

AMP Bank Broker Platform FAQs

Access to Platform

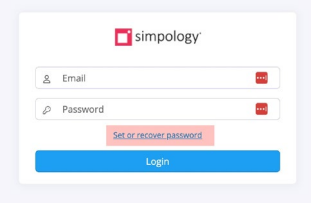


Question	Answer
How do I get access to AMP Bank Broker Platform?	Must be AMP Bank Broker Accredited and Aggregator connected to Loanapp. You then launch from your CRM.
When I launch from CRM Loanapp is not an option or I am getting an error message. How can we fix this?	<p>Contact your BDM providing the following information :</p> <ul style="list-style-type: none">– Broker full name– Broker code– Brokerage name– Aggregator name– ABN– Mobile number– Email address– Do you have any active applications <p>BDM will check to ensure this information matches in our platform. If not, we will update, and you can try again. If problem persists, we will connect with Simpology to fix.</p>
Where can I find more information about AMP Bank Broker Platform?	Check out Broker Hub – AMP Bank Broker Platform for more information and training modules Training Hub - Broker Hub
I am experiencing technical issues, who do I contact for support?	Use the Chat Tool to connect with Simpology Technical Support Team for Loanapp queries.
How will I be upskilled on new system enhancements?	You'll receive updates on any system enhancements via email or scheduled training sessions.
Broker is locked out of Simpology via link – how can we unlock profile?	Brokers can email support@simpology.com.au if they are unable to access chat. This goes to the chat inbox and is actioned in the same turn arounds as live chat.

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How do I reset password?	<div>The screenshot shows the Simpology login interface. At the top is the Simpology logo. Below it are two input fields: "Email" and "Password", each with a red eye icon for toggling visibility. A red button labeled "Set or recover password" is positioned between the two fields. At the bottom is a blue button labeled "Login".</div> <p>Reset or recover password in box. If locked out email support@simpology.com.au</p>

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Serviceability



Question	Answer
Can I still use the manual serviceability excel calculator or must I use the Simpology serviceability calculator?	At this stage, you can use either. We will be changing to online as this will provide consistency that our assessment team also use and you can launch to full app at the click of a button with out duplication of input.
Where can we find this servicing calculator?	The serviceability calculator is inbuilt into the system. Once you 'Submit to Loanapp' you'll be given the option to check servicing by selecting serviceability journey option or launch to full application and check the serviceability metrics.
How do I calculate Self Employed income?	<ul style="list-style-type: none">– Use the Excel manual servicing calculator to work out total Net Profit Before Tax (NPBT) income.– Enter this total figure into Loanapp, no need to split into separate categories, as it's all included in the NPBT from the calculator.– Remove shareholding on Self Employed calculator as this will double shade income.
Manual Excel Vs Loanapp Calc is showing different?	Check the serviceability metrics on Loanapp and ensure this matches the excel calc – where you find a difference go back and update.

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Loanapp

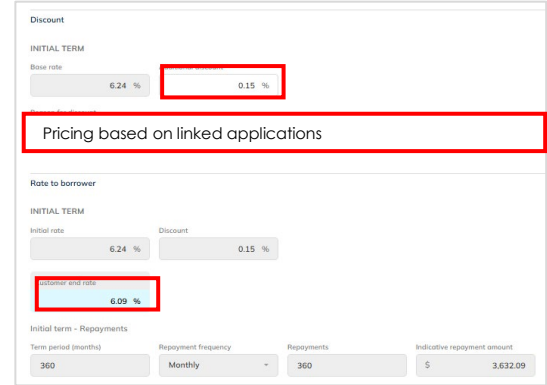


Question	Answer
Is there a new supporting document checklist?	The updated Supporting Document checklist can be found in Loanapp. This is a dynamic check list that will tailor what is required to your application.
How do I escalate a Simpology application?	Escalate as you would any other application. Follow current process.
What are the current SLA's?	Please check Home loans - Broker Hub for up-to-date SLAs.
How and who do I contact to get inflight Loanapp Support?	You can log into our Dashboard which will give you access to the pipeline. If you need further support, you can contact our Broker Experience team on 1300 300 400 you're your BDM.
What does it mean by having Credit Rules upfront?	Our credit rules are built into the system and tailored to each application. If something doesn't meet policy, you'll be alerted before submission so you can fix it. Credit will then review your notes in context, reducing back-and-forth and speeding up decisions.
When is the CCR check completed?	Credit check is completed via Equifax Bureau once application has been submitted.
Can pre-approvals be submitted through this new system?	Yes - we can accept pre-approvals in new system.
Can I get a pricing discount in Loanapp?	Yes, you will contact your BDM and where there is a pricing discount provided you will need to add the discount during the application process and attach the Product approval discount offer to Supporting Documents prior to submission.
How do I apply aggregate pricing to inflight application?	<ol style="list-style-type: none">1. Base the end rate on the aggregate lending to ensure alignment with current rates.2. Match the input discount to the end customer rate .3. Upload the current rate sheet (available on AMP Distributor) to the application. This ensures transparency in how the rate was calculated.

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Loanapp



Question	Answer
How to I ensure my customer gets the aggregate pricing applied to my linked applications?	<ol style="list-style-type: none">1. Visit Home loans - Broker Hub and ensure you have end rate.2. Input in the discount in the discount option to match end rate based on aggregate lending and attach the Interest Rate Bulletin3. Make sure you the end rate matches the rate sheet4. Add the Rate Sheet in the Mandatory Supporting Docs for proof of why you reduced the rate 
Its July 1st how do we get the right payslips to calculate the YTD?	We can not accept income statements – we need to have the last 3 payslips covering 3 months YTD.
I am doing a top up what is eligible?	For the current release of a top up, you are only able to do an increase on an existing split with no change to term, product or purpose.
I need to do an increase for an existing customer, but I need to do one of the following <ul style="list-style-type: none">– Create a new split– Increase multiple splits– Change product– Increase loan term– Change purpose	At this stage, you anything outside a simple top up to one split will need to be done as an internal refinance in the AMP Bank Broker Platform.

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Loanapp



Question	Answer
Where to I put in the rental for an investment property for Pre Approval?	<div><p>Load as follows:</p><ol style="list-style-type: none">1. Navigate to Financial Position2. Go to Assets section3. Under Property, select Add+</div> <div></div> <p>4. Under Rental income, Select Add+ and add in proposed Pre Approval rental income</p> <div></div>

AMP Bank Broker Platform FAQs

Access to Platform Access and Support Staff



Question	Answer
How does my support person get access to the Platform?	They will need their own access : you can organise this via your BDM
How does a Broker Support Officer access Loanapp?	Visit https://secure.simpology.com.au If you haven't set up your access, select 'Set Password' to create one you will then be sent an email to complete registration to finalise. For future logins, use your credentials.
How does a Broker Support Officer assist Broker with the application?	Broker Support Officer can be added as a Participant by the Broker, enabling the broker to designate who will receive information requests for a specific application. This process is not automatic. To complete the setup, follow the steps outlined under Setup - Manage participants. Broker Support Officer can also locate application in Manager and add themselves as a participant for their Broker, following the same steps.
How come I can't see my Broker Support Staff to add as a Participant?	Before you can add your Broker Support Staff, they need to complete their registration by setting a password and ensuring they log on at least once to the new platform.
Do I need to nominate my support staff to each application?	Yes, you will need to add to your support team individually to each application as a "participant" who you want to support you.

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Loanapp



Question	Answer
Is it only IDverse as external ID service or are there others available and do I need to register?	Only IDverse. IDverse is who we are using to assist us with completing Verification of Identity for the applicants. It's inbuilt in system.
My client is overseas – can they be ID's via Idverse?	Yes. If the customer has international roaming enabled on their Australian mobile number, they can access services and complete VOI while overseas using that number. If the customer lives overseas and uses a non-Australian (overseas) mobile number, please ensure the correct overseas number is entered into the system. This will allow the VOI request to be sent to, and actioned by, the customer.
What are the three income verification options?	<ol style="list-style-type: none">1. Payroll : ~30% of payroll providers partner with Equifax exchange and we can consume their income – if you leverage digital no further income verification required. If no match move to option 22. Upload documents : Upload Pay slips or Tax returns for both PAYG and Self employed, and our integration will run policy rule over it. This can take approx. 10+ minutes. You can then choose digital or declared3. Rental income the widget looks to validate the rental income you have entered. It will scan against CoreLogic AVM and if it meets confidence level no further assessment required. If not, it will trigger requirement in Supporting Docs for further document for credit to review
What are acceptable formats of uploading documents for PAYG/SE verification?	Accepted file types for the Uploaded Documents widget: PDF, JPEG, JPG, PNG, or TIFF. Restrictions: Files must not be zipped or password protected. These will not upload successfully.
Is income and expenses obtained via bank statements?	No, we are not integrated with Bank Statements and therefore do not scrape data to confirm expenses. We use payroll providers and payslips to digitally verify PAYG income. Self Employed digital income via individual tax returns and NOAs is still a work in progress. We run all our rules over declared expenses.
Whats the difference between using “Declared Vs Digital Income”?	If you select digital income for servicing, you'll benefit from a faster turnaround because Credit does not need to review digital income. However, if you use declared income, you will be asked to provide supplementary commentary for Credit to review.
Does the payroll verification of income also verify Overtime/non-base income? or just the base?	It verifies non-base also. There is a calculation being run in the background off the figures that we get from payroll or the payslips, then we present on screen the digital verified figure.

AMP Bank Broker Platform FAQs

Inflight Application



Question	Answer
How do I access Info Request in the system?	You need to go either via Manager via this https://secure.simpology.com.au . In the top bar you need to click on option solutions then Applications processing and select My information requests. NB do not select "info requests" via the application or option in this list. This will issue a info request to your customer.
I have responded with some required information on the Info Request – Will credit review?	No, credit will not be alerted there is activity on the file until ALL outstanding documents have been provided.
What happens if an offset is not selected or falls off post submission?	You will need to reach out to your BDM or to our support inbox AppSupport@ampbanking.com.au to advise us that offsets are required for the application. You may be required to complete an additional form to recapture all the necessary data that's been lost. To avoid this, we recommend you take advantage of the option to print a PDF of the application right before you submit it, this will retain a copy of the offset information needed.
How do I add supporting docs post submission?	If you are responding to an Info Request, please upload your documents directly to the Info Request. If you are separately providing additional documentation that you would like to add to the application please email the documents either directly to the Credit Analyst for the application (if known) or your BDM.
Will credit still call to discuss outstandings?	Yes. They will call you and then issue Information Request, This information request will have their direct name and contact number if you need to discuss further.
How can I find an Info Request?	You can find it 2 ways 1. Via email link 2. Via Manager
How do we convert Pre Approval to Formal?	There is no option for edit and resubmit once loan has been submitted. You would have received an information request with the preapproval email. Respond to the information request with COS and Val – also if there are any changes to loan structure.

AMP Bank Broker Platform FAQs

Post Unconditional



Question	Answer
Do I get an approval letter?	We have moved away from PDF. You will receive an approval email which will outline approval amount, loan product etc.
I have my formal approval and loan docs – the rate is wrong. What do I do?	Broker has 2 x options 1. We can apply the rate post settlement and adjust any potential interest 2. Resubmit the application and get reapproved and reissue loan docs
I have my formal approval and loan docs – the product is wrong/client changed strategy What do I do?	We can not roll back applications at this stage once unconditional. You will need to resubmit or if error made by AMP we can support you with a clone and copy of the application. To do so, please reach out to your BDM
Are Brokers able to get a copy of the MSA videos also?	The videos require a Second Factor Authentication SMS code - which is specific for the customer's mobile number. Which means you will not be able to receive a version also. The video changes depending on the application and is specific the customers application. We can share examples of the videos for you to understand what the customer should expect to see.
How can I track my applications post uncon?	MSA are our new Panel Solicitors for all applications submitted via Loanapp. You will be able to use their system LoanTrak.
What communication do we send to client to confirm settlement complete?	Brokers receive an SMS and an email alert to advise that settlement has been completed. Customers will receive an email and a video from MSA as well as an email from AMP Bank. The email from MSA will contain the video, and a disbursement letter attached. The email from AMP bank will specifically cover loan account numbers and repayment details.
RBA have moved on rates – Will this be applied?	Yes – it will be done automatically nothing for you to action.

