



**GET
THE RELATIONSHIP
EDGE**

BROKER INTERVIEW GUIDE (BIG)

ApplyOnline User Guide

How to use the ApplyOnline User Guide

- The *ApplyOnline User Guide* is designed to be used alongside the [BIG User Guide](#).
- The *ApplyOnline User Guide* outlines the key changes you will see in ApplyOnline to assist you in completing and submitting the BIG with your loan application.
- There are a number of major changes to enable the completion of the BIG in ApplyOnline:
 - a new Compliance tab to capture BIG specific information; and
 - additions/changes to fields in existing tabs to capture information we need to collect as part of the customer needs analysis and interview process.

Getting started with the BIG in ApplyOnline

Changes to ApplyOnline for BIG information have occurred in the **Applicants** tab along with the introduction of the brand new **Compliance** tab which is completed prior to submission of the application.

The changes in ApplyOnline will be put in place to capture the following required information:

Applicants tab

- Foreseeable changes to circumstance (moved to compliance tab for NCCP loans).

Compliance tab

- Loan details information
- Repayment types
- Product types
- Product conflicts
- Other information

Mandatory information in both the Applicants & Compliance tabs will need to be completed in order to submit the application.

The screenshot displays the ApplyOnline interface for a loan application. The top navigation bar includes tabs for Summary, Applicants, Loan Details, Security, Financial Position, Loan Summary, Compliance (highlighted with a red box), Status Tracking, Supporting Docs, Internal Notes, and Other Products. The main content area shows the 'Compliance' tab for 'Jack Smith'. It includes a section for 'Anticipated changes' with a question: 'Does the applicant plan or anticipate changes (other than retirement) to their future financial circumstances that could ADVERSELY impact their ability to repay the loan?'. Below this is a table with columns for 'Type', 'Period', and 'Monthly impact'. The table contains one entry: 'Large expenditure' for the period '15/10/2018 - 15/10/2019' with a 'Monthly impact' of '\$300.00'. There is a '+ Change' button below the table. The 'Retirement planning' section asks 'At what age is the applicant planning to retire?' with a dropdown menu set to '65'. It also asks 'Will the applicant reach their planned retirement age during the term of the loan?' with 'Yes' and 'No' buttons. Finally, it asks 'How would the applicant propose to repay the loan?' with two options: 'Repayment of loan prior to retirement' (unchecked) and 'Downsizing of home' (checked).

The Compliance tab

- The new Compliance tab has been added in order to capture the customer information from your discussions.
- Standard ApplyOnline icons (red cross/green tick) and instructions apply to the new fields and tab.

Tips

Ensure you complete all mandatory fields to cut down on any rework time.

Utilise the hover-over text for explanations and tips on competing fields.

Mandatory information will highlight as **RED** or **Required**

The screenshot shows a web application interface with a navigation menu at the top containing 'Applications', 'Serviceability', 'Valuation Requests', 'Reports', 'Business Intelligence', 'Information', 'Admin', and 'User Account'. Below the menu is a toolbar with 'Save', 'Print', 'Validate', 'Submit', and 'more »'. A secondary menu contains 'Summary', 'Applicants', 'Loan Details', 'Security', 'Financial Position', 'Loan Summary', 'Compliance', 'Other Products', and 'Supporting Docs'. The 'Compliance' tab is highlighted with a red 'X' icon. Below the menu, the application ID is 203969, and the applicant names are Dr John Smith and Mr John Mac. A search box contains the text 'John Smith'.

Mandatory information highlighting

The screenshot shows a form titled 'Refinance and debt consolidation'. The question is 'What are the reason(s) for the applicant(s) wanting to refinance the existing loan?'. The options are: 'Reduced repayments', 'Low interest rate', 'Increase total loan amount' (checked), 'Greater flexibility / extra of specific loan features under new loan', 'Wants to reduce number of lenders / consolidate debt', 'Dissatisfied with other financial institution', 'Close to end of current loan term', and 'Other' (checked). Below the options is a 'Details' field with a red border, indicating it is a mandatory field. Below the 'Details' field is a 'Risks' section with a bullet point: 'If refinancing or debt consolidation increases the term of the loan, this may cause the applicant(s) to pay more interest and mean the applicant(s)'s equity in the property builds up at a slower rate'. At the bottom of the 'Risks' section is a checkbox 'The applicant(s) appeared to understand and wants to proceed' and the word 'Required'.

Hover over help text

The screenshot shows a form titled 'Anticipated changes' for 'John Smith'. The question is 'Does the applicant plan or anticipate changes (other than retirement) to their future financial situation that could ADVERSELY impact their ability to repay the loan?'. The options are 'Yes' and 'No'. Below the question is a 'John Mac' section with another 'Anticipated changes' question: 'Does the applicant plan or anticipate changes (other than retirement) to their future financial situation that could ADVERSELY impact their ability to repay the loan?'. The options are 'Yes' and 'No'. Below the question is the text 'Please answer Yes/No'. A hover-over help text box is visible, containing the text: 'Examples of changes which may adversely impact the applicant's ability to repay the loan (other than retirement) include: a change to employment which may result in reduced income, parental or other extended leave, an upcoming bullet or balloon repayment for an existing loan, an interest only, no repayment or honeymoon interest rate period for an existing loan ending'.

Finalising the BIG – Print form

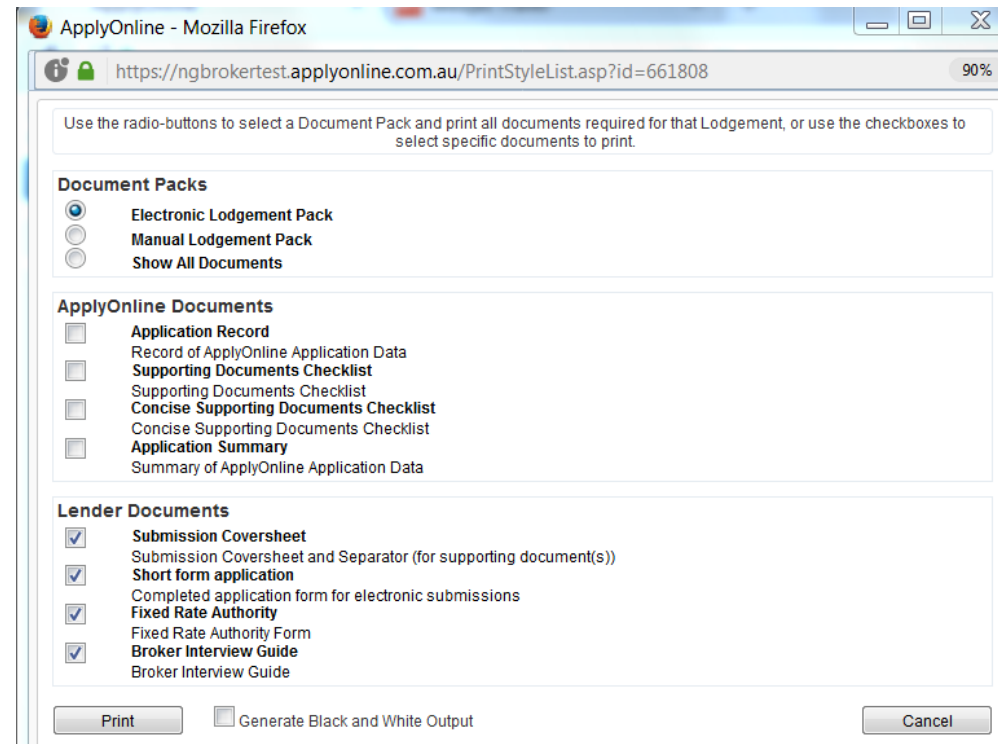
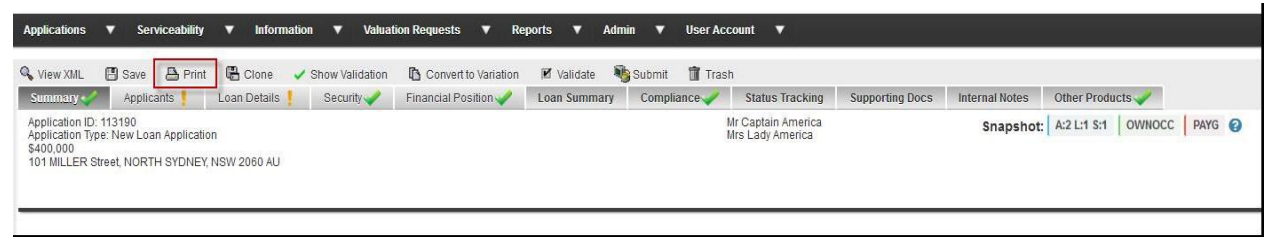
Once you have completed all the required fields in the Compliance tab you will need to complete the following activities before you can submit your application.

1. Print or send the BIG for signing by yourself and your customer.

To print the document, access the **'Broker Interview Guide'** in the **'Print forms'** menu in the left hand navigation bar.

Click the **'Print'** icon.

1. Select the 'Broker Interview Guide' as the print document.
2. Generate the PDF for printing and wet signing with your customer.



Finalising the BIG – Supporting documents

Once you have completed all the required fields in the Compliance tab you will need to complete the following activities before you can submit your application.

1. Upload the completed and wet signed document to the Supporting documents tab for submission

To upload your completed and signed BIG, access the **Supporting Docs** tab in the navigation menu.

2. Follow the instructions to either **drag and drop** your file OR click **Add files** to upload a file from your computer.

NOTE: To send supporting documents to the lender via ApplyOnline, ensure that you **click the Submit Checklist to Lender button**.

Approval checklist

0/8

Attach documents required for each item to enable formal approval

Broker Interview Guide Attach Exception
Application #17626799

✓ Signed, dated and completed in full by broker and applicant(s) [Needs and Objectives Interview Guide]

PAYG Income Attach Exception
()
 [More options](#)
✓ Shows employer's name, employer's ABN and employee's name [Payslip]
✓ Shows break up of YTD base income and YTD non-base income (allowances, commission, bonus, overtime) [Payslip]

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Trust Deed Attach Exception

Recap the ApplyOnline User Guide

The BIG is designed to improve the way we capture and record the outcomes of our conversations and customer needs.

The guide is available:

- as an editable PDF for manual completion
- by using ApplyOnline—you can simply add the additional BIG information to the Application/Compliance tab.

The three areas that have new field changes in ApplyOnline are:

- the **Applicants** tab
- a brand new **Compliance** tab
- an additional required document (the BIG) in the **'Supporting Docs'** tab.

Completing and attaching a BIG is a required part of application submission.