

## COMPLIANCE DOCUMENT GUIDE

Loan scenarios	Credit Guide	Quote	Needs Analysis	Preliminary Assessment	Credit Disclosure Proposal	Checklist and Declaration
Varying Existing Loans (Automatically to P&I)	✗	✗	✗	✗	✗	✗
Varying Existing Loans (Interest only to Interest only)	✓	✓	✓	✓	✓	✓
Increase in Existing Loans	✓	✓	✓	✓	✓	✓
New Lending	✓	✓	✓	✓	✓	✓
Refinancing	✓	✓	✓	✓	✓	✓
Own Loan (Credit Reps must seek approval from our GM) <a href="#">Reference</a>	✓	✓	✓	✓	✓	✓
Off panel lender (Credit Reps must seek approval from our GM) <a href="#">Reference</a>	✓	✓	✓	✓	✓	✓
Switching product types/ split loans	✓	✓	✓	✓	✓	✓

Changing to a fixed rate or Refixing	✓	✓	✓	✓	✓	✓
Applying for a new interest only term	✓	✓	✓	✓	✓	✓
Alt Doc Loans	✓	✓	✓	✓	✓	✓
Personal loans for consumer purposes	✓	✓	✓	✓	✓	✓
Asset finance for consumer purposes	✓	✓	✓	✓	✓	✓
Non regulated loan scenario- referral only No credit assistance provided	✗ <small>* Non-regulated Lending Scenarios</small>	✗	✗	✗	✗	✗