

## 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: 600201

Broker Group: Healthy Home Loans Pty Ltd

Company Name: Healthy Home Loans ABN: Phone Number:

Contact Name: Mr John Jones Mobile Number: 0411222333

Email: j.jones@healthyhomeloans.com.au

Address Type: Street Address

Unit No: Level: Building:

Street Address: 10 High Avenue

Suburb: ADELAIDE State: SA Postcode: 5000


Country: Australia


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:

Age:

Add Dependant: 


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 ID 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:

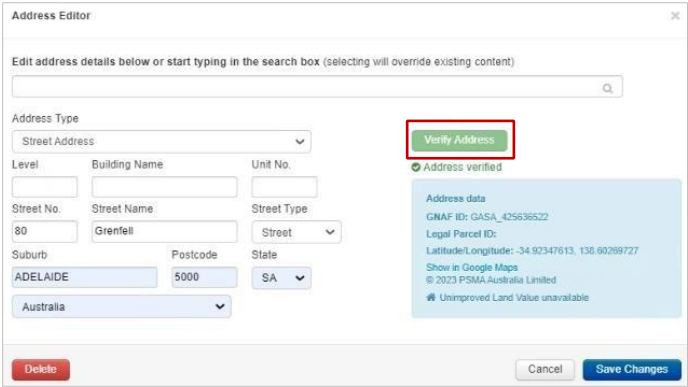
Original or Certified Copy:

Verified: ☒ Photo ☒ Applicant Full Name ☒ Residential Address ☒ Signature ☒ Date of Birth

Add New Identification: 

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



**Address Editor**

Edit address details below or start typing in the search box (selecting will override existing content)

Address Type: Street Address

Level: Building Name: Unit No:

Street No: 80 Street Name: Grenfell Street Type: Street

Suburb: ADELAIDE Postcode: 5000 State: SA

Australia

**Verify Address**

Address verified

**Address data**

GNIAF ID: GASA\_425636522

Legal Parcel ID:

Latitude/Longitude: -34.92347613, 138.60269727

Show in Google Maps

© 2023 PSMA Australia Limited

Unimproved Land Value unavailable

Delete Cancel Save Changes

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



**Dependants**

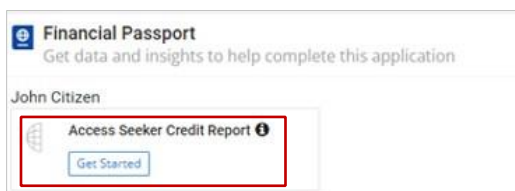
Age

8 years

Add Dependant

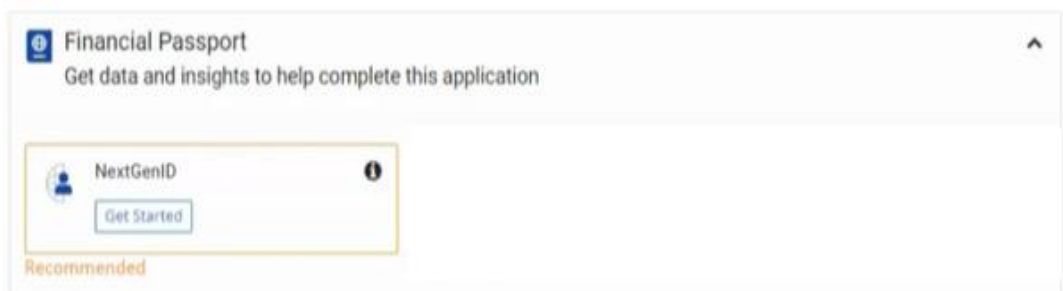
Item	Details
What's The Focus	Dependants.
What You Need to Do	<p>Only represent dependant/s once per household.</p> <p>Where there are multiple applicants sharing dependants, ensure the dependants are entered against one of the applicants <b>not both</b>.</p>

## Leverage AOLs Access Seeker Report



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.

## NextGenID



Item	Details
What's New	NextGenID
What You Could Do	You will have the option to use NextgenID to verify the customers identity for VOI and regulatory requirements. See our VOI guide for more information.

## Illion Reports

**Submission checklist**  
Documents required at submission time.

☐ ☐ ☐ Show outstanding only 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 consented Teller(s) 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

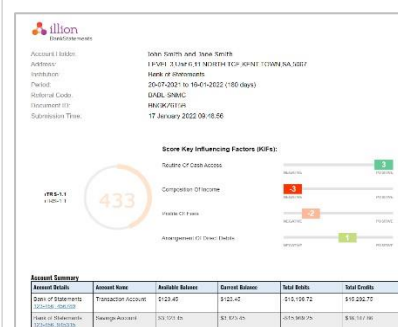
**Statement of Financial Position**  
No documents attached

- Shows summary of financial statements

[Other document options >](#)

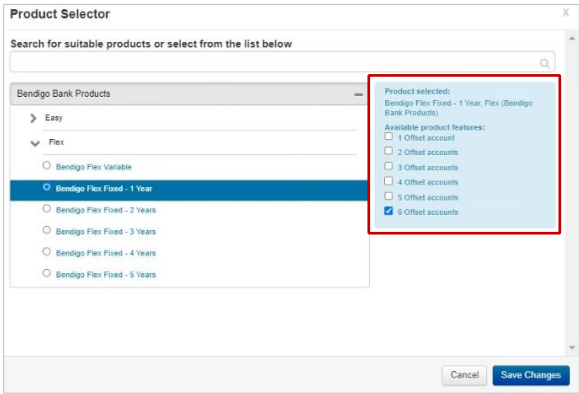
☒ Additional Documents (Optional) 10204139-BEN

**Additional Documents**  
No documents attached



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.

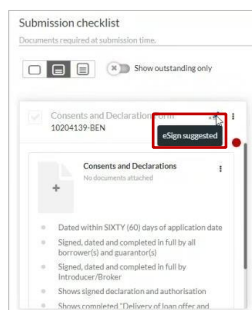
## Up to Six Offsets



The screenshot shows the 'Product Selector' window. On the left, under 'Bendigo Bank Products', the 'Flex' category is expanded, and 'Bendigo Flex Fixed - 1 Year' is selected. On the right, a red box highlights the 'Product selected' section, which shows 'Bendigo Flex Fixed - 1 Year, Flex (Bendigo Bank Products)'. Below this, the 'Available product features' section shows '6 Offset accounts' selected with a checked checkbox.

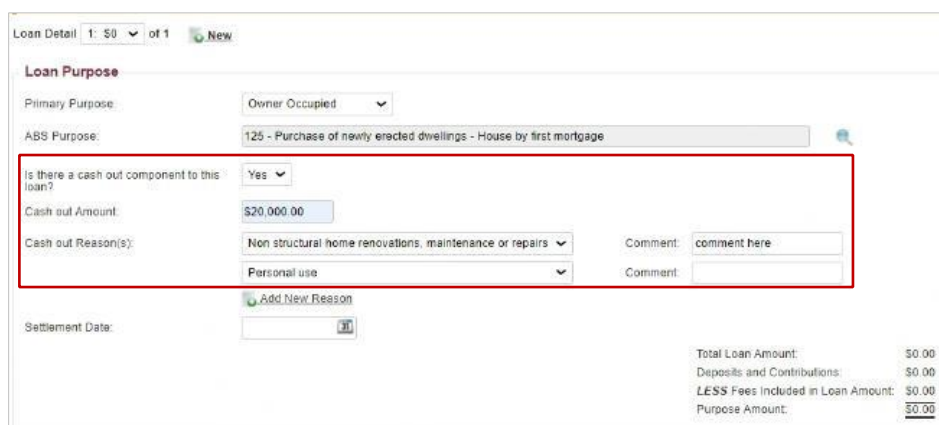
Item	Details
What's New	<p>Ability to select up to six offset accounts per Flex loan 'Bendigo Bank Product'.</p> <p>Transaction accounts will be created and linked to the selected loan as an offset. The transaction account can be de-linked at any time.</p>
What You Could Do	<p>Offset account/s are not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

## Consents and Declarations



Item	Details
What's The Focus	Consents and Declarations is preferred to be submitted via eSign.
What You Could Do	Electronic signing of the Consents and Declaration form to be actioned by e-Sign. Should a customer wish to 'wet sign' they will need to decline the eSign invitation.

## Cash Out



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