

Apply Online – Broker Guide

The purpose of this guide is to provide you with hints and tips to achieve the best outcome when submitting your applications. Use these hints and tips to:

- Identify changes in Apply Online (AOL).
- Avoid blockers/requests for follow up
- Get it right the first time; and
- Achieve a quicker decision.

This guide highlights items for your attention when completing your lending applications.

Correct Broker Number and Broker Group

Referrer

Broker Number:

Broker Group:

Company Name: MBN:

Contact Name: Phone Number:

Email: Mobile Number:

Address Type:

Unit No: Level: Building:

Street Address:

Suburb: State: Postcode:


Country:

Item	Details
What's New	New Bendigo Bank broker codes .
What You Need to Do	Ensure your 'Broker Number' and 'Broker Group' is correct.


Spelling Matters

Applicant

Title:

First Name: 


Middle Name:

Family Name: 

Previous First Name:

Previous Middle Name:

Previous Family Name:

Date of Birth: 

Gender:

Permanent Australian Resident:

Residency Status:

Country of Residency:

Home Phone Number:

Mobile Phone:

Business Phone Number:

E-mail Address:

Preferred Contact Method:

First Home Buyer:

Customer of Lender:

If yes, how long: months

Existing Customer Number:

Employee of Lender:

Marital Status:

Spouse

Co-Applicant

Non Loan Party

First Name:

Family Name:

Dependants


VS



Identification Documents

Face to Face Identity Check:

Existing Customer:

Verification Options:

Date Identification document(s) verified: 

Place Identification document(s) verified:  


Electronic ID verification: Provide two types of supported identification, one of which must be a drivers licence, passport or Medicare card (must be successfully verified). Supported Australian issued ID types are passport, drivers licence, Medicare card, birth certificate, marriage certificate, citizenship certificate.
Paper based ID verification: Provide one Primary Photographic identification document OR one Primary Non-Photographic identification document and one Secondary identification document (identification documents will be required).
Certified Identification Form: Provide a copy of the CID form and identification documents.
Approved Identity Agent: Provide a copy of the ZIPID verification of identification report.


Document Type:

Document Details


Document Number:

Card Number:

Date of Issue: 

Expiry Date: 

Name on Document:

Date Of Birth: 

Document Issued By:

Place of Issue:

Original or Certified Copy:

Verified:

Photo

Applicant Full Name

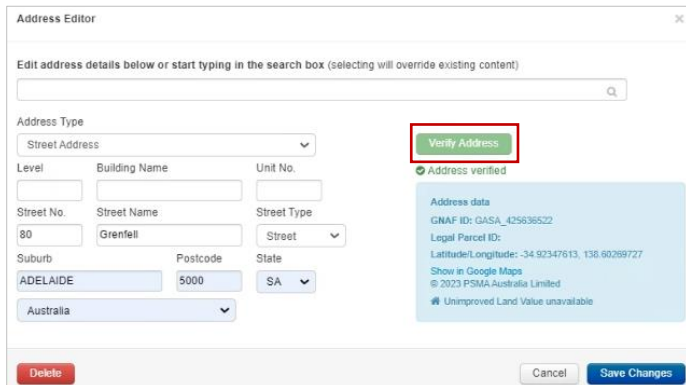
Residential Address

Signature

Date of Birth

Item	Details
What's The Focus	Spelling.
What You Need to Do	<p>Ensure the spelling of the applicant's name matches the identification uploaded.</p> <p>If it does not match, provide commentary explaining why. For example, "The driver's licence is un-hyphenated".</p> <p>Some situations will require evidence when there is a difference. For example, Marriage Certificate.</p>

Leverage AOLs Address Verification Tool



Item	Details
What's The Focus	AOL's ability to verify addresses.
What You Need to Do	<p>Selecting the Verify Address button ensures addresses are true and correct and in the right format.</p> <p>Verify all addresses, where possible.</p> <p>This avoids delays in reformatting addresses to progress the application, especially when it comes to the evaluation of security and identification of existing customer's data.</p>

List Shared Dependants Once



Item	Details
What's The Focus	Dependants.
What You Need to Do	<p>Only represent dependant/s once per household.</p> <p>Where there are multiple applicants sharing dependants, ensure the dependants are entered against one of the applicants not both.</p>

Leverage AOLs Access Seeker Report

Financial Passport
Get data and insights to help complete this application

John Citizen

Access Seeker Credit Report ⓘ

[Get Started](#)

Item	Details
What's New	Making it easier for you to request an Access Seeker Credit Report for all applicants.
What You Could Do	Use the Access Seeker Credit Report to ensure all liabilities are captured in the application and/or appropriate comments are added for the Assessor.

Illion Reports

Submission checklist
Documents required at submission time.

Print checklist | eSign request | Send documents

Consents and Declaration Form
10204139 BEN

Consents and Declarations
No documents attached

- Dated within SIXTY (60) days of application date
- Signed, dated and completed in full by all borrower(s) and guarantor(s)
- Signed, dated and completed in full by Introducer/Broker
- Shows signed declaration and authorisation
- Shows completed Tribunal of loan offer and

Identification Document
Driver's Licence - Australian - Get Smart (ending...

Identification Document
No documents attached

- Shows clear identification details

PAYG Income (Full Time, Part Time)
Get Smart

Statement of Financial Position
No documents attached

- Shows summary of financial statements

Other document options >

Funds to Complete
10 High Street ADELAIDE SA 5000

Bank Statement
No documents attached

- Shows THREE (3) months of statement history
- Shows applicant's name and account number
- Shows a running balance of the account savings

Other document options >

Transaction History (Living Expenses)
10204139 BEN

Statement of Financial Position
No documents attached

- Shows summary of financial statements

Other document options >

Additional Documents (Optional)
10204139 BEN

Additional Documents
No documents attached

Illion
CreditScore

Account Holder: John Smith and Lisa Smith
Address: 1 PLYMOUTH RD, 11 NORTH RD, ADELAIDE SA 5007
Phone No: 08 8234 1234
Period: 20-07-2021 to 19-01-2022 (180 days)
Robert Code: BNGL SNMC
Introduction #: BRK0001234
Submission Time: 17 January 2022 09:48:56

Score Key Influencing Factors (KIFs):

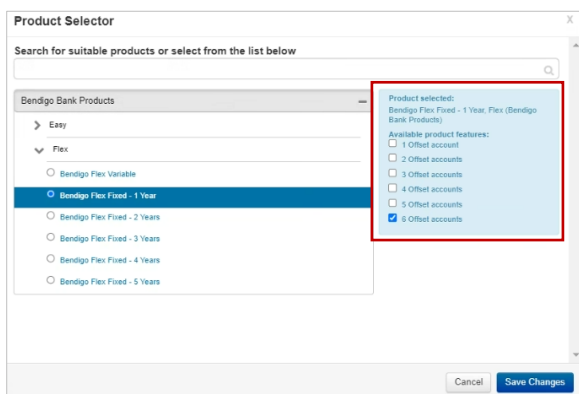
- History of Clean Access: 3 (Positive)
- Composition of Income: -3 (Negative)
- Private O/F Fees: -2 (Negative)
- Arrangements of Direct Debits: 1 (Positive)

433
+ 487 = 920

Account Summary	Account Name	Available Balance	Current Balance	Total Debits	Total Credits
Bank of Statements	Transaction Account	\$123.45	\$123.45	\$15,150.72	\$10,250.70
Bank of Statements	Savings Account	\$5,700.00	\$5,875.00	\$25,300.00	\$30,740.00

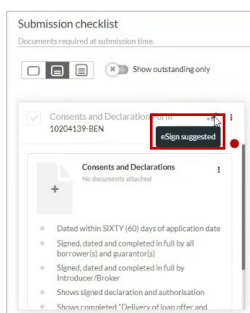
Item	Details
What's New	Ability to provide Illion Reports as supporting document evidence for 'Statement of Financial Position'.
What You Need to Do	Use the Illion Report/s to satisfy supporting document requirements in all places where 'Statement of Financial Position' is an acceptable option.

Up to Six Offsets



Item	Details
What's New	Ability to select up to six offset accounts per Flex loan 'Bendigo Bank Product'. Transaction accounts will be created and linked to the selected loan as an offset. The transaction account can be de-linked at any time.
What You Could Do	Offset account/s are not mandatory for a Flex product, however up to six may be selected. Select the correct number of offsets to be opened against each loan product/split.

Consents and Declarations



Item	Details
What's The Focus	Consents and Declarations are signed correctly.
What You Could Do	Ensure everyone signs the Consents and Declarations (including you) before you submit the application. Even better use E-Sign.

Cash Out

Loan Detail 1: 50 of 1 [New](#)

Loan Purpose

Primary Purpose:

ABS Purpose:

Is there a cash out component to this loan?

Cash out Amount:

Cash out Reason(s): Comment:

Comment:

[Add New Reason](#)

Settlement Date:

Total Loan Amount:	\$0.00
Deposits and Contributions:	\$0.00
LESS Fees Included in Loan Amount:	\$0.00
Purpose Amount:	<u>\$0.00</u>

Item	Details
What's New	New data section for cash out, with a set of questions to populate.
What You Need to Do	Cash out Amount and Cash out Reason(s) must be specified. This is an indication of how much of the requested loan is being used for cash out and the reason for the cash out