

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. For electronic signing of the Consents & Declaration form, please refer to our [eSign guide](#)

Step 2 – Submit application & upload supporting documents

- If your customer/s would like to digitally sign their loan offer document, you'll need to select the electronic signature drop down box under Receive Loan Offer Documentation on the summary tab. You'll then be required to supply a valid and unique customer email address and phone number during the application process.
- 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).

Please note, applications ineligible for digital signing of documents (DocuSign) will be issued a hard copy in accordance with non-digital process.

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 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 to introduce them to internet banking and their relevant account numbers.
- For further information about support for your customers post settlement, see Caring for Your Customers Guide.

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.

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