|  |  |
| --- | --- |
| **Applicant(s)** |  |
| **Preferred Contact & Time** |  |
| **Contact Details:** | **Mobile: Home: Business: Email:** |
| **Current Address:** |  |
| **After Settlement Address:** |  |
| **Referrer:** | **Name** | **Phone** | **Email** |
| **Real Estate Agent:** |  |  |  |
| **Solicitor:** |  |  |  |
| **LENDER:** |  |  |  |
| **APPLICATION NUMBER(S):** |  |  |  |
| **LOAN AMOUNT(S):** |  |  |  |
| **PRODUCT(S):** |  |  |  |
| **PURPOSE: and LVR%:** |  |  |  |
| **FINANCE DATE DUE BY:** |  |  |  |
| **SETTLEMENT DATE:** |  |  |  |
| **Process** | **Requirement** | **Date / Notes** |
| **Initial Contact**  | **Contacted by:**  |  |
| **Credit Guide**  | **Method of Delivery:**  |  |
| **Needs Analysis questionnaire**  | **Client to complete (email link) OR broker on behalf** |  |
| **Fact Find - Client interview** | **Venue: Time:** |  |
| **Bank Statements** | *Select ‘Client Statements’ from toolbar to request client to authorise retrieval of bank statements and expense analysis tool via CashDeck* |  |
| **Supporting Documents** | ***Obtain and Tax File Numbers must be deleted from all documents*** |  |
| **Credit Quote** | 'Only complete if charging fees for service’ |  |
| **Analyse and Research** *Make an assessment that the recommended loan (amount of credit needed; timeframe; purpose; features & benefits; etc.) meets the consumer’s requirements and objectives* | The client(s) must comply with their financial obligations without significant hardship, based on your reasonable inquiries and verification process. **Employment Check required? ABN search?** |  |
| **Credit report ordered** | If applicable - ‘Access Seeker’ client authority must be held |  |
| **Valuation ordered** | If made available by specific lender ‘pre-submission’ |  |
| **Fixed rate ‘rate lock’ applicable?** | Discussion held with client(s) and acknowledgement completed |  |
| **Discount pricing ‘rate’ applicable?**  | Submission sent to lender(s) Date: / / Approved*:* |  |
| **Preliminary Assessment** |  |  |
| **Credit Proposal Disclosure**  | ‘Applicable only for a period of 90 days’ |  |
| **ApplyOnline/LoanApp - complete, validate, upload compliance & supporting docs and print pack/forms** |  |
| Recommendation to client – present proposal: execute CPD & lender documents ‘privacy consent forms’ |  |
| ApplyOnline/LoanApp - upload signed e-lodgement forms and finalise application, then submit to lender  |  |
| ALL documentation (compliance, ID, financials, statements, notices, lender) uploaded in ‘Attachments’  |  |
| **Checklist & Declaration - complete within ‘Questionnaires’ section** |  |
| Conditional Approval - review and obtain outstanding items that require action (you and/or Client) |  |
| Valuation ordered by lender (if applicable) |  |
| Conditions satisfied |  |
| Valuation report received by lender |  |
| Unconditional Approval |  |
| Client / Solicitor / Real Estate Agent notified |  |
| Discharge Authority - signed document sent to outgoing lender |  |
| Outgoing lender acknowledged receipt of Discharge Authority  |  |
| Loan Offer / Mortgage Doc’s issued by lender |  |
| Loan Offer / Mortgage Doc’s received by clients |  |
| Documents executed by clients  |  |
| Executed documents returned to lender |  |
| Lender acknowledged receipt of ALL executed documents |  |
| Bank account(s) opened and Direct Debit Authority completed |  |
| Settlement booked |  |
| Confirmation of funds held to complete settlement |  |
| Settlement effected |  |
| Congratulations - customer advice issued |  |
| Marketing programme - client added to marketing activities (rate expiry, annual reviews) |  |
| Post-settlement confirmation - contact client to confirm set-up of accounts, cards, direct debit, insurances |  |

***NOTE: Copies of all compliance, lender, supporting documents, correspondence are to be uploaded to ‘Attachments’ section with file notes recording client / lender / 3rd party interactions held in ‘Notes’ section.***