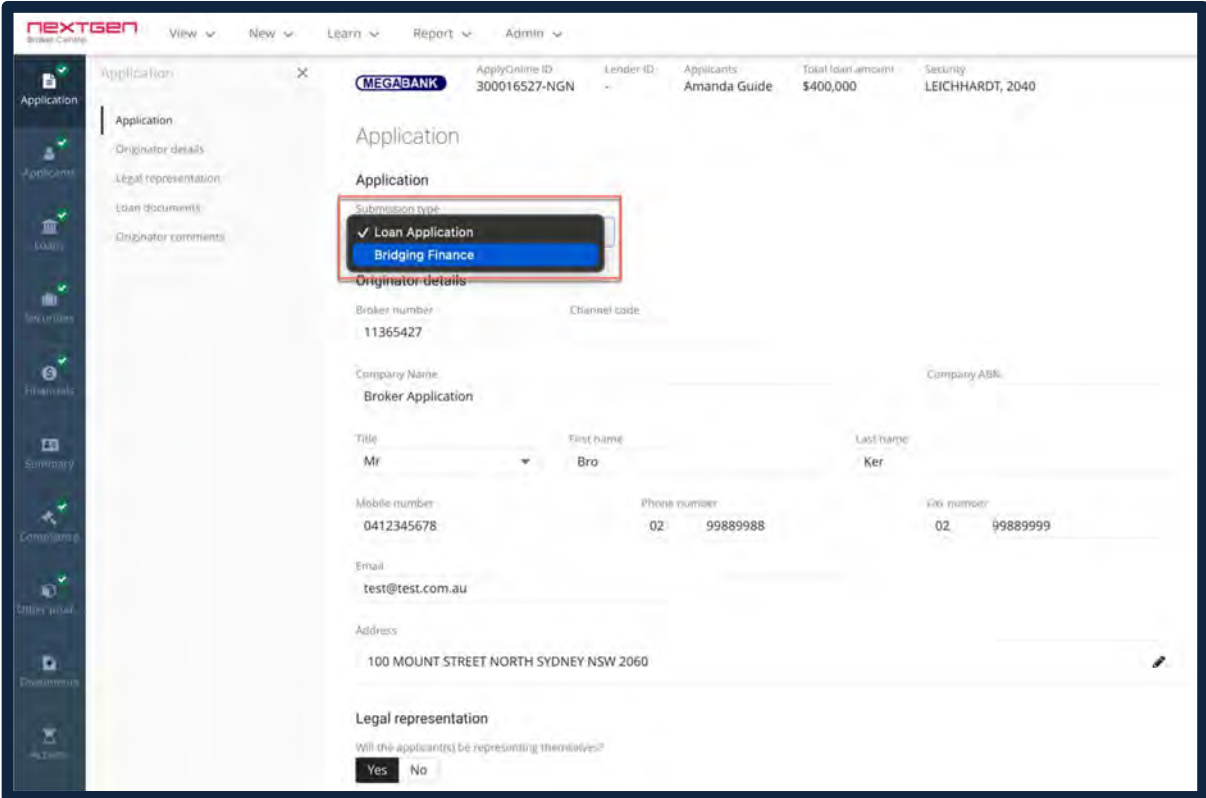
Add trust as applicant for simplified trust capture.



Guidance text to support the user enter information accurately.

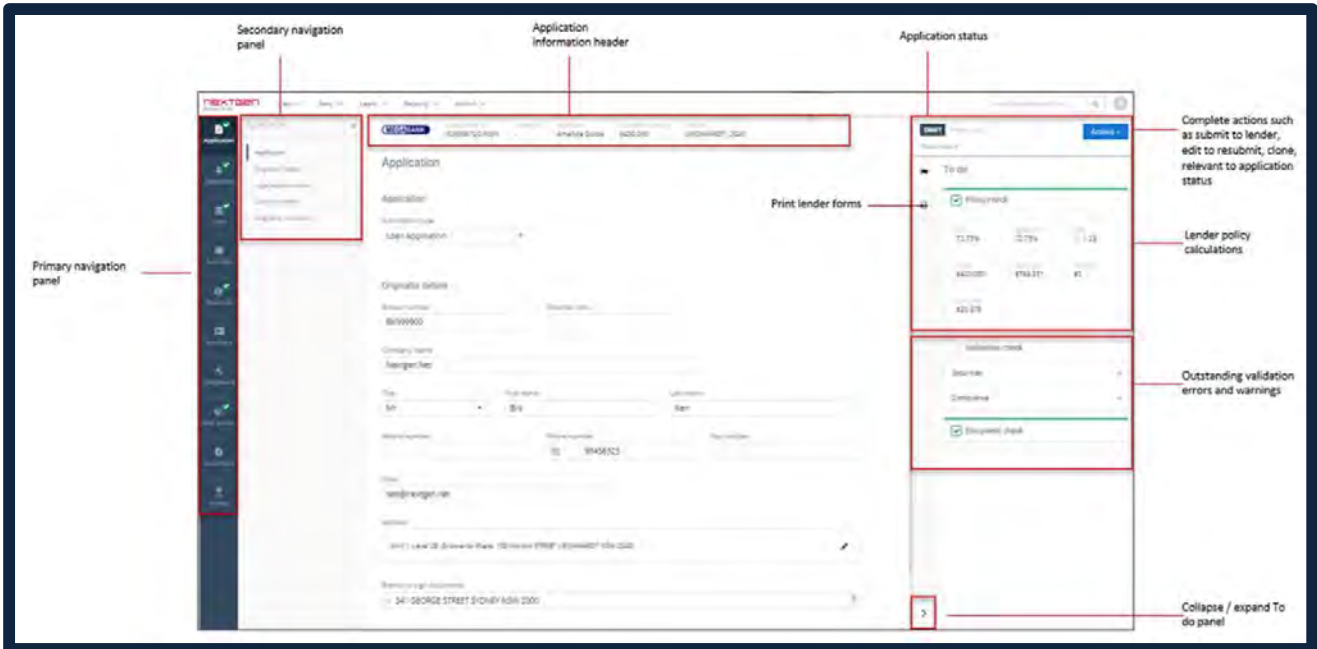


More uniform approach to capture bridging loans across the applicable lender's applications.



General navigation

The *ApplyOnline* layout redesign provides the option to expand and collapse panels for easy navigation. Important application information displayed and updated in real time.



Primary navigation panel

Navigate sections of the application by clicking on the icon via the primary navigation panel located to the left of the screen. Tabs renamed to more accurately reflect the data captured on the respective tab.

Tab	Tab Name	Comments
	Application	Formerly <i>'Summary'</i> tab
	Applicants	No change
	Loans	Formerly <i>'Loan Details'</i> tab
	Securities	Formerly <i>'Security'</i> tab
	Financials	Formerly <i>'Financial Position'</i> tab
	Summary	Formerly <i>'Loan Summary'</i> tab
	Compliance	No change
	Other products	No change
	Documents	Formerly <i>'Supporting Docs'</i> tab



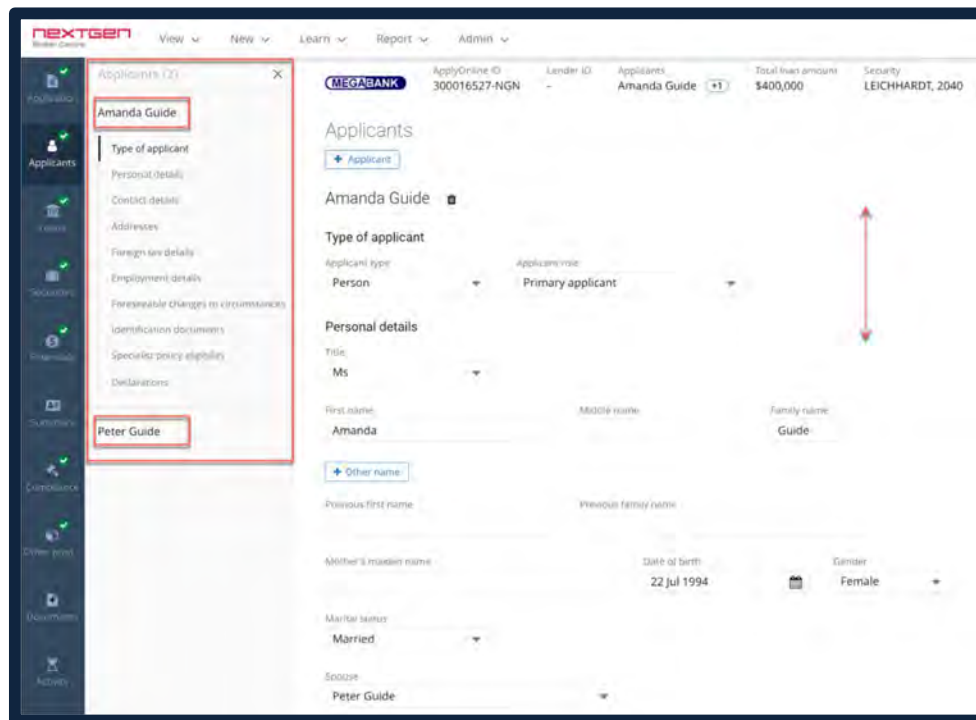
Activity

Formerly 'Status Tracking' tab

Note: **Not all tabs will be available for all lenders.**

Secondary navigation panel

Once in a tab, a user can navigate the main body of the page by either scrolling up or down or using the hyperlinks contained within the secondary navigation panel to jump to each respective section.



For 'Applicants' and 'Securities' tabs with multiple records, click on hyperlink in secondary navigation panel to navigate to each individual record.

The secondary navigation panel can be collapsed by clicking 'X'.

Application information header

Displays key information about the application including:

- Lender
- ApplyOnline ID
- Lender ID (*populated once application has been submitted and received by the lender*)
- Applicants
- Total Loan Amount
- Security
- Revert to previous version

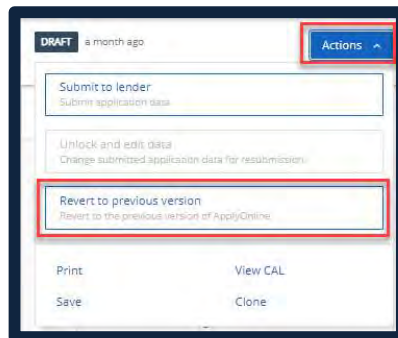
Application information header is present on each tab.

MEGABANK	ApplyOnline ID 300016527-NGN	Lender ID -	Applicants Amanda Guide (+1)	Total loan amount \$400,000	Security LEICHHARDT, 2040
-----------------	---------------------------------	----------------	---------------------------------	--------------------------------	------------------------------

Revert to previous version of *ApplyOnline*

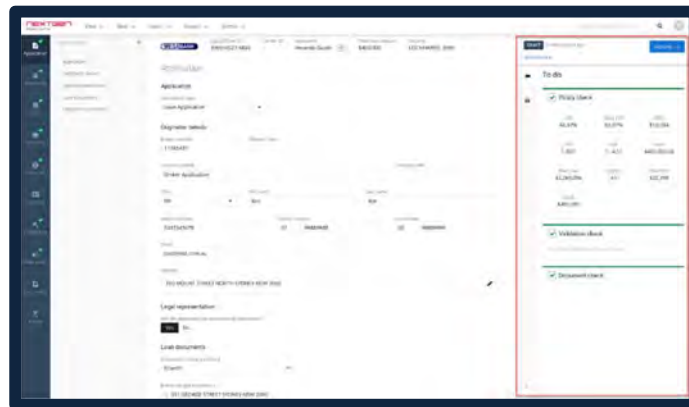
A user can revert to the previous version of *ApplyOnline* by clicking the **'Revert to previous version'** option in the **'Actions'** dropdown.

Note: Once reverted to the previous version, the user will not be able to return to the upgraded *ApplyOnline* redesign.

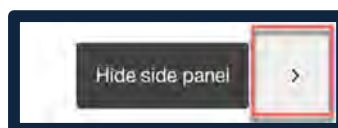


Workflow panel

Use the **Workflow** panel, located to the right of the screen, to view important application information and perform activities relative to application.



The **Workflow** panel can be collapsed/expanded by clicking the arrow located at bottom of panel.

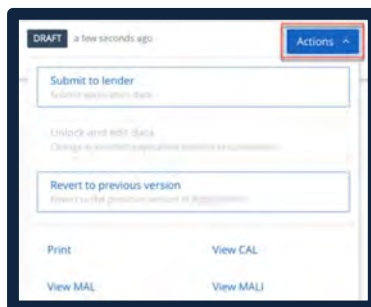


Actions

Click on **'Actions'** button to access the following functions:

- Submit to lender
- Unlock and edit data *(not available for all lenders and applications depending on application status)*
- Print
- Many other functions

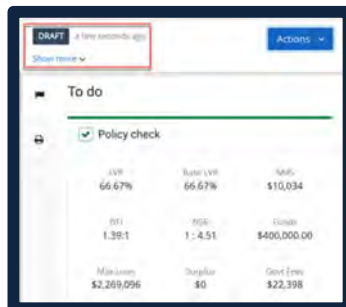
Note: Activities available will vary depending on lender and broker group



Application status

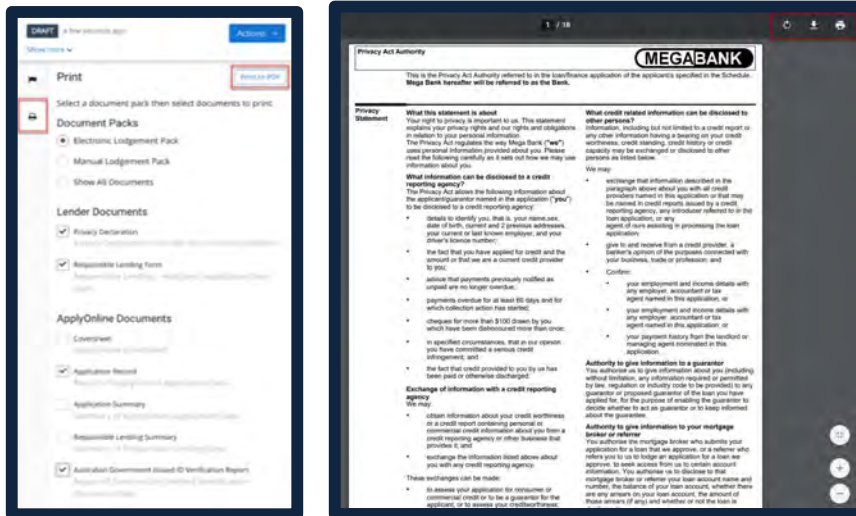
Current application status and relative time at milestone displays.

- Click **'Show more'** to view recent activity history.

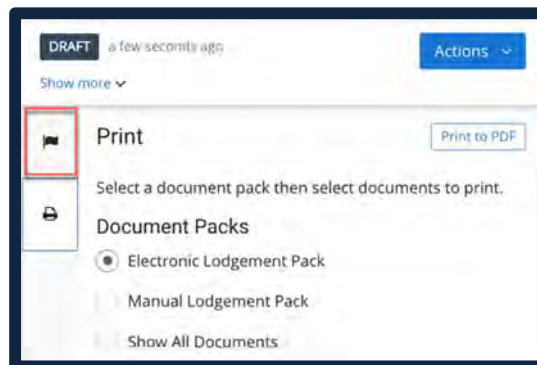


Print

- Click the printer icon to select documents packs required to be completed by the broker / applicants prior to submission. Click **'Print to PDF'** button to print or download selected documents.
-



- Click on the flag icon to return to **'To Do'** panel.



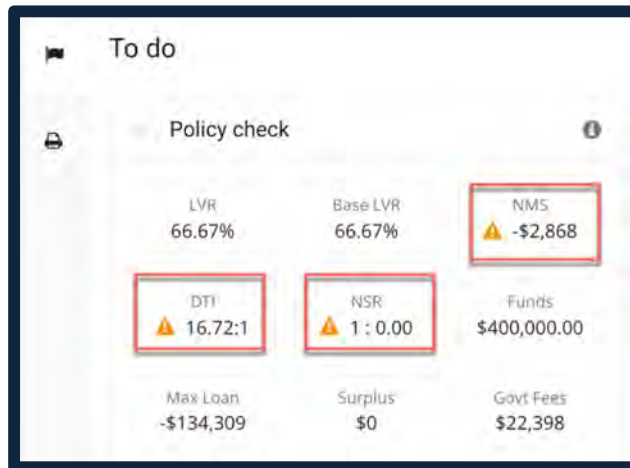
Policy check

This section displays the lender's policy metrics and updates in real-time based on details captured in the application.

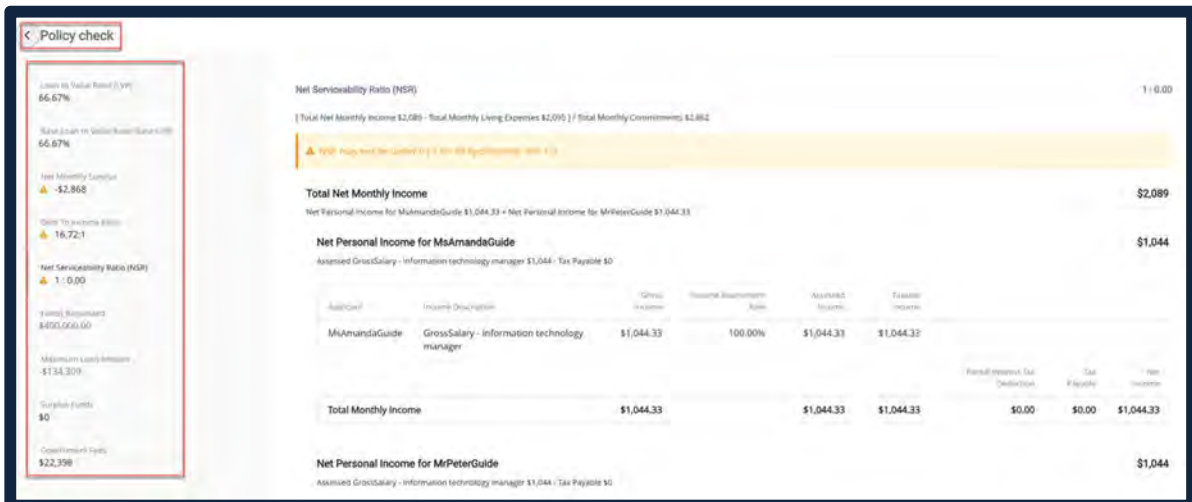
Hover mouse over the **?** icon to see more information about how the lender may assess the application based on metrics calculated.

Metrics categories outside the lender's policy will be evidenced by an orange exclamation mark.

- Click category to open a more detailed view of how metrics were calculated.



- Click on hyperlinks on the left-hand side to navigate expanded view of each metrics category relevant to the lender.
- Click on arrow next to policy check to return to **'To Do'** panel.



Validation check

Each lender has a set of validation rules around what fields are required to be completed or formatted a certain way before a user can submit to the lender. The validation check section displays any outstanding application errors or warnings for each tab.

- **Error** – Application cannot be submitted. The error must be resolved.
- **Warning** – Application may be submitted. The warning should be resolved.

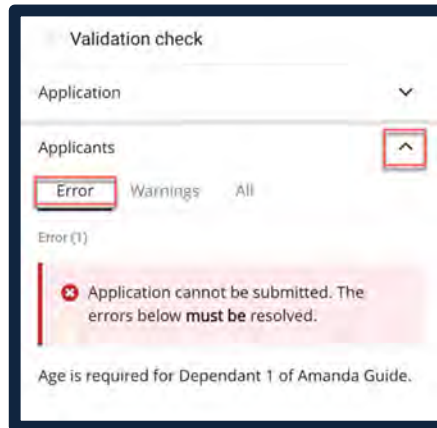
Hover mouse over each application section to see the number of validation errors or warnings that need to be addressed in each tab. Red indicates number or errors, orange indicates the number of warnings.

The screenshot displays a software interface for a loan application. At the top, it shows 'DRAFT' and '2 hours ago' next to an 'Actions' dropdown menu. Below this is a 'To do' section with a 'Policy check' card. The 'Policy check' card contains a warning message: 'Due to validation errors, policy metrics may not be accurate for this application.' Below the message is a table of financial metrics:

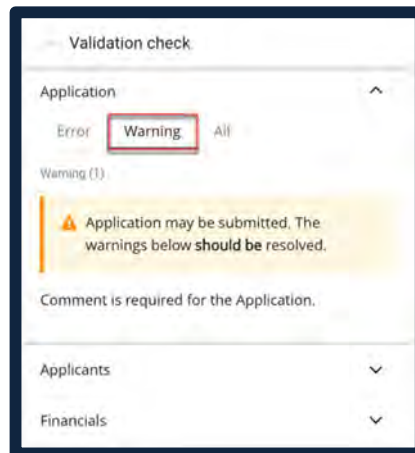
LVR	Base LVR	NMS
66.67%	66.67%	-3,252
DTI	NSR	Funds
16.72:1	1 ; -0.14	\$400,000.00
Max Loan	Surplus	Govt Fees
-\$205,841	\$0	\$22,398
Funds		
\$400,000		

Below the 'Policy check' card is a 'Validation check' section with three expandable tabs: 'Application', 'Applicants', and 'Financials'. The 'Applicants' tab has a red circle with the number '1' next to it, indicating one error. The 'Application' and 'Financials' tabs have a downward arrow, indicating they are currently collapsed.

- Click on the arrow in each section to expand/collapse a more detailed view of validation check for that application tab. The default view within an application tab is the expanded errors view.



- Click the '**Warning**' tab to view expanded view of application warnings present.



- Click '**All**' to display both errors and warnings present.

Validation check

Application

Error Warning All

Error (1)

✖ Application cannot be submitted. The errors below **must be** resolved.

First name is required for the Originator.

Warning (1)

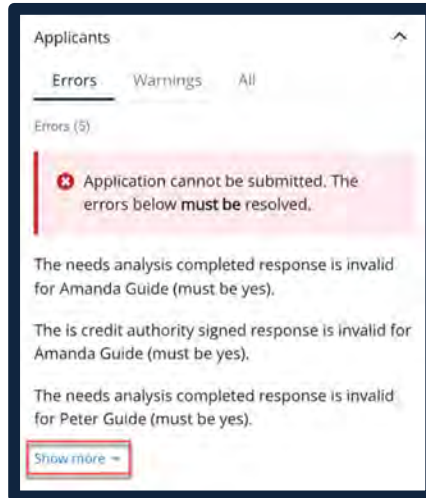
⚠ Application may be submitted. The warnings below **should be** resolved.

Comment is required for the Application.

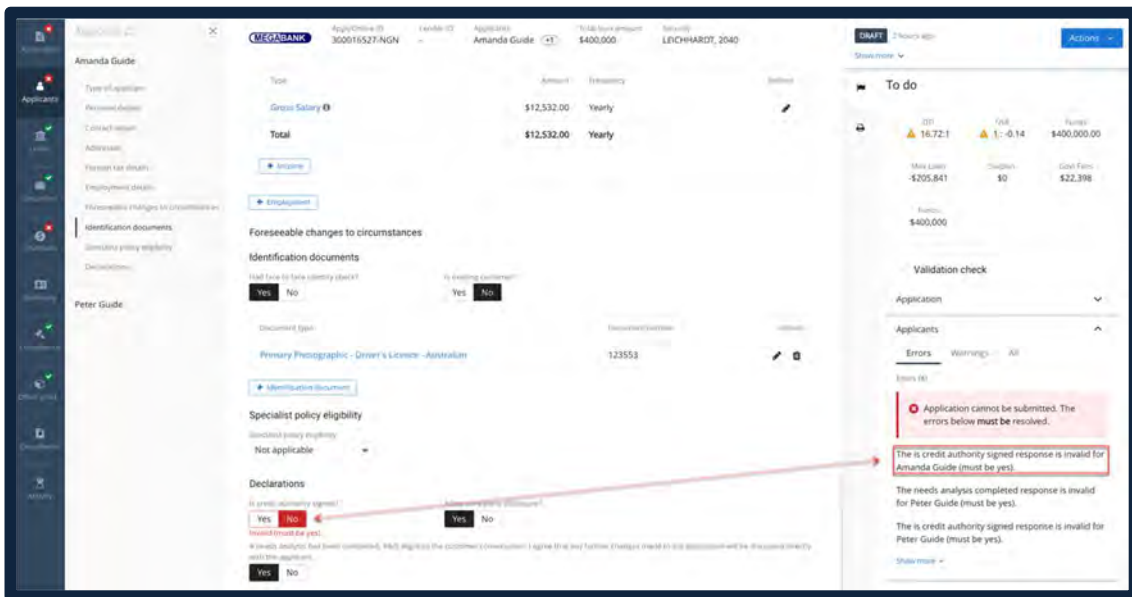
Applicants

Financials

The validation check displays the first three errors or warnings, click **'Show more'** to expand/collapse the full list.



Clicking on an error or warning within the **'Validation check'** panel will take you to the section of the application that must/should be resolved.

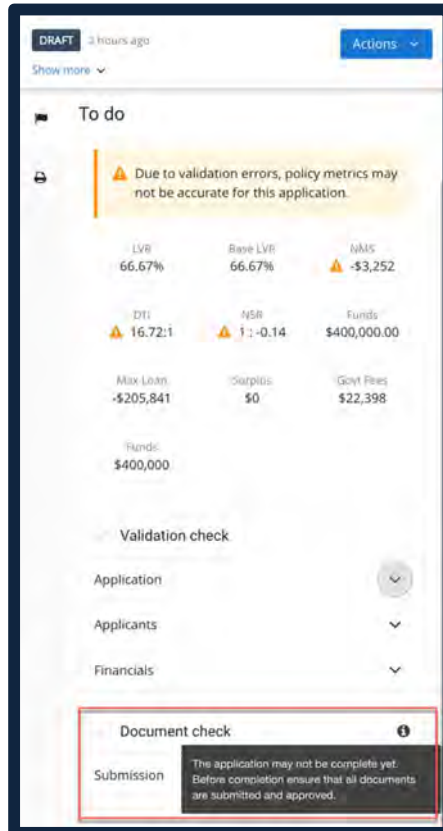


The **'Validation check'** panel updates in real-time as each item is resolved.

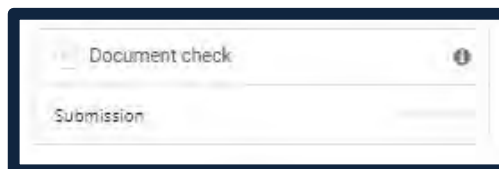
Document check

The document check displays the supporting documents checklist/s available depending on lender and application details. Available checklists include:

- **Submission** – documents to be uploaded and self-verified prior to submission based on lenders requirements.
- **Approval** – Documents required to be uploaded prior to **'Unconditional Approval'** is granted. *Note: Some lenders may only have an **Approval** checklist, or the **Approval** checklist may only become available after submission.*

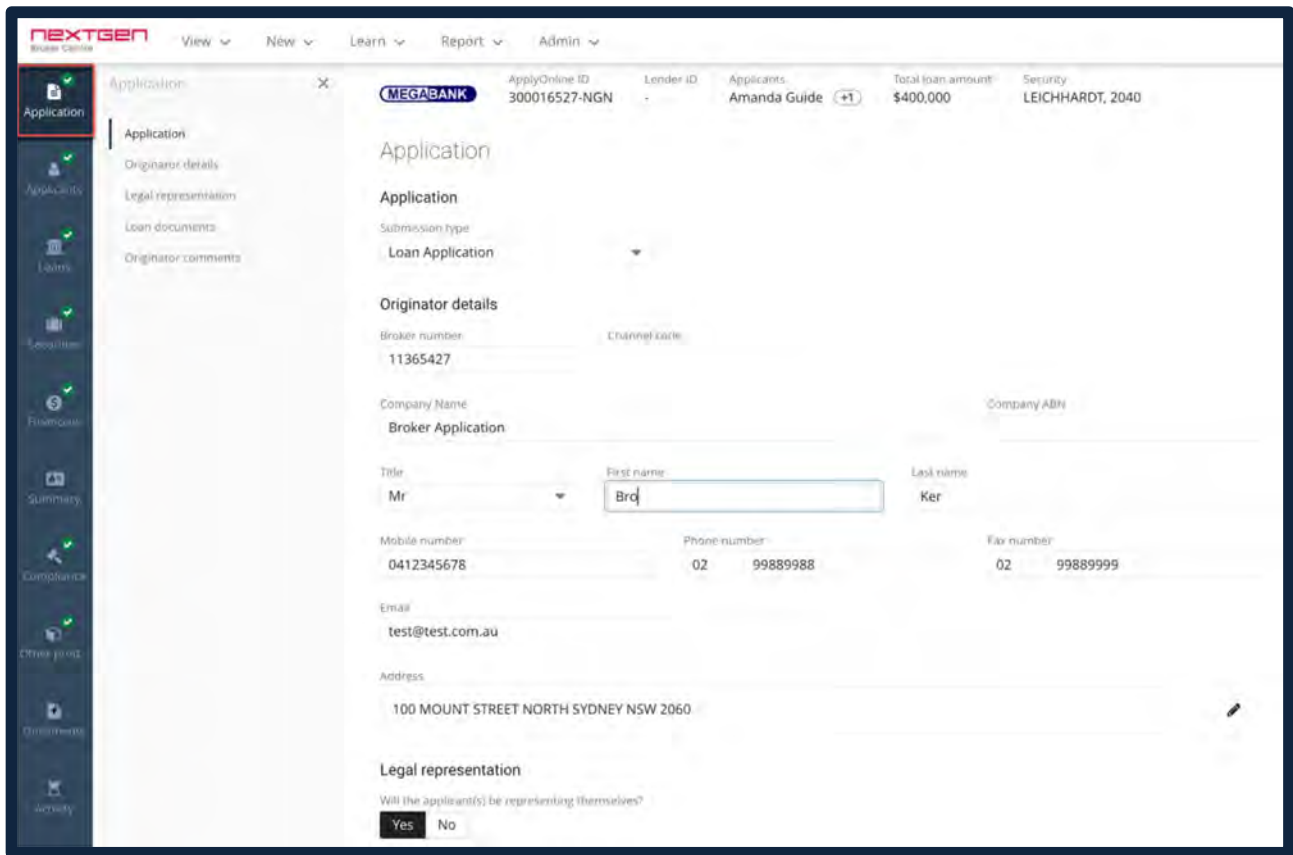


The checklist progress bar will update as supporting document conditions are satisfied within the **'Documents'** tab of the application.



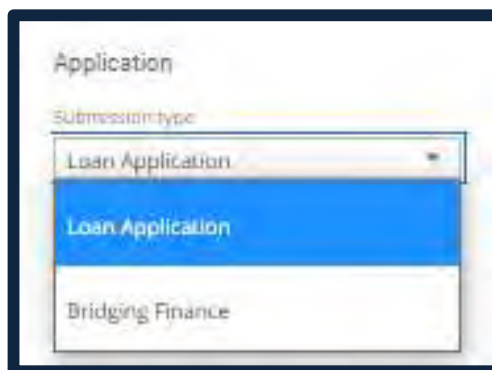
Application

Information captured in the 'Application' tab will vary across lenders.



Application information may include:

- Application Submission type (refer Bridging Loan for more details on that submission type)



- Originator details
 - Click the **'pen'** icon to edit the address.

- **Select address type:** Standard / Non-standard / PO Box and enter address or click **'Switch to address lookup'** to verify address in GNAF database.

- Click **'Done'** button.
- Link multi-part applications
- Legal representation

- Loan documents

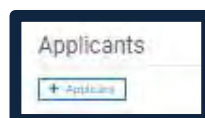
- Start typing branch address, suburb or postcode and select branch from matching results.
- Originator comments

Applicants

Information captured in the **'Applicants'** tab will vary across lenders.

Applicant information may include:

- Add applicants



- Click the **'+ Applicants'** button to add applicants.

- Type of applicant

Amanda Guide bin

Type of applicant

Applicant type: Person
Applicant role: Co-applicant

- Click the **'bin'** icon to delete the applicant from application, if applicable.
- Select applicant type (*refer Trusts for information on how trusts are captured*).
- Select applicant role from dropdown menu.

- Personal details

Personal details

Title: Mr

First name: Peter Middle name: Guide Family name: Guide

Date of birth: 19/01/1980 bin Gender: Female Marital status: Married

Address: Peter Guide

Does the applicant have dependent?: Yes No

Citizenship: Australia Is permanent Australian resident?: Yes No

Relationship status: Citizen Country of residency: Australia

First holder of trust?: Yes No As beneficiary of trust?: Yes No Is supporter of trust?: Yes No

- Mandatory fields will have a red outline and error message displayed.
- Click the **'bin'** icon to delete records, if applicable.

- Contact details

Contact details

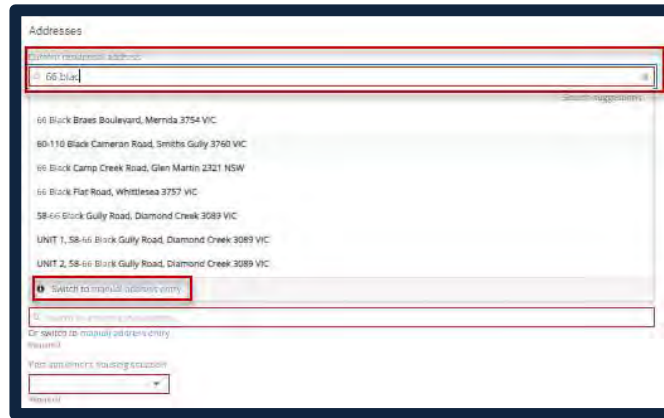
Mobile phone: 0 Home phone number: Business phone number:

First name: Peter Middle name: Guide Family name: Guide

Email: Preferred contact method:

- Real-time validation of data formatting.

- Addresses



- Start typing address in search field to select verified address from GNAF database results displayed in dropdown.

- Click **'Switch to manual address entry'** if address not found or non-standard.

- Select address type: Standard / Non-standard / PO Box and enter address.
 - Click **'Done'** button.
- Employment details

- Number of mandatory fields still to be completed will display, click the **'pen'** icon to edit.
- Click the **'bin'** icon to delete the record (if applicable).
- Start typing occupation to select the role from dropdown.

- If occupation is not found, click **'Switch to manual occupation'** to expand occupation categories until the most appropriate role is located. Click the radio button to select, click the **'Done'** button.

- Enter the employer name in the **'Business name'** field, click the **'Search'** button.
- Select employer from dropdown.

- Click **'X'** to clear, if applicable.
- Income

Type	Amount	Frequency	Action
Gross Salary	\$12,592.00	Monthly	
Total		\$150,384.00	Yearly

- Hover over the **'i'** icon to display guidance text.
- Click the **'+ Income'** button to add additional income types related to same employer i.e., bonus, commission.
- Click the **'Done'** button to collapse the record.
- Identification documents

- Click **'+ Identification documents'** to enter details, click **'Done'** button.

Identification documents

Had face to face identity check? Yes No

Is existing customer? Yes No

Document type: Document number: Address:

Document type: Name on document: Original certified copy:

Required:

Document issued by: Place of issue:

Does the document include:

Photo: Yes No

Applicant full name: Yes No

Date of birth: Yes No

Residential address: Yes No

Signature: Yes No

[+ Submit this document](#)

- Declarations

Declarations

Is credit authority signed?
 Yes No

A needs analysis has been completed, R&O aligns to the customer conversation. I agree that any further changes made to the application will be discussed directly with the applicant.
Required:
 Yes No

Have you ever had a judgement entered or a conviction (recorded against you for a debt (credit reporting agency), been bankrupt (insolvent), assigned your estate for the benefit of creditors or entered into a scheme of arrangements with your creditors)?
Required:
 Yes No

- Complete for each applicant by clicking hyperlink in the secondary navigation panel.

Applicants (2)

Peter Guide

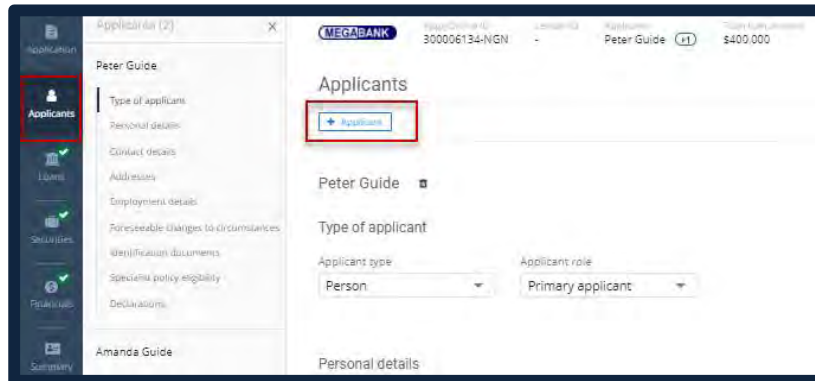
- Type of applicant
- Personal details
- Contact details
- Addresses
- Employment details
- Foreseeable changes to circumstances
- Identification documents
- Specialist policy eligibility
- Declarations

Amanda Guide

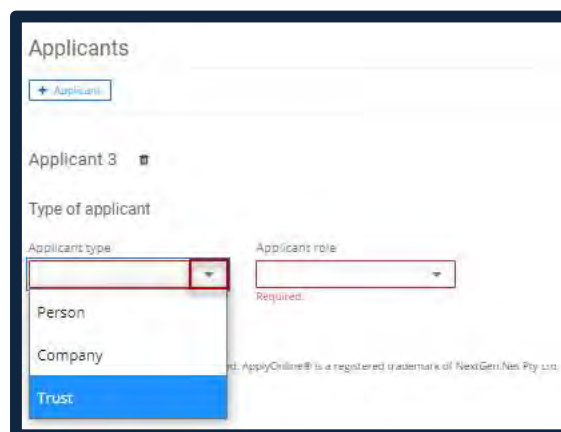
Trusts

Trusts are now captured as an applicant for a more uniform approach across lenders who allow this application structure. Trust details required to be entered will vary across different lenders.

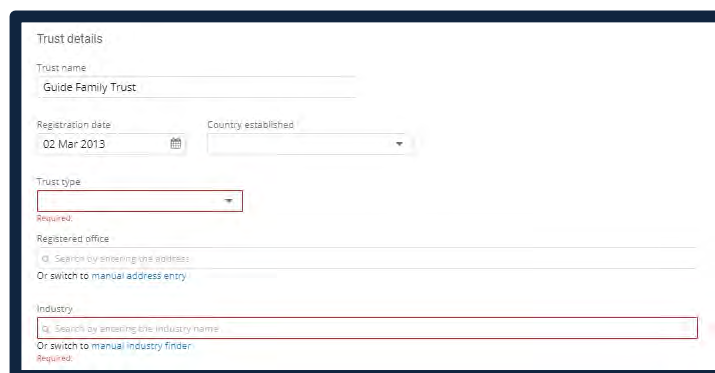
In the **'Applicants'** tab, click the **'+ Applicant'** button.



- In **'Type of applicant'**, select **'Trust'** from dropdown options.



- Enter mandatory trust details.



- Click **'+ Trustee'** to select trustee from list of applicants on the application.

Trustees

At least one trustee must be provided for Applicant 3.

+ Trustees

Note: Only applicants already added to the application will display in the dropdown.

- Click the **'bin'** icon to delete the record, if applicable.

Trustees

Amanda Guide

Peter Guide

- Click **'+ Beneficiary'** to add beneficiary details.
- Select **'Beneficiary'** from the **'Type'** dropdown and select name of beneficiary from dropdown.

Type: Beneficiary

Beneficiary: Amanda Guide, Other

Done

- If **'Other'** selected, enter Beneficiary (Non-loan party) details.
- Click the **'Done'** button to collapse, **'pen'** icon to edit if required. Select **'bin'** icon to delete record, if applicable.

Beneficiary (Non-loan party)

Type: Beneficiary

Beneficiary: Other

Title:

First name: Required

Last name: Required

+ Other name

Date of birth: dd/mm/yyyy

Mobile number:

Phone number: +61

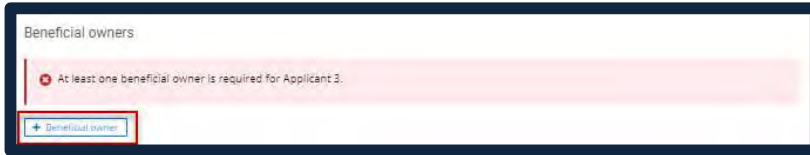
Fax number: +61

Email:

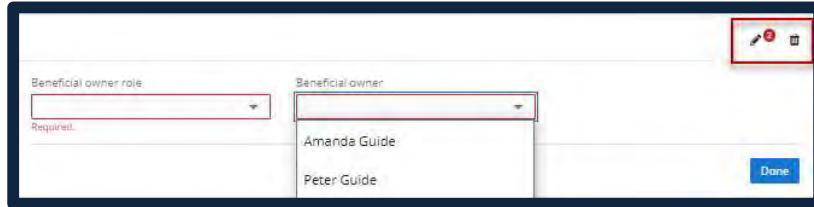
Address: Search for existing the address. Or switch to manual address entry.

Done

- Click the **'+Beneficial owner'** button to add a beneficial owner for trust.



- Select **'Beneficial owner'** role and **'Beneficial Owner'** from dropdown.



- If **'Other'** selected, enter (Non-loan party) details.

- Click **'Done'** button to collapse, **'pen'** icon to edit if required. Select 'bin icon to delete record, if applicable.

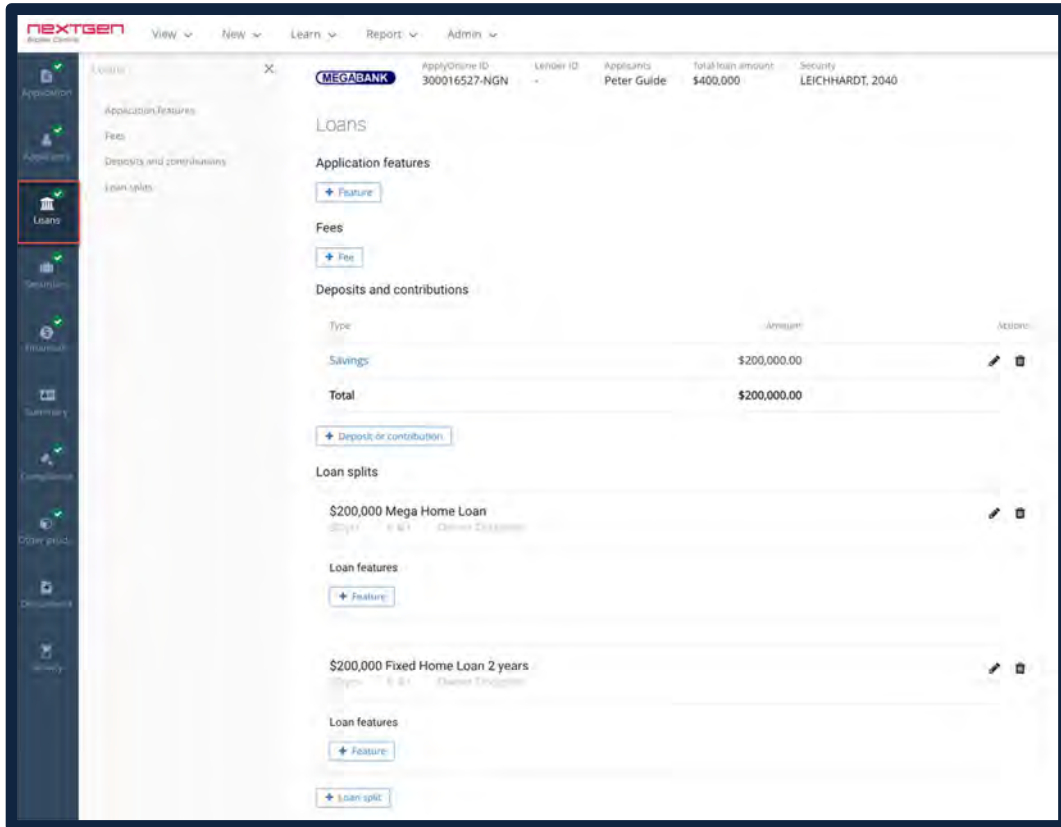
The screenshot shows a web form titled '(Non-loan party)' with a red 'bin' icon in the top right corner. The form contains the following fields and controls:

- Beneficial owner role:** A dropdown menu with a red border.
- Beneficial owner:** A dropdown menu with 'Other' selected and a green border.
- Required:** A red label.
- Title:** A dropdown menu.
- First name:** A text input field.
- Last name:** A text input field.
- + Other name:** A button with a plus sign.
- Date of birth:** A date input field with a red border and a calendar icon.
- Required:** A red label.
- Mobile phone:** A text input field.
- Phone number:** A text input field with a vertical separator.
- Fax number:** A text input field.
- Email:** A text input field.
- Address:** A text input field with a red border.
- Address search:** A text input field with the placeholder text 'Search by entering the address' and a red border.
- Manual address entry:** A text input field with the placeholder text 'Or switch to manual address entry' and a red border.
- Done:** A blue button in the bottom right corner.

Loans

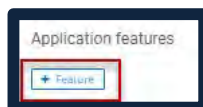
Information captured in the **'Loans'** tab will vary across lenders.

The user can now see all loan splits in the one view for easy navigation.

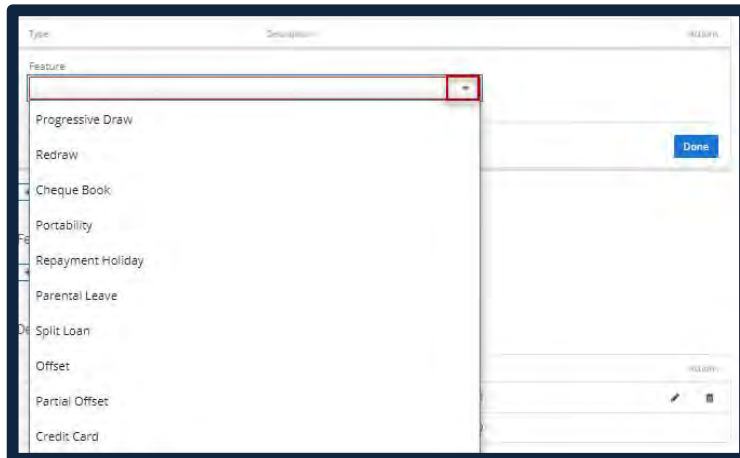


Loans information may include:

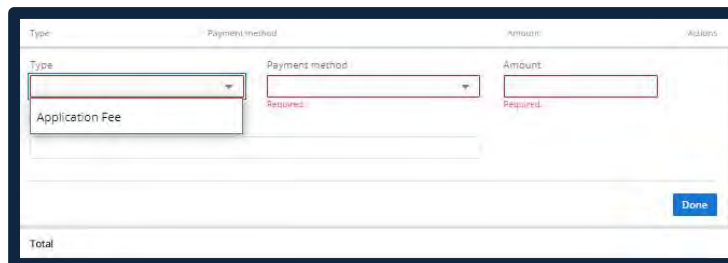
- Application features
 - Click **'+ Feature'** to add feature/s.



- Select feature from dropdown options.
Note: available features will vary across the different lenders.
- Click the **'Done'** button.



- Fees
 - Click **'+ Fees'** to add fee/s.

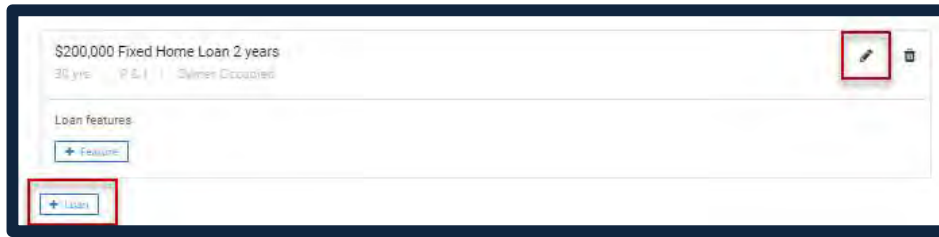


- Select fee from dropdown options.
 - Note:** Available fees will vary across the different lenders.
- Click the **'Done'** button.
- Deposits and contributions
 - Click **'+ Deposit or contribution'** to add deposit or contribution.
 - Click the **'pen'** icon to edit the record, if required. Click the **'bin'** icon to delete the record, if applicable.

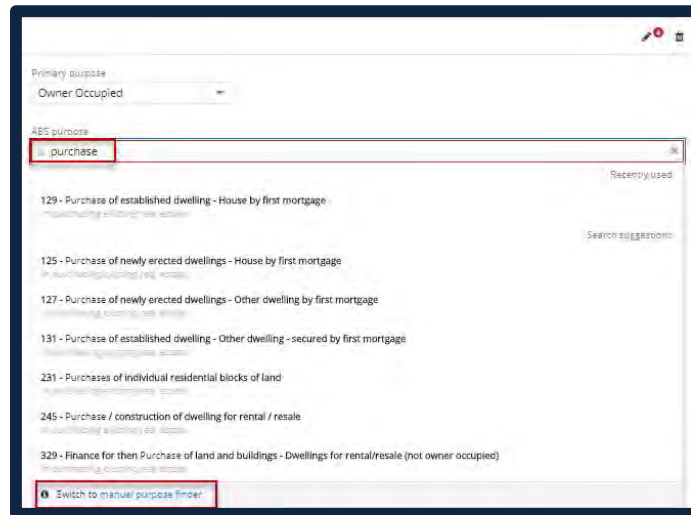
Deposits and contributions		
Type	Amount	Actions
Savings	\$150,000.00	 
Total	\$150,000.00	

[+ Deposit or contribution](#)

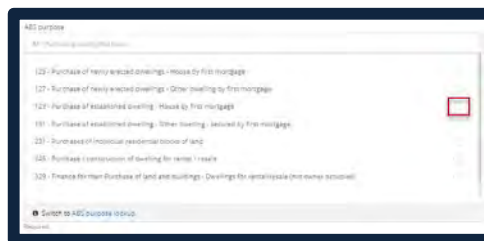
- Loan Splits
 - Click the **'+ Loan'** button to add a loan.



- Click the **'pen'** icon to edit the loan record.
- Start typing purchase in **'ABS purpose'** and select from dropdown options.



- Or click **'Switch to manual finder'** to expand categories until appropriate purpose is located, use radio button to select.



- Start typing product details in **'Product'** field and select from dropdown options.

Estimated settlement date
 <input type="text" value="06/01/2022"/>

Base amount: <input type="text" value=""/> LMI premium: <input type="text" value=""/> LMI payment method: <input type="text" value=""/> Total loan amount: \$0.00

Product: <input type="text" value="vari" />

Standard Variable
 Lo Doc Variable
 Basic Variable
 Variable

Switch to advanced product search

- Or click **'Switch to advance product search'** to enter filters to locate matching products.

Product

Hide filters

Primary purpose: Owner occupied
 Rate type: Variable
 Repayment type: Principal and interest

6 Products found

Mega Home Loan
 Available features: Parental Leave, Progressive Draw, Repayment Holiday, Relieve, Repayment Holiday, Repayment Holiday

Mega Investment Loan
 Available features: Refinance, Repayment Holiday, Progressive Draw, Repayment Holiday

Flexible Mega Home Loan
 Available features: Parental Leave, Progressive Draw, Repayment Holiday, Reliability, Refinance

Standard Variable
 Available features: Offset

Lo Doc Variable
 Available features: Offset, Refinance

Basic Variable
 Available features: Refinance

Cancel Done

- Enter filters, products found will update in real-time to display products that match criteria.
- Use the radio button to select a product.
- Click the **'Done'** button.

- Ownership

- Ownership will be automatically allocated to all applicants at submission time. Click the 'pen' icon to edit, if required.

Ownership configuration screen showing 'All applicants' with a 'pen' icon for editing. The table below shows ownership percentages for primary applicants.

Primary applicants	Ownership Percentage
Peter Guide (Primary applicant)	50%
Amanda Guide	50%
Total ownership allocation	100%

- Click on 'Auto-allocation' toggle to manually allocate ownership to all relevant parties.

Auto-allocation toggle switch is turned on.

- Check the box next to the applicant to reflect ownership details.
- Enter ownership percentage.
- Click the 'Done' button.

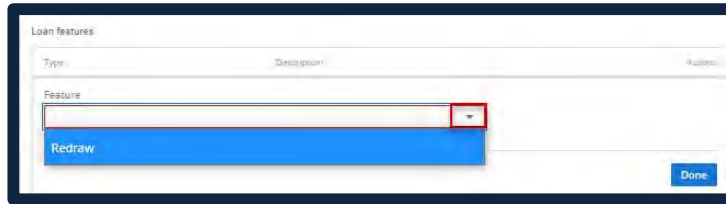
Ownership configuration screen with 'Auto-allocation' turned off. The 'Manually allocate ownership' section is active. The checkbox for 'Peter Guide (Primary applicant)' is checked, and the ownership percentage is set to 100%.

- Loan Features

- Click '+ Feature' button to add feature relevant to loan.

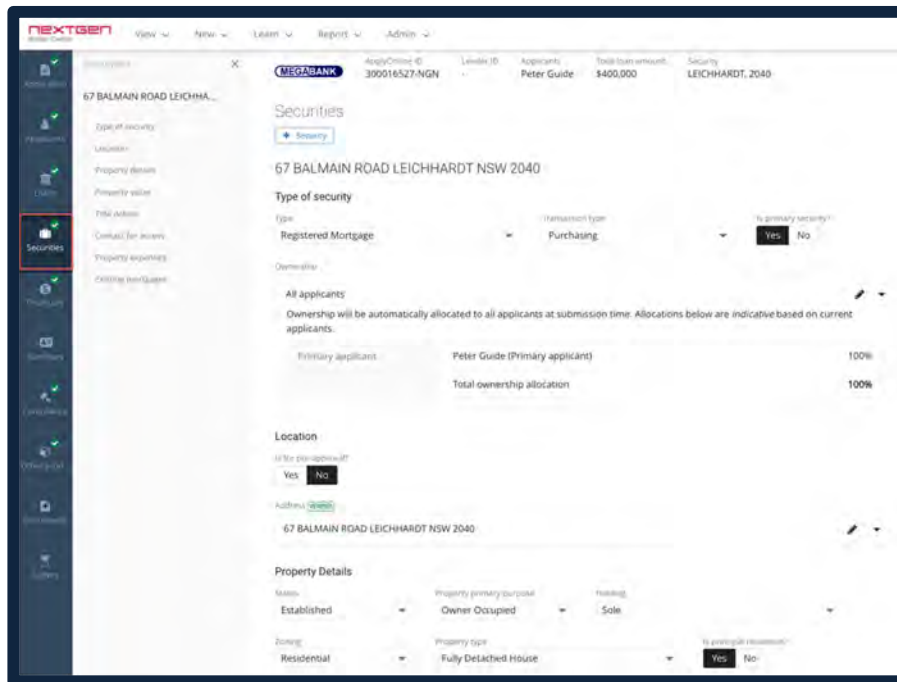
Loan features section with a '+ Feature' button.

- Select feature from dropdown options.
(Note: loan features will vary across the different lenders)
- Click the 'Done' button.



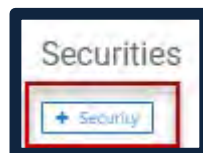
Securities

Information captured in the **'Securities'** tab will vary across lenders.

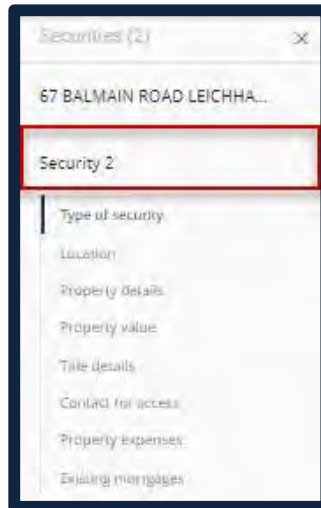


Securities information may include:

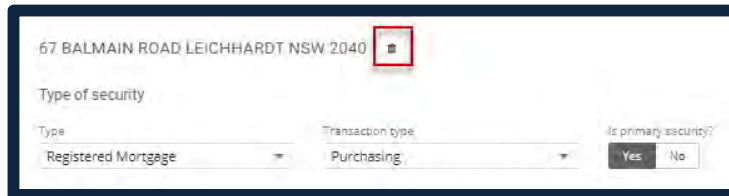
- Add Security
 - Click the **'+ Security'** button to add security.



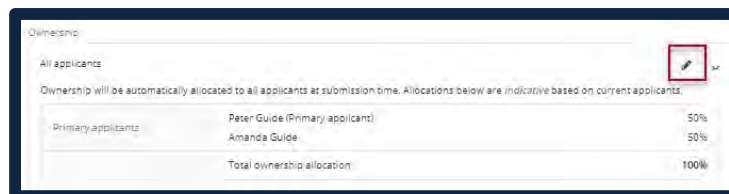
- Security record will display in the secondary navigation panel. Click on security hyperlink to enter security details.



- Type of security
 - Click on the **'bin'** icon to delete the record, if applicable.



- Ownership
 - Ownership will be automatically allocated to all applicants at submission time. Click **'pen'** icon to edit, if required.



- Click on **'Auto-allocation'** toggle to manually allocate ownership to all relevant parties.



- Check the box next to the applicant to reflect ownership details.
- Enter ownership percentage.
- Click the **'Done'** button.

- Location

- If the same address as previously selected in application, click on address field to select from **'Recently used'** address records in dropdown.

- Start typing address in search field to select verified address from GNAF database results displayed in dropdown.
- Click **'Switch to manual address entry'** if address not found or non-standard.

- **Select address type:** Standard / Non-standard / PO Box and enter address.
- Click the **'Done'** button.
- Property details

Property Details

Status: Property primary purpose: Holding:

Zoning: Property type: Is principal residence?:

Off the plan?: Will own 3 units in complex?: Will own 25% of complex?:

- Property value

Property value

Estimated value: Basis of estimate:

Contract price: Contract date:

Transfer of land amount:

- Title details

Title details

Title: Title type:

[+ Title identifier](#)

- Property expenses

Property expenses

Expense type: Amount: Frequency:

- Existing mortgage

- Click **'+ Existing mortgage'** to add loans when the transaction type is 'Owns- Existing Mortgage'.

Existing mortgages

Creator: [] Balance: [] Limit: [] Repayment Amortology: [] Interest: []

Priority: **First**

Ownership

All applicants

Ownership will be automatically allocated to all applicants at submission time. Allocations below are indicative based on current applicants.

Primary applicants	Peter Guide (Primary applicant)	50%
	Amanda Guide (Primary applicant)	50%
Total ownership allocation		100%

Creditor: []

Required.

Loan type: []

Required.

Repayment type: []

Required.

Repayment amount: []

Required.

Frequency: []

Required.

Current interest rate: []

Required.

Is interest tax deductible? **Yes** **No**

Required.

Current balance: []

Required.

Limit: []

Monthly payment fee: []

Fees and Charges: []

Frequency: []

Account name: []

BSB: []

Required.

Account number: []

Required.

Is clearing from this loan? **Yes** **No**

Required.

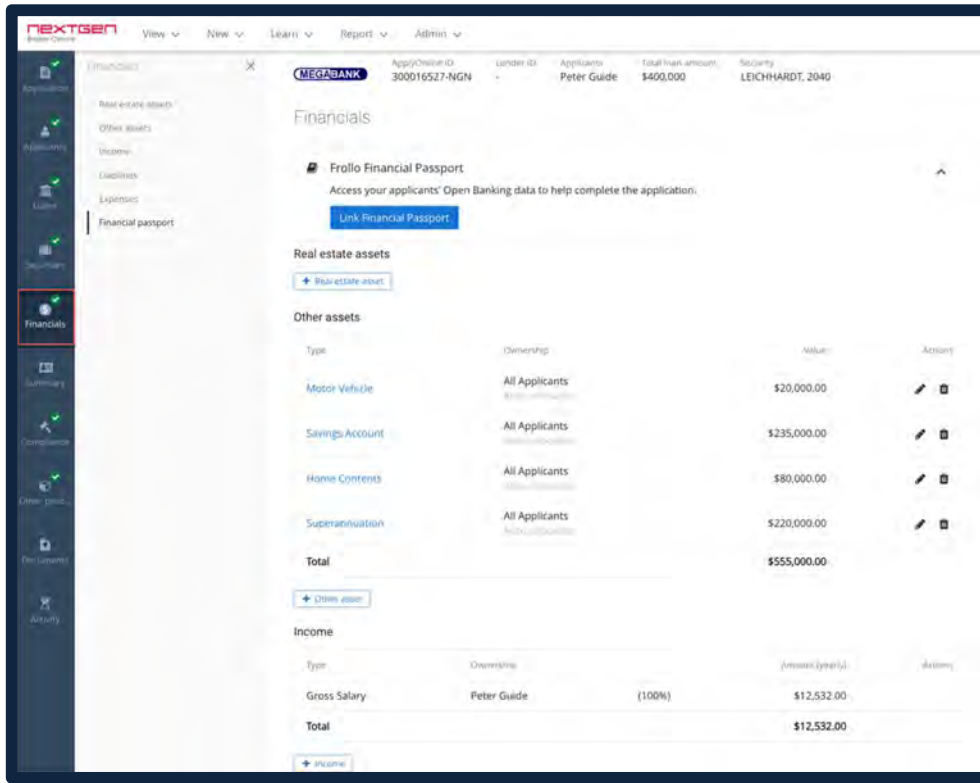
Done

Total \$0.00 \$0.00 \$0.00

- Enter mandatory loan details.
- Click the **Done** button.

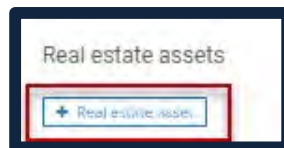
Financials

Information captured in the **'Financials'** tab will vary across lenders.



Financials information may include:

- Real estate assets
(**Note:** this section may already be populated with real estate details captured in the **Securities** tab. Navigate to **Securities** tab to edit, if applicable)
 - Click the **'+ Real estate asset'** button to add real estate assets.



- Enter mandatory real estate asset details.

- If applicable, click the **'+ Existing mortgage'** button to enter loan details relevant to property.

Address unknown

Primary purpose Value Value basis
Required. Required. Required.

Zoning
Required.

Address
Or switch to manual address entry
Required.

Rental income (gross) Frequency
Required. Required.

Has evidence of tenancy?

Ownership

All applicants

Ownership will be automatically allocated to all applicants at submission time. Allocations below are indicative based on current applicants.

Primary applicants	Peter Guide (Primary applicant)	50%
	Amanda Guide	50%
Total ownership allocation:		100%

Expense type Amount Frequency
Required. Required.

Description

Existing mortgages

- Other assets
 - Click the **'pen'** icon to edit asset records, if required. Click the **'bin'** icon to delete asset record, if applicable.

Other assets

Type	Ownership	Value	Actions
Motor Vehicle	All Applicants <small>Full ownership</small>	\$20,000.00	<input type="button" value="edit"/> <input type="button" value="delete"/>
Savings Account	All Applicants <small>Full ownership</small>	\$235,000.00	<input type="button" value="edit"/> <input type="button" value="delete"/>
Home Contents	All Applicants <small>Full ownership</small>	\$80,000.00	<input type="button" value="edit"/> <input type="button" value="delete"/>
Superannuation	All Applicants <small>Superannuation</small>	\$220,000.00	<input type="button" value="edit"/> <input type="button" value="delete"/>
Total		\$555,000.00	

- Click the **'+ Other asset'** button to add assets.

- Select asset type from dropdown options.
(**Note:** Asset types will vary across the different lenders)

- Additional asset fields to be entered will display based on asset type selected.
- Enter mandatory asset details, click 'Done' button.
- Income
(**Note:** this section may already be populated with income details captured in the 'Applicants'/'Securities' tab. Navigate to the 'Applicants'/'Securities' tab to edit, if required)

Type	Ownership	Amount (\$/year)	
Gross Salary	Peter Guide (100%)	\$150,000.00	
Gross Salary	Amanda Guide (100%)	\$150,384.00	
Total		\$300,384.00	

- Click '+ Income' button to add income records.

All applicants		
Primary applicants	Peter Guide (Primary applicant)	50%
	Amanda Guide	50%
	Total ownership allocation	100%

- Select income type.
(**Note:** Income types will vary across different lenders)
- Enter mandatory income details, click 'Done' button.
- Liabilities
 - Click 'pen' icon to edit, if required. Click 'bin' icon to delete liability record.

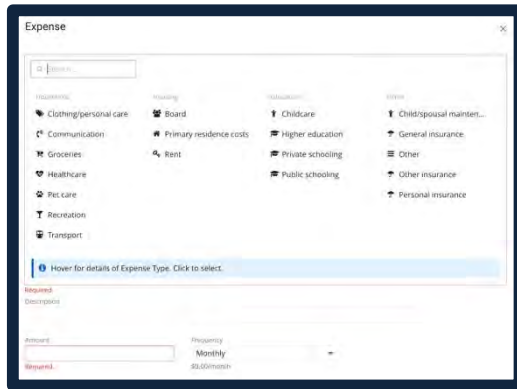
Type	Balance	Limit	Repayment (monthly)
Credit Card	\$500.00	\$3,000.00	
Personal Loan	\$16,000.00	\$16,000.00	\$450.00
Total	\$16,500.00	\$19,000.00	\$450.00

- Click the **'+ Liability'** button to add a liability record.
 - Select liability type from dropdown options.
- (Note: Liability types will vary across the different lenders)*

- Additional liability fields to be entered will display based on liability type selected.
 - Enter mandatory liability details, click **'Done'** button.
- Expenses
 - Click the **'pen'** icon to edit, if required. Click the **'bin'** icon to delete expense record, if applicable.

Type	Owner(s)	Amount (weekly)	Actions
Household			
Groceries	All Applicants	\$250.00	[pen] [bin]
Transport	All Applicants	\$250.00	[pen] [bin]
Communication	Peter Guide (50%) Amanda Guide(50%)	\$200.00	[pen] [bin]
Healthcare	Peter Guide (50%) Amanda Guide(50%)	\$300.00	[pen] [bin]
Clothing/personal care	Peter Guide (50%) Amanda Guide(50%)	\$200.00	[pen] [bin]
Recreation	Peter Guide (50%) Amanda Guide(50%)	\$400.00	[pen] [bin]
Education			
Childcare	All Applicants	\$250.00	[pen] [bin]
Other			
Other: strata, body corporate fees & land tax 67 BALMAIN ROAD LEICHHARDT NSW 2040	All Applicants	\$0.00	[bin]
Total		\$1,850.00	

- Click the **'+ Expense'** button to add expense record.

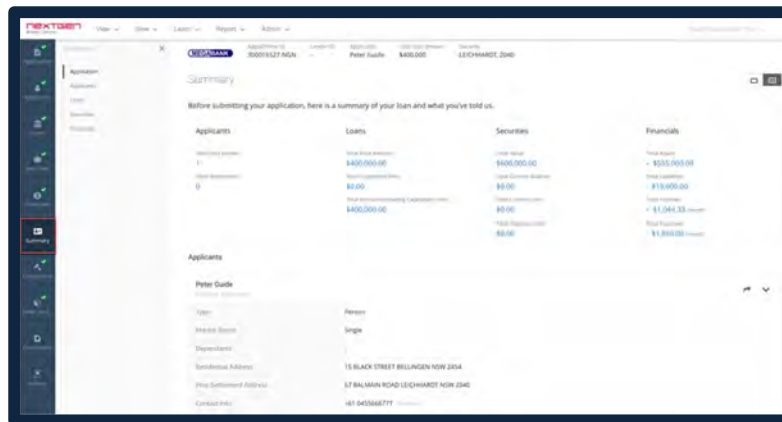


- Enter mandatory expense details, click the **'Done'** button.
- Click **'+ Missing required expense'** button to add all categories required to be completed by the lender.

Note: Not available in all lender applications

Summary

The **'Summary'** tab displays a summary of the details entered in the application.



Summary information may include:

- **Summary**
 - Clicking on hyperlink will take you to the respective section of the **'Summary'** tab.



- **Applicants**
 - Click on the arrow to navigate to the **'Applicants'** tab.
 - Click on the expander arrow to expand/collapse applicants records.



- **Loans**
 - Click on the arrow to navigate to the **'Loans'** tab.
 - Click on the expander arrow to expand/collapse loans records.

Labels

Mega Home Loan

View Details ⌵

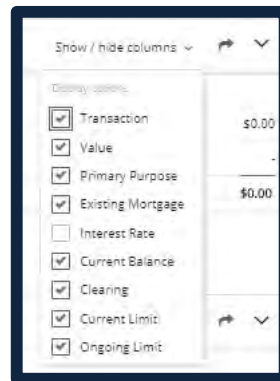
Primary Purpose	Other Occupied
Loan Amount	\$200,000.00
Total Loan Term	30 years
Repayment Type	Principal & Interest
Estimated Fees	\$5.00
Interest (including capitalized fees)	\$200,000.00

- **Securities**

- Click on the arrow to navigate to the **'Securities'** tab.
- Click on the expander arrow to expand/collapse securities records.

Transaction	Value	Primary Purpose	Existing Mortgage	Interest Rate	Current Balance	Clearing	Current Limit	Ongoing Limit
Purchasing	\$500,000.00	Home Ownership						
Total Securities	\$500,000.00				\$0.00		\$0.00	\$0.00

- Click on **'Show/hide columns'**
- Check/uncheck security information to be displayed.



- **Financials**

- Click on the arrow to navigate to the **'Financials'** tab.
- Click on the expander arrow to expand/collapse financials records.

Next Estate Asset	Total Asset
	\$0.00

Compliance

The **'Compliance'** tab may not be available for all lenders. Information captured in the **'Compliance'** tab will vary across lenders.

The screenshot shows the 'Compliance' tab in the NextGen system. The interface includes a navigation menu on the left with options like 'Applications', 'Applicant', 'Lender', 'Security', 'Pharmacist', 'Summary', 'Compliance', 'Other Tools', 'Documents', and 'History'. The 'Compliance' tab is highlighted. The main content area displays the 'MEGABANK' application details, including 'ApplyOnline ID: 300016527-NGN', 'Lender ID', 'Applicant: Peter Guide', 'Total loan amount: \$400,000', and 'Security: LEICHHARDT, 2040'. The 'Compliance' section is divided into 'Requirements & objectives' and 'Declarations'. Under 'Requirements & objectives', there are sections for 'Peter Guide' and 'Amanda Guide'. Each section includes 'Anticipated changes' (with a 'Yes' or 'No' selection) and 'Retirement planning' (with a text input for retirement age and a 'Yes' or 'No' selection). A red box highlights the 'Compliance' tab in the navigation menu.

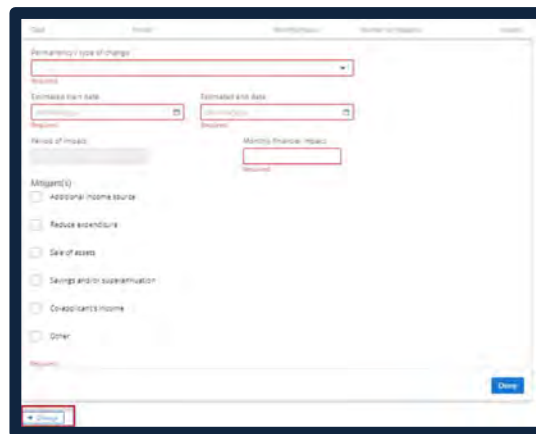
Compliance information may include:

- Requirements and objectives
 - Hover mouse over 'i' icon to display guidance text.

This close-up view shows the 'Anticipated changes' section for 'Amanda Guide'. It asks, 'Does the applicant plan or anticipate changes (other than retirement) to their future financial circumstances that could ADVERSELY impact their ability to repay the loan?'. There are 'Yes' and 'No' radio buttons. A tooltip is displayed over the 'Yes' button, listing examples of changes that may adversely impact the applicant's ability to repay the loan: a change to employment which may result in reduced income, parental or other extended leave, an upcoming bullet or balloon repayment for an existing loan, and an interest only, no repayment or honeymoon interest rate period for an existing loan ending.

- If **'Yes'** selected for anticipated changes, enter mandatory details including mitigant(s).

- Click **'Done'** button.

A screenshot of a software interface for financial planning. The interface includes several input fields and checkboxes. At the bottom right, there is a blue button labeled "Done". A red box highlights this button. The interface also features a dropdown menu for "Retirement type of change" and various input fields for "Estimated start date" and "Estimated end date".

- Click **'+ Change'** to add additional changes to future financial circumstances and mitigant(s), if applicable.
- Retirement planning
 - If **'Yes'** is selected for any of the questions, checkbox to select repayment strategy. (**Note: More than one option may be selected**)

A screenshot of a software interface for retirement planning. The interface displays a list of checkboxes for selecting repayment strategies. The options include: "Repayment of loan prior to retirement", "Drawing of funds", "Sale of assets", "Receiving income from superannuation", "Superannuation and post-retirement payments", "Income from other investments", "Spouse's income", and "Other".

- Rate type
(**Note:** For some lenders this may dynamically update from information captured in the Loans tab)

Rate type

Which product rate type is most important to the applicant(s)?

Fixed Variable Fixed and variable

Fixed and variable rate

The applicant(s) may want a loan split between fixed and variable portions

- Fixed rate portion
 - Rate is fixed for a specified term giving certainty of interest and repayments for the fixed rate portion
- Variable rate portion
 - Interest charged and repayments will change to reflect interest rate movements for the variable rate portion

Preferred duration of the fixed rate period?

2 years

Why is fixed and variable rate important to the applicant(s)?

Limiting risk of increasing variable interest to obtain some benefit from potential future decreases in the interest rate

Retaining a degree of flexibility in relation to increased payments, redraws and/or early repayment of part of the loan

Make budgeting easier than if the entire loan were variable

Other

Risks

- Applicant(s) will not obtain the full benefit of rate decreases and will still have some exposure to the risk of rate increases
- Applicant(s) will generally not be able to change the ratio of the fixed and variable portions
- Applicant(s) will be required to make separate repayments for each portion
- Fixed rate may change between the time of approval and the time of drawdown if rate guarantee has not been obtained
- Limited or no flexibility in relation to the fixed rate portion concerning making additional repayments, redraws and offset account during the fixed rate period
- Possibility of expensive break costs if, during the fixed interest rate period applicant(s):
 - Repay loan in full;
 - Switch to another product or loan type;
 - Make additional repayments;
 - Sell the property; or
 - Seek further funds

I have ensured each applicant has understood the risks outlined above

- Select which product is important to the applicant(s), why it is important and check box to indicate the applicant understands the associated risks of product(s).
- Repayment type
(**Note:** For some lenders this may dynamically update from information captured in the Loans tab)

Repayment type

Principal and interest

- Repayments cover loan principal and interest so that the loan is paid in full by the end of the loan term
- Applicant(s) could pay less interest over the life of the loan as compared with a loan which requires a period of interest only repayments
- Interest rates on principal and interest repayments are generally lower than interest only

How important is principal and interest to the applicant(s)?

Important Not important

Preferred repayment frequency?

Weekly

Why is principal and interest important to the applicant(s)?

Minimise interest paid over life of loan

Higher lending limit

Lower deposit required

Build up equity from the start

Other

- Select which repayment type is important to the applicant(s), why it is important and check the box to indicate the applicant understands the associated risks of repayment type.
- Other

Other

Do the applicant(s) have any other requirements and objectives not already stated which may affect whether the loan is suitable, including whether there are any particular personal circumstances of the applicant(s) not documented in any previous responses in this interview guide that are relevant to the loan features that have been identified as 'Important'?

Yes No

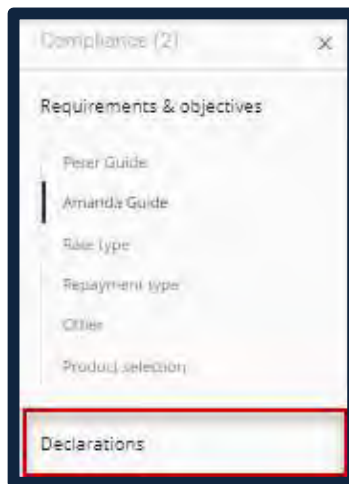
- Product selection

Product selection

Product selection needs to take place having regard to the outcome of the requirements and objectives' enquiries set out above. The broker must give a concise narrative summary of the applicant(s)'s requirements and objectives and why the particular type of loan product was chosen to meet those requirements and objectives.

- Declarations

- Select Declarations hyperlink in the secondary navigation panel.
(Note: Declarations may vary across the different lenders and may only be present when co-borrower(s) linked to application)



- Enter mandatory information.

Compliance

Declarations

Amanda Guide

Co-borrower declarations

Please ensure the co-borrower has confirmed one of the following **ⓧ**

- The co-borrower will receive a substantial benefit from the loan
- The co-borrower will not receive a substantial benefit from the loan and have confirmed they still want to proceed as a co-borrower
- The co-borrower will not receive a substantial benefit from the loan

Required.

Peter Guide

Co-borrower declarations

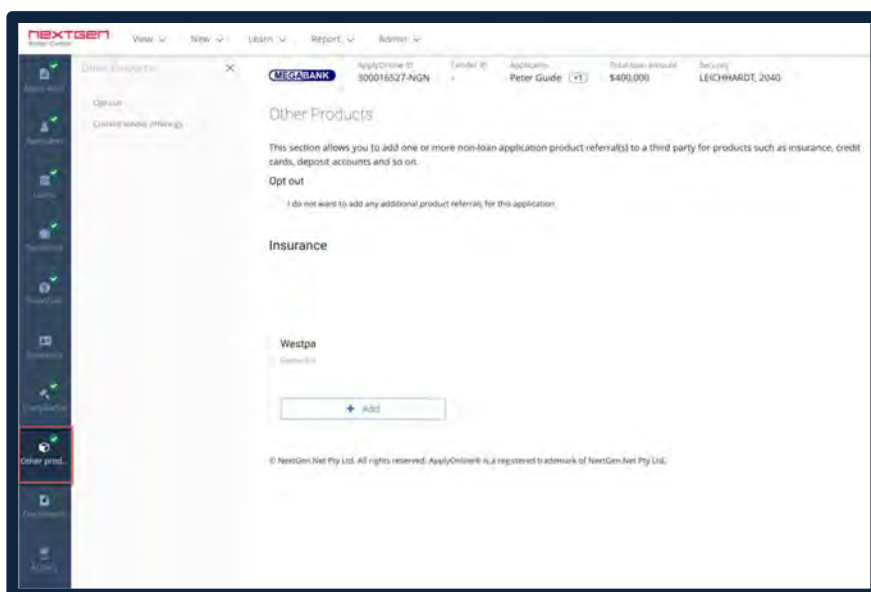
Please ensure the co-borrower has confirmed one of the following **ⓧ**

- The co-borrower will receive a substantial benefit from the loan
- The co-borrower will not receive a substantial benefit from the loan and have confirmed they still want to proceed as a co-borrower
- The co-borrower will not receive a substantial benefit from the loan

Required.

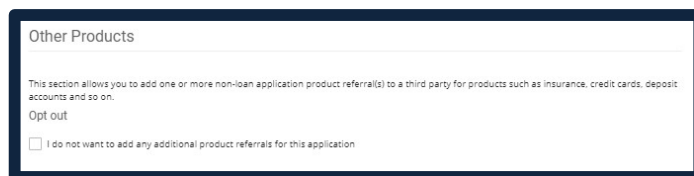
Other products

The **'Other products'** tab may not be available for all lenders. Information captured in the **'Other products'** tab will vary across lenders.

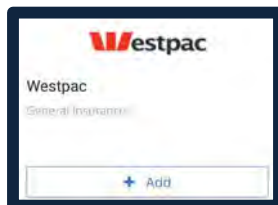


'Other products' information may include:

- Opt out

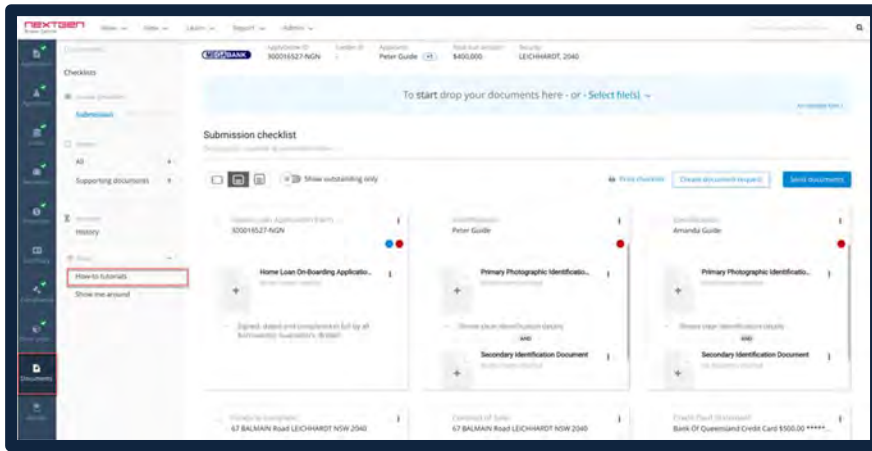


- Current lender offerings
 - Click **'+ Add'** to capture other product details relevant to the lender.

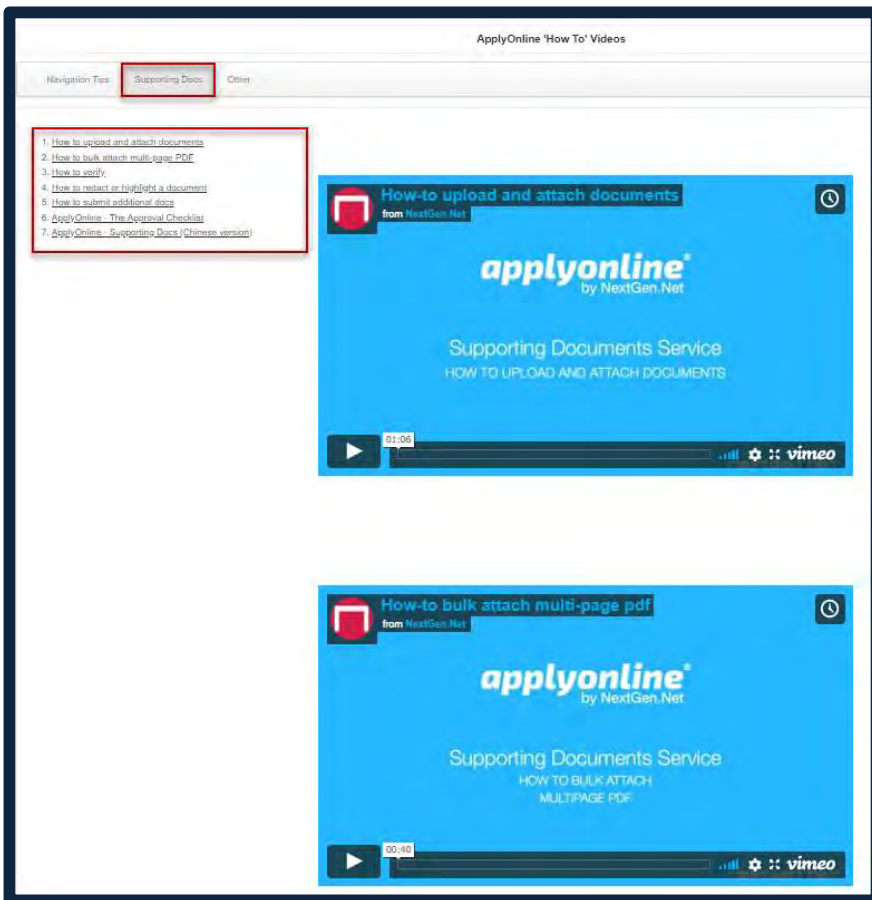


Documents

Supporting documents required to be uploaded and verified in the **'Documents'** tab will vary across lenders.



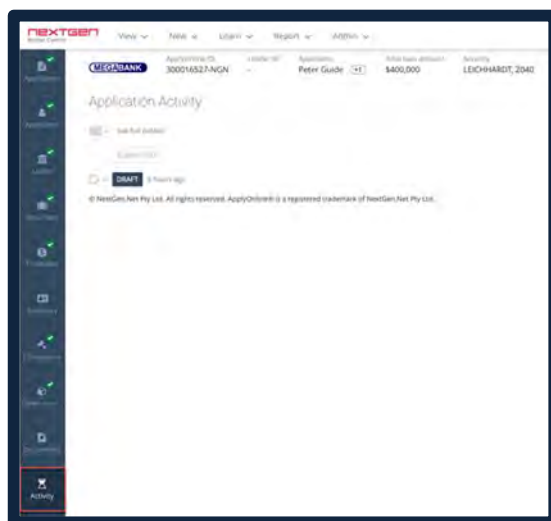
Click **'How-to tutorials'** for more information on how to use the **'Supporting Documents'** service within ApplyOnline.



Activity

The **'Activity'** tab is used to view application activity including application status updates and lender backchannel messages.

Click on **'See full details'** toggle to expand/collapse activity details.

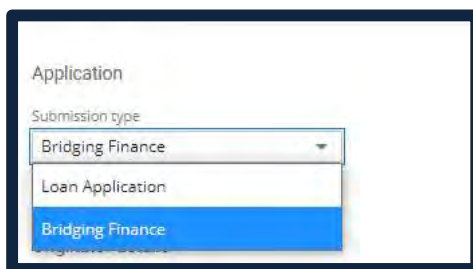


Bridging loans

The *ApplyOnline* upgrade now offers a more uniform approach to capture bridging loans across applicable lender's applications.

Application tab

Select **'Bridging Finance'** in **'Submission type'** dropdown.



Loans tab

Capture bridging loan splits if supported by the lender.

Bridging loan splits

\$200,000 Mega Home Loan
30 yrs | P & I | Owner Occupied

Loan features
+ Feature

\$200,000 Fixed Home Loan 2 years
30 yrs | P & I | Owner Occupied

Loan features
+ Feature

+ Loan

Security tab

Select 'Yes' - 'Is to be sold as part of bridging' for security being sold for bridging finance purposes in the application.

Securities

+ Security

Security

Type of security

Type: Registered Mortgage Transition type: Owns - Existing Mortgage Is primary security? Yes No

Is to be sold as part of bridging? Yes No

Ownership

All applicants

Ownership will be automatically allocated to all applicants at submission time. Allocations below are *indicative* based on current applicants.

Primary applicant	Applicant 1 (Primary applicant)	100%
Total ownership allocation		100%