Submitting a loan

Step 1 - Complete application

- · Log into your CRM system or directly into ApplyOnline (depending on your submission process) and complete the Bendigo Bank application.
- Ensure that all parties have signed the Consents & Declarations form. Electronic signing of the Consents & Declaration form is automatically opted in, however, customers who prefer to physically sign (wet signature), please instruct to decline the DocuSign invitation. Please refer to our eSign guide

Step 2 – Submit application & upload supporting documents

- · Customers have the choice of electronic signing (DocuSign), secure email direct to broker, or post, to receive their loan documentation.
- Electronic signing (DocuSign): for customer(s) to electronically sign their loan offer document, select All Applicants to receive the loan offer documentation, then select E-Sign, as the method.

Please note, digital documents are only available for SA, VIC and NSW. As the broker, you will receive a 'View only' copy.



Post: for customers to receive their documents via post, select All Applicants to receive loan offer documentation, followed by Post as the preferred method.

Legal Representation	
Will the applicant(k) be representing themselves?	Yes 🗸
Receive Loan Offer Documentation:	AltApplants v
Receive Loan Offer Documentation Method	Post 👽

Secure email: for the broker to receive loan documents via email, and then print documents to be wet signed, please select Broker as the preferred person to receive loan offer documentation, followed by Post as the preferred method.

Legal Representation Will the applicant/up the representing thereadnes? Was w Reserve Lauri Ofer Decumentation Method: Post 👻



- Ensure all Responsible Lending questions are completed in full.
- Use ApplyOnline to submit supporting documents and meet the mandatory checklist items. Ensure that you have all supporting documents in individual files required for the application (see our supporting document checklist for clarification).
- Complete all mandatory details within the . application and hit 'Submit' (taking note of any red or amber 'flags').
- You will receive notification of the submission with your application number (via backchannel message through the submission system).

Step 3 – Assessment

- · We will notify you of Conditional Approval and arrange valuations and Lenders Mortgage Insurance (LMI) if required.
- We will also notify you of Formal Approval or if lending criteria have not been met and rework deals with new loan structures or loan amounts if possible.

Step 4 - Loan documentation

- You will receive notification when the loan documents have been produced. You will also be able to see this status change in ApplyOnline.
- Loan documents will be dispatched to the nominated destination via the nominated method on the application.
- Your customer needs to complete, sign and return the documents in the pre-paid envelope including the FATCA and OECD questions on the Financial Summary.
- If you selected digital documents as the delivery option during the application stage, the digital document pack will be made available electronically.

Step 5 – Settlement

· You will receive notification when the loan is ready for settlement, and when it settles. You will also be able to see this status change in ApplyOnline.

Step 6 - Commission payment

- · Commission payments are arranged within seven days of month-end.
- · Payments will be sent directly to your aggregator who will facilitate payment to you.

Step 7 – Post settlement support

- Your customer will receive a welcome call from us to ensure that loan settlement is to their satisfaction as well as confirming they are fine with their internet banking and their relevant accounts.
- For further information about support for your customers post settlement, see <u>Caring for Your</u> <u>Customers Guide</u>.

This document is to be used as a guide only, is intended for broker use only and is not to be distributed to customers. Please contact your Business Development Manager for specific information. This guide is subject to change without notice. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. (2070676-2070348) (10/24)