

NEXTGEN

ApplyOnline® Lodgement User Guide

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Introduction

The ApplyOnline® platform, originally launched in 2004, has seen several enhancements throughout the years and has continued to lead the market and provide users with quality tools for electronic lodgement of loan applications.

ApplyOnline enhances the user experience and further streamlines the loan application process by providing the most up-to-date capabilities.

What are the benefits?

ApplyOnline delivers a superior loan origination experience for users which increases the quality of loan submissions, reduces reworks, and improves outcomes.

- Contemporary user interface (UI)
- Efficient on-screen visibility of all relevant information
- Quick onboarding and adoption of validation tools
- Seamless system performance
- Excellent data quality with **'Type-ahead'** functions to populate information
- **'Auto-save'** functionality removing risk of lost data
- Exceptional efficiencies with real-time verification and validation
- Compliance control with warnings and guidance popups
- Real-time assessment and verification ensure product and policy requirements are met

What are the features?

Layout with contemporary look and feel:

The screenshot displays the NextGen ApplyOnline platform interface. The top navigation bar includes links for View, New, Learn, Report, and Admin. The main header shows the application ID (400001850-NGN), applicants (Kellie Demo, Jake Demo), total loan amount (\$700,000), and securities (60 BALMAIN ROAD LEICHARDT NSW 2040). The left sidebar contains a menu with icons for Application, Applicants, Loans, Securities, Financials, Summary, Compliance, Other prod..., Documents, and Activity. The main content area is titled 'Application' and includes sections for Submission type (Loan Application), Originator details (Broker number, Channel code, Company Name, Company ABN, Title, First name, Last name, Mobile number, Phone number, Fax number, Email, Address), Legal representation (Will the applicant(s) be representing themselves?), and Originator comments. The right sidebar shows a 'To do' list with a 'Policy check' section (LVR, Base LVR, NMS, DTI, NSR, Funds, Max Loan, Surplus, Govt Fees) and a 'Validation check' section (No data validation issues found). A 'Document check' section is also visible.

Intuitive navigation with the 'To do' panel to quickly identify and navigate to outstanding items:

Application

Submission type: Loan Application

Originator details

Broker number: 12251 Channel code: []

Company Name: Walt Disney Company ABN: 09123456789

Title: Ms First name: Test Last name: Referrer

Mobile number: 0426123123 Phone number: 02 99295999 Fax number: 07 54306677 Email: [] Required.

Address: Unit 96, Level 2, Big, 111 Storybook HIGHWAY NORTH SYDNEY NSW 2060

Legal representation

Will the applicant(s) be representing themselves? Yes No

Originator comments

Comments: demo

To do

Policy check

Due to validation errors, policy metrics may not be accurate for this application.

LVR 66.67%	Base LVR 66.67%	NMS \$5,365
DTI 3.27:1	NSR 1 : 2.33	Funds \$700,000.00
Max Loan \$1,699,447	Surplus \$15,000	Govt Fees \$42,122
Funds \$700,000		

Validation check

Application Error Warnings All

Error (1)

Application cannot be submitted. The errors below must be resolved.

Email is required for the Originator.

'Type ahead' function immediately populates fields:

Applicants (2)

Kellie Demo

Type of applicant: Personal details Contact details Addresses Foreign tax details Employment details Financial Passport Foreseeable changes to circumstances Identification documents Specialist policy eligibility Declarations

Addresses

Current residential address: [60] Recently used

60 BALMAIN ROAD LEICHHARDT NSW 2040

Unit 96, Level 2, Big, 111 Storybook HIGHWAY NORTH SYDNEY NSW 2060

Unit TENANCY 12, 100 MILLER STREET NORTH SYDNEY NSW 2060

Search suggestions

BOATSHED 60, 0 Marine Drive, Safety Beach 3936 VIC

BOATSHED 60, 0 Esplanade, Mornington 3931 VIC

BOATSHED 60, 0 Esplanade, Mount Martha 3934 VIC

BOATSHED 60, 0 Point Nepean Road, Dromana 3936 VIC

BOATSHED 60, 0 Point Nepean Road, McCrae 3938 VIC

Switch to manual address entry

Employment details

FILESTAR PTY. LIMITED

\$120,000 yearly Systems Manager Full Time 01 / 2000 to present.

Income

To do

Policy check

Due to validation errors, policy metrics may not be accurate for this application.

LVR 66.67%	Base LVR 66.67%	NMS \$5,365
DTI 3.27:1	NSR 1 : 2.33	Funds \$700,000.00
Max Loan \$1,699,447	Surplus \$15,000	Govt Fees \$42,122
Funds \$700,000		

Validation check

Applicants Error Warnings All

Error (1)

Application cannot be submitted. The errors below must be resolved.

Address is required for Current Residential Address

Streamlined process to capture loan splits:

MEGABANK ApplyOnline ID: 400001860-NGN Applicants: Kellie Demo, Jake Demo Total loan amount: \$700,000 Securities: 60 BALMAIN ROAD LEICHHARDT NSW 2040

Loans Application features, Fees, Deposits and contributions, Loan splits

Loan splits

\$700,000 Standard Variable

Primary purpose: Owner Occupied

ABS purpose: 129 - Purchase of established dwelling - House by first mortgage
In purchasing existing real estate.

Estimated settlement date: 20 Dec 2024

Base amount: \$700,000.00 LMI premium: LMI payment method: Total loan amount: \$700,000.00

Product Selector: Standard Variable in Standard

Loan Features: Offset

Total loan terms: 30 Yrs Repayment type: Principal & Interest Repayment frequency: Monthly

Account name: BSB: Account number:

Is interest tax deductible? Yes No Statement cycle:

Ownership: All applicants
Ownership will be automatically allocated to all applicants at submission time. Allocations below are indicative based on current applicants.

To do

☒ Policy check

LVR 66.67%	Base LVR 66.67%	NMS \$5,365
DTI 3.27:1	NGR 1 : 2.33	Funds \$700,000.00
Max Loan \$1,699,447	Surplus \$15,000	Govt Fees \$42,122
Funds \$700,000		

☒ Validation check
No data validation issues found

☒ Document check

Submission

Add trust as applicant for simplified trust capture:

nextgen Broker Centre View New Learn Report Admin

Search application ID or ...

Applicants (3) Kellie Demo, Jake Demo, Demo Family Trust

Applicants

+ Applicant

Demo Family Trust

Type of applicant: Trust

Trust details

Trust name: Demo Family Trust

Country established: Australia

Trust classification:

Foreign tax details

Is a foreign tax resident? Yes No

Trustees

Kellie Demo

+ Trustee

To do

☒ Policy check

Due to validation errors, policy metrics may not be accurate for this application.

LVR 66.67%	Base LVR 66.67%	NMS \$5,365
DTI 3.27:1	NGR 1 : 2.33	Funds \$700,000.00
Max Loan \$1,699,447	Surplus \$15,000	Govt Fees \$42,122
Funds \$700,000		

☒ Validation check

Compliance

☒ Document check

Submission

Guidance text to support the user enter information accurately:

MEGABANK ApplyOnline ID: 400001860-NGN Applicants: Kellie Demo, Jake Demo Total loan amount: \$700,000 Securities: 60 BALMAIN ROAD LEICHHARDT NSW 2040

DRAFT 1 day ago **Actions**

Applicants (2)

Kellie Demo

Type of applicant
Personal details
Contact details
Addresses
Foreign tax details
Employment details
Financial Passport
Foreseeable changes to circumstances
Identification documents
Specialist policy eligibility
Declarations

Foreign tax details
Is a foreign tax resident?
Yes No

Employment details
FILESTAR PTY. LIMITED
\$120,000 yearly Systems Manager Full Time 01 / 2000 to present

Regular fixed income from salary or wages
EXCLUDING bonus payments, overtime, allowances, commissions, etc.

Type	Amount	Frequency	Actions
Gross Salary	\$10,000.00	Monthly	
Total	\$120,000.00	Yearly	

+ Income

@XYZ PTY LTD
\$52,000 yearly Management consultant Casual (Secondary) 01 / 2020 to present

Income

Type	Amount	Frequency	Actions
Gross Salary	\$1,000.00	Weekly	
Total	\$52,000.00	Yearly	

+ Income

+ Employment

Financial Passport
Get data and insights from a verified Trusted Data source.

To do

☒ Policy check

LVR 66.67%	Base LVR 66.67%	NMS \$7,380
DTI 2.64:1	NSR 1 : 2.83	Funds \$700,000.00
Max Loan \$2,074,805	Surplus \$15,000	Govt Fees \$42,122
Funds \$700,000		

☒ Validation check
No data validation issues found

☒ Document check

Submission

Uniform approach to capture bridging loans across the applicable lender's applications:

nextgen Broker Centre View New Learn Report Admin

Search application ID or ...

MEGABANK ApplyOnline ID: 400001860-NGN Applicants: Kellie Demo, Jake Demo Total loan amount: \$700,000 Securities: 60 BALMAIN ROAD LEICHHARDT NSW 2040

DRAFT 1 day ago **Actions**

Application

Originator details
Legal representation
Originator comments

Application

Submission type
Bridging Finance
Loan Application
Bridging Finance

Broker number 12251 Channel code

Company Name Walt Disney Company ABN 09123456789

Title Ms First name Test Last name Referrer

Mobile number 0426123123 Phone number 02 99295999 Fax number 07 54306677 Email test.test@nextgen.net

Address Unit 96, Level 2, Bldg. 111 Storybook HIGHWAY NORTH SYDNEY NSW 2060

Legal representation
Will the applicant(s) be representing themselves?
Yes No

Originator comments
Comments: demo

To do

☒ Policy check

LVR 66.67%	Base LVR 66.67%	NMS \$7,380
DTI 2.64:1	NSR 1 : 2.83	Funds \$700,000.00
Max Loan \$2,074,805	Surplus \$15,000	Govt Fees \$42,122
Funds \$700,000		

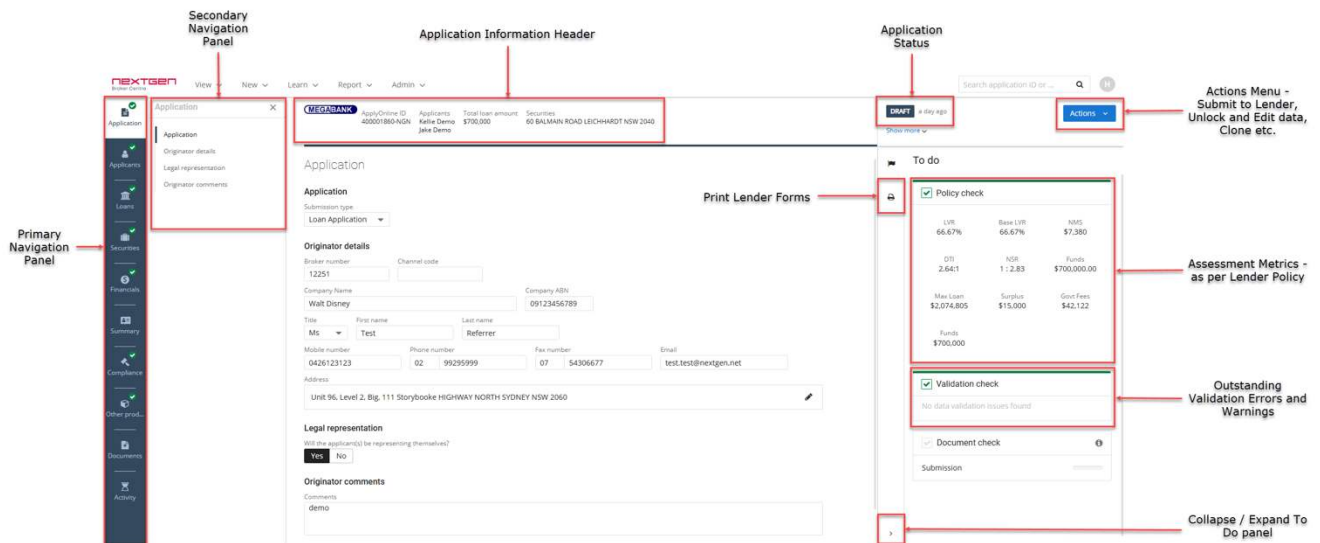
☒ Validation check
No data validation issues found

☒ Document check

Submission







General navigation

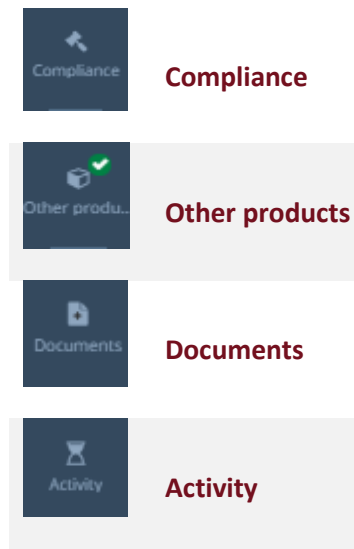
The ApplyOnline layout design provides the option to expand and collapse panels for easy navigation. Important application information displayed and updated in real time.



Primary navigation panel

Navigate sections of the application by clicking on the icon via the primary navigation panel located to the left of the screen.

Tab Icon	Tab Name
	Application
	Applicants
	Loans
	Securities
	Financials
	Summary



Secondary navigation panel

Once in a tab, a user can navigate the main body of the page by either scrolling up or down or using the hyperlinks contained within the secondary navigation panel to jump to the respective section.

The screenshot shows the NextGen application interface. The secondary navigation panel is on the left, with a list of tabs: Application, Applicants, Loans, Securities, Financials, Summary, Compliance, Other products, Documents, and Activity. The 'Applicants' tab is selected, and the 'Kellie Demo' record is highlighted. The main content area displays the details for the 'Kellie Demo' applicant, including personal details, type of applicant, and various checks (Policy check, Validation check, Document check). The 'To do' section on the right shows the status of these checks.

For **'Applicants'** and **'Securities'** tabs with multiple records, click on hyperlink in secondary navigation panel to navigate to each individual record. The secondary navigation panel can be collapsed by clicking 'X' and placed back by clicking on the tab.

Application information header

Displays key information about the application including:

- Lender
- ApplyOnline ID
- Lender ID (populated once application has been submitted and received by the lender)
- Applicants
- Total Loan Amount
- Securities

Application information header is present on each tab:

- Draft Application:



- Submitted Application:



Note: Lender ID field gets populated once the application has been submitted and received by the lender.

Right Hand Side Panel

Workflow panel

Use the **Workflow** panel, located to the right of the screen, to view important application information and perform activities relative to the application.

nextgen Broker Centre

View ▾ New ▾ Learn ▾ Report ▾ Admin ▾

Search application ID or ...

Application

Application details

Legal representation

Originator comments

Application

Submission type: Loan Application

Originator details

Broker number: 12251 Channel code:

Company Name: Walt Disney Company ABN: 09123456789

Title: Ms First name: Test Last name: Referrer

Mobile number: 0426123123 Phone number: 02 99295999 Fax number: 07 54306677 Email: test.test@nextgen.net

Address: UNIT 96, Level 2, Bldg 111 Storybooks HIGHWAY NORTH SYDNEY NSW 2060

Legal representation

Will the applicant(s) be representing themselves?

Yes No

Originator comments

Comments: demo

To do

☒ Policy check

Lift 66.67%	Base LVR 66.67%	NIMIS \$7,380
DTI 2.64:1	NDR 1:2.83	Funds \$700,000.00
Max Loan \$2,074,805	Surplus \$15,000	Govt Fees \$42,122
Funds \$700,000		

☒ Validation check

No data validation returns found

☒ Document check

Submission

Note: The Workflow panel can be collapsed/expanded by clicking the '**chevron**' (arrow) located at the bottom of the panel.

Actions

Click on **'Actions'** button to access the following functions:

- Submit to lender
- Unlock and edit data (not available for all lenders and applications depending on application status)
- Print
- Many other functions

The screenshot shows the 'Application' form in the NextGen Broker Centre. The form is for a 'Loan Application' submitted by 'Walt Disney'. The 'Actions' dropdown menu is open, showing the following options:

- Submit to lender
- Unlock and edit data
- Revert to previous version
- Print
- View CAL
- View MAL
- Save
- Manual Status Change
- Send to HelpDesk
- View NGJSON
- View MAL
- Classic Validation
- Clone
- Trash

Note: Activities available will vary depending on the lender and the broker group.

Application status

Current application status and relative time displayed at the milestone.

- Click 'Show more' to view recent activity history.

The screenshot shows the 'Application' form in the NextGen Broker Centre. The 'To do' list is visible, showing the following items:

- ☒ Policy check


LVR 66.67%	Base LVR 66.67%	NMS \$7,380
DTI 2.64:1	NSR 1 : 2.83	Funds \$700,000.00
Max Loan \$2,074,805	Surplus \$15,000	Govt Fees \$42,122
Funds \$700,000		
- ☒ Validation check

No data validation issues found
- ☒ Document check

Submission

Print

- Click the printer icon to select the required documents to be completed by the broker / applicants prior to submission. Click **'Print to PDF'** button to print or download selected documents.



Print

Select a document pack then select documents to print.

Document Packs

☒ Electronic Lodgement Pack

☐ Manual Lodgement Pack

☐ Show All Documents

Lender Documents

☒ Privacy Declaration
Privacy Declaration Form for the Current Application

☐ Responsible Lending Form
Responsible Lending - Additional Application Data form

ApplyOnline Documents

☐ Coversheet
ApplyOnline Coversheet

☐ Application Record
Record of ApplyOnline Application Data

☐ Application Summary
Summary of ApplyOnline Application Data

☐ Responsible Lending Summary
Summary of Responsible Lending Data

☐ Australian Government Issued ID Verification Report
Report of Electronically Verified Identification Document Data

Print to PDF

Privacy Act Authority

This is the Privacy Act Authority referred to in the loan/finance application of the applicant/s specified in the Schedule. Mega Bank hereafter will be referred to as the Bank.

MEGABANK

Privacy Statement

What this statement is about
Your right to privacy is important to us. This statement explains your privacy rights and our rights and obligations in relation to your personal information. The Privacy Act regulates the way Mega Bank ("we") uses personal information provided about you. Please read the following carefully as it sets out how we may use information about you.

What information can be disclosed to a credit reporting agency?
The Privacy Act allows the following information about the applicant/guarantor named in the application ("you") to be disclosed to a credit reporting agency:

- details to identify you, that is, your name, sex, date of birth, current and 2 previous addresses, your current or last known employer, and your driver's licence number;
- the fact that you have applied for credit and the amount or that we are a current credit provider to you;
- advice that payments previously notified as unpaid are no longer overdue;
- payments overdue for at least 60 days and for which collection action has started;
- cheques for more than \$100 drawn by you which have been dishonoured more than once;
- in specified circumstances, that in our opinion you have committed a serious credit infringement; and
- the fact that credit provided to you by us has been paid or otherwise discharged.

Exchange of information with a credit reporting agency
We may:

- obtain information about your credit worthiness or a credit report containing personal or commercial credit information about you from a credit reporting agency or other business that provides it; and
- exchange the information listed above about you with any credit reporting agency.

These exchanges can be made:

- to assess your application for consumer or commercial credit or to be a guarantor for the applicant, or to assess your creditworthiness;
- if you are in default under a credit agreement,

What credit related information can be disclosed to other persons?
Information, including but not limited to a credit report or any other information having a bearing on your credit worthiness, credit standing, credit history or credit capacity may be exchanged or disclosed to other persons as listed below.


We may:

- exchange that information described in the paragraph above about you with all credit providers named in this application or that may be named in credit reports issued by a credit reporting agency, any introducer referred to in the loan application, or any agent of ours assisting in processing the loan application;
- give to and receive from a credit provider, a banker's opinion of the purposes connected with your business, trade or profession; and
- Confirm:
 - your employment and income details with any employer, accountant or tax agent named in this application; or
 - your employment and income details with any employer, accountant or tax agent named in this application; or
 - your payment history from the landlord or managing agent nominated in this application.

Authority to give information to a guarantor
You authorise us to give information about you (notwithstanding, without limitation, any information required or permitted by law, regulation or industry code to be provided) to any guarantor or proposed guarantor of the loan you have applied for, for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

Authority to give information to your mortgage broker or referrer
You authorise the mortgage broker who submits your application for a loan that we approve, or a referrer who refers you to us to lodge an application for a loan we approve, to seek access from us to certain account information. You authorise us to disclose to that mortgage broker or referrer your loan account name and number, the balance of your loan account, whether there are any arrears on your loan account, the amount of those arrears (if any) and whether or not the loan is discharged.

- Click on the flag icon to return to **'To Do'** panel.



To do

☒ Policy check

LVR 66.67%	Base LVR 66.67%	NMS \$7,380
DTI 2.64:1	NSR 1 : 2.83	Funds \$700,000.00
Max Loan \$2,074,805	Surplus \$15,000	Govt Fees \$42,122
Funds \$700,000		

Policy Check

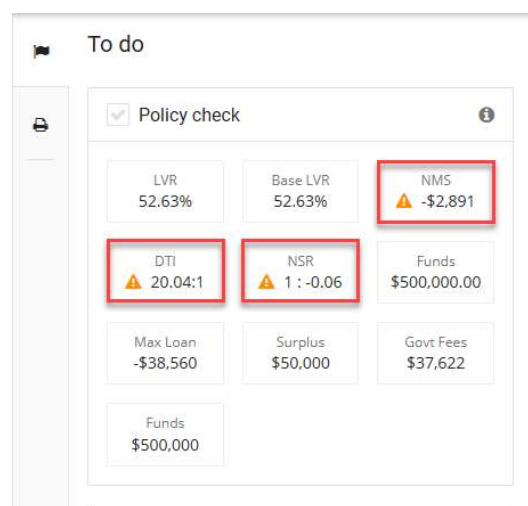
This section displays the lender's policy metrics and updates in real-time based on details captured in the application.

Hover mouse over the 'i' icon to see more information about how the lender may assess the application based on metrics calculated.

Metrics categories outside the lender's policy will be evidenced by an orange exclamation mark.

For some lenders, when an application is not within policy, a red cross will be seen (instead of an orange exclamation mark) and the application won't be able to be submitted until the metrics are within policy.

- Click on a metrics category to open a more detailed view of how metrics were calculated.



- Click on hyperlinks on the left-hand side to navigate expanded view of each metrics category relevant to the lender.
Click on **'arrow'** (<) next to policy check or the **'Close'** button to return to **'To Do'** panel.

< Policy check

Loan to Value Ratio (LVR)
52.63%

Base Loan to Value Ratio (Base LVR)
52.63%

Net Monthly Surplus
⚠️ -\$2,891

Debt To Income Ratio
⚠️ 20.04:1

Net Serviceability Ratio (NSR)
⚠️ 1 :-0.06

Funds Requested
\$500,000.00

Maximum Loan Amount
-\$38,560

Surplus Funds
\$50,000

Government Fees
\$37,622

Close

Net Monthly Surplus

-\$2,891

Total Net Monthly Income \$2,083 - Total Monthly Living Expenses \$2,252 - Total Monthly Commitments \$2,722

⚠️ Net Monthly Surplus may not be under (-) \$0 for All Applications. Ref: 1-27

Total Net Monthly Income

\$2,083

Net Personal Income for MsKellieDemo

\$833

Assessed GrossSalary - Customer service manager \$833 - Tax Payable \$0

Applicant	Income Description	Gross Income	Income Assessment Rate	Assessed Income	Taxable Income
MsKellieDemo	GrossSalary - Customer service manager	\$833.33	100.00%	\$833.33	\$833.33
				Rental Interest Tax Deduction	Tax Payable
Total Monthly Income		\$833.33		\$833.33	\$0.00

Net Personal Income for MrJakeDemo

\$1,250

Assessed GrossSalary - Quality assurance manager \$1,250 - Tax Payable \$0

Applicant	Income Description	Gross Income	Income Assessment Rate	Assessed Income	Taxable Income
MrJakeDemo	GrossSalary - Quality assurance manager	\$1,250.00	100.00%	\$1,250.00	\$1,250.00
				Rental Interest Tax Deduction	Tax Payable
Total Monthly Income		\$1,250.00		\$1,250.00	\$0.00

Validation check

Each lender has a set of validation rules around what fields are required to be completed or formatted a certain way before a user can submit the application to the lender. The validation check section displays any outstanding validation errors or warnings for each tab.

- **Error** – Application cannot be submitted. The error must be resolved.
- **Warning** – Application may be submitted. The warning should be resolved.

Hover mouse over each application section to see the number of validation errors or warnings that need to be addressed in each tab. Red indicates number of errors, orange indicates the number of warnings.

The screenshot shows a web application interface for a 'DRAFT' application, updated '3 days ago'. It features an 'Actions' button and a 'Show more' link. Below this is a 'To do' section with a checklist. The first item is 'Policy check', which is checked and has a yellow warning banner stating: 'Due to validation errors, policy metrics may not be accurate for this application.' Below the banner is a grid of policy metrics:

LVR 66.67%	Base LVR 66.67%	NMS \$7,380
DTI 2.64:1	NSR 1 : 2.83	Funds \$700,000.00
Max Loan \$2,074,805	Surplus \$15,000	Govt Fees \$42,122
Funds \$700,000		

Below the metrics is another checklist item, 'Validation check', which is also checked. To its right is a red box containing a red '1' and an orange '1', indicating one error and one warning respectively. Below this are four tabs: 'Application', 'Applicants', 'Loans', and 'Financials', each with a dropdown arrow. The 'Application' tab is highlighted with a red border, and its dropdown menu is open, showing the error and warning counts.

- Click on the arrow in each section to expand/collapse a more detailed view of validation check for that specific tab. The errors are displayed as a default view when expanded.

The screenshot shows a web interface for a validation check. At the top, there is a checkbox labeled 'Validation check' which is checked. Below this is a section titled 'Application' with an expand/collapse arrow on the right. Under the 'Application' section, there are three tabs: 'Error', 'Warning', and 'All'. The 'Error' tab is currently selected and highlighted with a red box. Below the tabs, there is a section titled 'Error (1)' which is also highlighted with a red box. This section contains a red error message: 'Application cannot be submitted. The errors below **must be** resolved.' followed by the specific error: 'Broker number is required for the Originator.' Below the error message, there are three expandable sections: 'Applicants', 'Loans', and 'Financials', each with a downward arrow.

- Click the '**Warning**' tab to view expanded view of application warnings present.

The screenshot shows the same web interface as the previous one, but with the 'Warning' tab selected and highlighted with a red box. Below the tabs, there is a section titled 'Warning (1)' which is also highlighted with a red box. This section contains a yellow warning message: 'Application may be submitted. The warnings below **should be** resolved.' followed by the specific warning: 'Comment is required for the Application.' Below the warning message, there are three expandable sections: 'Applicants', 'Loans', and 'Financials', each with a downward arrow.

- Click **'All'** to display both errors and warnings present.

The screenshot shows a 'Validation check' section with a checked checkbox. Below it, the 'Application' tab is selected, and the 'All' sub-tab is highlighted with a red box. The main content area, also outlined in red, displays one error and one warning. The error message states: 'Application cannot be submitted. The errors below **must be** resolved. Broker number is required for the Originator.' The warning message states: 'Application may be submitted. The warnings below **should be** resolved. Comment is required for the Application.'

- The validation check displays the first three errors or warnings, click **'Show more'** to expand/collapse the full list.

The screenshot shows the 'Validation check' section with the 'Application' tab selected. Below it, the 'Applicants' tab is selected, and the 'Errors' sub-tab is highlighted with a red box. The main content area displays eight errors. The first error message is: 'Application cannot be submitted. The errors below **must be** resolved. Last name is required for Kellie. The is credit authority signed response is invalid for Kellie (must be yes). The is credit authority signed response is invalid for Jake Demo (must be yes).' At the bottom of the error list, a 'Show more' button with a dropdown arrow is highlighted with a red box.

- The error or warning within the **'Validation check'** panel works as a hyperlink and upon clicking, it will take you to the section of the application that must/should be resolved.

MEGABANK Apply/Online ID: 400001850-NGN Applicants: Kellie Demo, Jake Demo Total loan amount: \$700,000 Securities: 60 BALMAIN ROAD LEICHHARDT NSW 2040

Applicants (2)

Kellie Demo

Foreseeable changes to circumstances

Identification documents

Had face to face identity check? ☒ Yes ☐ No Is existing customer? ☒ Yes ☐ No

Document type	Document number	Actions
Primary Photographic - Driver's Licence - Australian	123456	Edit Delete

[+ Identification document](#)

Specialist policy eligibility

Specialist policy eligibility:

Declarations

Is credit authority signed? ☒ Yes ☐ No
Invalid (must be yes).

Allow third party disclosure? ☒ Yes ☐ No

A needs analysis has been completed, RSO aligns to the customer conversation. I agree that any further changes made to the application will be discussed directly with the applicant.

Have you ever had a judgement entered or a conviction recorded against you for a debit (credit reporting agency), been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangements with your creditors? ☒ Yes ☐ No

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Validation check

Application cannot be submitted. The errors below **must** be resolved.

- The is credit authority signed response is invalid for Kellie Demo (must be yes).
- The is credit authority signed response is invalid for Jake Demo (must be yes).

Document check

Submission

Note: The **'Validation check'** panel updates in real-time as each item is resolved.

Document check

The document check displays the supporting documents checklist/s available depending on lender and application details. Available checklists include:

- **Submission** – documents to be uploaded and self-verified prior to submission based on lenders requirements.
- **Approval** – Documents required to be uploaded prior to '**Unconditional Approval**' is granted.

Note: Some lenders may only have an **Approval** checklist, or the **Approval** checklist may only become available after submission.

DRAFT 3 days ago Actions

Show more

To do

- ☒ **Policy check**

LVR 66.67%	Base LVR 66.67%	NMS \$7,380
DTI 2.64:1	NSR 1 : 2.83	Funds \$700,000.00
Max Loan \$2,074,805	Surplus \$15,000	Govt Fees \$42,122
Funds \$700,000		
- ☒ **Validation check**

No data validation issues found
- ☒ **Document check** i

Submission

The checklist progress bar will update as supporting document conditions are satisfied within the '**Documents**' tab of the application.

☒ **Document check** i

Submission

Application

Information captured in the **'Application'** tab will vary across lenders.

nextGEN Broker Centre View ▾ New ▾ Learn ▾ Report ▾ Admin ▾

Application (tab selected)

MEGABANK ApplyOnline ID: 400001860-NGN Applicants: Kellie Demo, Jake Demo Total loan amount: \$700,000 Securities: 60 BALMAIN ROAD LEICHHARDT NSW 2040

Application

Submission type: **Loan Application** ▾

Originator details

Broker number: 12511 Channel code:

Company Name: Test Pty Ltd Company ABN: 09123456789

Title: Ms ▾ First name: Test Last name: Referrer

Mobile number: 0426123123 Phone number: 02 99295999 Fax number: 07 54306677 Email: test.test@nextgen.net

Address **VERIFIED**: 100 MOUNT STREET NORTH SYDNEY NSW 2060

Legal representation

Will the applicant(s) be representing themselves? **Yes** No

Originator comments

Comments: Test

Application information may include:

- Application Submission type (refer Bridging Loan for more details on that submission type)

Application

Submission type

Loan Application ▾

Loan Application

Bridging Finance

- Originator details
 - Click the **'pencil'** icon to edit the address.

Originator details

Broker number	Channel code		
<input type="text" value="12511"/>	<input type="text"/>		
Company Name		Company ABN	
<input type="text" value="Test Pty Ltd"/>		<input type="text" value="09123456789"/>	
Title	First name	Last name	
<input type="text" value="Ms"/>	<input type="text" value="Test"/>	<input type="text" value="Referrer"/>	
Mobile number	Phone number	Fax number	Email
<input type="text" value="0426123123"/>	<input type="text" value="02"/> <input type="text" value="99295999"/>	<input type="text" value="02"/> <input type="text" value="54306677"/>	<input type="text" value="test@nextgen.net"/>
Address VERIFIED			
<input type="text" value="100 MOUNT STREET NORTH SYDNEY NSW 2060"/>			

- **Select address type:** Standard / Non-standard / PO Box and enter address or click **'Switch to address lookup'** to verify address in GNAF database.

Address VERIFIED

Address type

Standard

Non-standard

PO Box

Level

Unit number

Building name

Street number

Street name

Street type

Suburb

Postcode

State

Country

Done

i Switch to [address lookup](#)

- Click **'Done'** button when address entry is complete.

- Link multi-part applications
- Legal representation

Legal representation

Will the applicant(s) be representing themselves?

☒ Yes☐ No

Originator comments

Originator comments

Comments

Required.

Applicants

Information captured in the **'Applicants'** tab will vary across lenders.

nextGEN Broker Centre

View ▾ New ▾ Learn ▾ Report ▾ Admin ▾

MEGABANK ApplyOnline ID: 400001860-NGN Applicants: Kellie Demo, Jake Demo Total loan amount: \$700,000 Securities: 60 BALMAIN ROAD LEICHHARDT NSW 2040

Applicants (2)

Kellie Demo

Type of applicant

Personal details

Contact details

Addresses

Foreign tax details

Employment details

Financial Passport

Foreseeable changes to circumstances

Identification documents

Specialist policy eligibility

Declarations

Jake Demo

Applicants

+ Applicant

Kellie Demo

Type of applicant

Applicant type: Person Applicant role: Primary applicant

Personal details

Title: Ms First name: Kellie Middle name: Family name: Demo

+ Other name

Previous first name: Test Previous family name: Test

Mother's maiden name: Date of birth: 22 Aug 1990 Gender: Female Marital status: Single

Does the applicant have dependants? Yes No

Citizenship: Australia Is permanent Australian resident? Yes No Residency status: Citizen

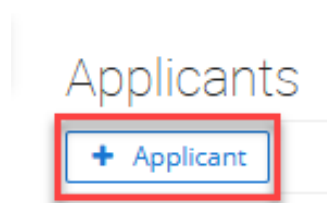
Country of residence: Australia

First home buyer: Yes No

Is employee of lender? Yes No Is customer of lender? Yes No


Applicant information may include:

- Add applicants



- Click the **'+ Applicants'** button to add applicants.

- Type of applicant

Kellie Demo 

Type of applicant

Applicant type:

Applicant role:

- Click the 'bin' icon to delete the applicant from application, if applicable.
- Select applicant type (refer Trusts for information on how trusts are captured).
- Select applicant role from dropdown menu.

- Personal details

- Mandatory fields will have a red outline, and the error message displayed.

Personal details

Title: First name: Middle name:

Family name: Required.

[+ Other name](#)

Previous first name: Previous family name:

Mother's maiden name: Date of birth: Gender: Marital status:

Does the applicant have dependants?

Citizenship: Is permanent Australian resident? Residency status:

Country of residence:

First home buyer:

Is employee of lender? Is customer of lender?

Contact details

Mobile phone: Home phone number: Business phone number: Fax number:

Email: Preferred contact method:

- Contact details

- Real-time validation of data formatting.

Contact details

Mobile phone: Invalid (must be 10 digits).

Home phone number: Business phone number: Fax number:

Email: Preferred contact method:

- Addresses

Addresses

Current residential address

60

Recently used

100 MOUNT STREET NORTH SYDNEY NSW 2060

60 BALMAIN ROAD LEICHHARDT NSW 2040

Unit TENANCY 12, 100 MILLER STREET NORTH SYDNEY NSW 2060

Search suggestions

BOATSHED 60, 0 Marine Drive, Safety Beach 3936 VIC

BOATSHED 60, 0 Esplanade, Mornington 3931 VIC

BOATSHED 60, 0 Esplanade, Mount Martha 3934 VIC

BOATSHED 60, 0 Point Nepean Road, Dromana 3936 VIC

BOATSHED 60, 0 Point Nepean Road, Mccrae 3938 VIC

Switch to [manual address entry](#)

- Start typing address in search field to select verified address from GNAF database results displayed in dropdown.
- Click **'Switch to manual address entry'** if address not found or non-standard.

Addresses

Current residential address

Address type

Standard Non-standard PO Box

Level Unit number Building name

Street number Street name Street type

Required. Required. Required.

Suburb Postcode State Country

Required. Required. Required. Australia

Done

Switch to [address lookup](#)

- Select address type: Standard / Non-standard / PO Box and enter address.
- Click **'Done'** button.

- Employment details
 - Number of mandatory fields still to be completed will display, click the **'pencil'** icon to edit.

Employment details

Three years of employment history is required for Kellie Demo.

Employment 1

Employment status: Primary employment
 Employment type: PAYG
 Employment basis: Required.

Start date: dd/mm/yyyy
Required.

Is on probation?: Yes No
Required.

PAYG employer type:

Includes income converted from foreign income?

Yes No

Occupation

Search by entering the occupation name

Switch to [manual occupation finder](#)

Required.

Employer

Business name

Search by entering the business name Search

Required.

ABN ACN

Title First name Last name

Required. Required.

Mobile number Phone number + 61 Fax number + 61 Email

Required. Required. Required.

Address

Search by entering the address

Or switch to [manual address entry](#)

Required.

- Click the **'bin'** icon to delete the record, if applicable.

- Start typing occupation to select the role from dropdown.
 - Multi-keyword search functionality allows users to input multiple keywords for precise and relevant results.

The screenshot shows a search bar with the text "information mana" entered. Below the search bar, a list of search suggestions is displayed. Each suggestion consists of a role name followed by its category in parentheses. The suggestions are:

- Information technology manager (in information technology managers)
- Health information manager (in other business and information professionals)
- Construction project manager (in building and construction managers)
- Finance manager (in finance managers)
- Human resource manager (in human resource managers)
- Engineering manager (in engineering managers)

At the bottom of the dropdown, there is a link that says "Switch to manual occupation finder" with an information icon to its left. This link is highlighted with a red box.

- If occupation is not found, click '**Switch to manual occupation**' to expand occupation categories until the most appropriate role is located. Click the radio button to select, click the '**Done**' button.

The screenshot shows the "manual occupation finder" interface. At the top, there is a breadcrumb trail: "All > Managers and administrators > Specialist managers > Engineering, distribution and process managers > Information technology managers". Below this, a list of categories is shown with expandable arrows:

- Managers and administrators
 - Generalist managers
- Specialist managers
 - Resource managers
- Engineering, distribution and process managers
 - Engineering managers
 - Production managers
 - Supply and distribution managers
- Information technology managers
 - ☒ Information technology manager

The "Information technology manager" option under the "Information technology managers" category is selected and highlighted with a red box. At the bottom right, there are two buttons: "Cancel" and "Done". The "Done" button is highlighted with a red box. At the bottom left, there is a link that says "Switch to occupation lookup".

- Enter the employer name in the **'Business name'** field, click the **'Search'** button. Select employer from dropdown.

Employer

Business name

nextgen.net


Search

- NEXTGEN.NET PTY LTD
ABN: 56 062 989 753
- NEXTGEN.NET.AU
ABN: 56 062 989 753
- NEXTGEN INTERNET
ABN: 92 856 019 319
- NEXTGEN NETWORKS PTY LIMITED
ABN: 91 093 124 675
- NEXTGEN NETWORKS PTY LIMITED
ABN: 32 094 147 403
- NEXTGEN NETWORKS GROUP PTY LIMITED
ABN: 88 162 547 337
- NextGen Network Solutions
ABN: 31 663 222 688

- Click **'X'** to clear, if required.

- Income

Regular fixed income from salary or wages
EXCLUDING bonus payments, overtime,
allowances, commissions, etc

Type	Amount	Frequency	Actions
Gross Salary ⓘ		Yearly	
Total	\$0.00	Yearly	

+ Income

Personal income

Type ⓘ

Gross Salary

Amount

Required..

Frequency

Yearly

- Hover over the **'i'** icon to display guidance text.
- Click the **'pencil'** icon, a slide-out will display, capture income details.
- Click the **'X'** or anywhere on the main screen to collapse the slide-out.
- Click the **'+ Income'** button to add additional income types related to same employer i.e., bonus, commission.

- Identification documents
 - Click **'+ Identification documents'** to enter details.
 - A slide-out will display, capture identification document details.
 - Click the **'X'** or anywhere on the main screen to collapse the slide-out.
 - Click the **'pencil'** icon to edit the details, if required.
 - Click the **'+ Identification Document'** button to add another document.
 - Click the **'bin'** icon to delete the record, if applicable.

The screenshot shows the MEGABANK application interface. On the left is a navigation panel with icons for Application, Applicants, Loans, Securities, Financials, Summary, Compliance, and Other prod. The main area displays the 'Kellie Demo' application details, including personal information, income, and employment. A slide-out titled 'Identification document' is open on the right, containing fields for Document type, Name on document, Document issued by, and Place of issue. Below these are checkboxes for 'Does the document include:' with categories like Photo, Applicant full name, Date of birth, Residential address, and Signature. At the bottom of the slide-out is a '+ Identification document' button. The main area also has a '+ Identification document' button at the bottom.

- Declarations

The screenshot shows the 'Declarations' section of the application. It contains three questions with 'Yes' and 'No' buttons:

- Is credit authority signed?
- Allow third party disclosure?
- A needs analysis has been completed, R&O aligns to the customer conversation. I agree that any further changes made to the application will be discussed directly with the applicant.

Below these is a longer question: 'Have you ever had a judgement entered or a conviction recorded against you for a debit (credit reporting agency), been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangements with your creditors?' with and buttons.

- Complete for each applicant by clicking hyperlink in the secondary navigation panel.

The screenshot shows the 'Applicants (2)' slide-out. It lists two applicants: 'Kellie Demo' and 'Jake Demo'. Each applicant has a list of navigation links: Type of applicant, Personal details, Contact details, Addresses, Foreign tax details, Employment details, Financial Passport, Foreseeable changes to circumstances, Identification documents, Specialist policy eligibility, and Declarations. The 'Applicants' icon in the left navigation panel is highlighted with a red box.

Trusts

Trusts are captured as an applicant for a more uniform approach across lenders who allow this application structure. Trust details required to be entered will vary across different lenders.

In the **'Applicants'** tab, click the **'+ Applicant'** button.

The screenshot shows the MEGABANK application interface. On the left, a sidebar contains icons for Application, Applicants, Loans, and Securities. The 'Applicants' tab is active, showing a list of applicants: Kellie Demo and Jake Demo. A red box highlights the '+ Applicant' button in the 'Applicants' section. The main content area displays the details for Kellie Demo, including the 'Type of applicant' section with dropdowns for 'Applicant type' (set to 'Person') and 'Applicant role' (set to 'Primary applicant').

- In **'Type of applicant'**, select **'Trust'** from dropdown options.

The screenshot shows the MEGABANK application interface with the 'Applicants' tab active. The 'Applicants' list now includes 'Applicant 3'. The 'Type of applicant' section for 'Applicant 3' is shown, with the 'Applicant type' dropdown menu open. The 'Trust' option is highlighted in blue. The 'Applicant role' dropdown is also visible, with the text 'Required.' below it.

- Enter mandatory trust details.

MEGABANK ApplyOnline ID: 400001860-NGN Applicants: Kellie Demo, Jake Demo (+1) Total loan amount: \$700,000 Securities: 60 BALMAIN ROAD

Applicants

+ Applicant

Applicant 3 [bin icon]

Type of applicant

Applicant type: Trust

Trust details

Trust name: [text input]

Required.

Country established: Australia

Trust classification: [dropdown]

Foreign tax details

Is a foreign tax resident? Yes No

Trustees

[red box] Trustees is invalid for Applicant 3 (only one trustee is allowed for each trust).

+ Trustee

- Click '+ Trustee' to select trustee from list of applicants on the application.

Trustees

[dropdown menu]

Trustee is required.

+ Trustee

Note: Only applicants already added to the application will display in the dropdown.

- Click the 'bin' icon to delete the record, if applicable.

Trustees

[dropdown menu]

Kellie Demo

Jake Demo

Note: A Trust cannot be selected as a primary applicant:

- For Individual trusts, an applicant must be selected as primary applicant, and the people linked to the trust are to be selected as trustees and/or beneficiaries.
- For company trusts, a company needs to be added as an applicant and can be selected as primary applicant.

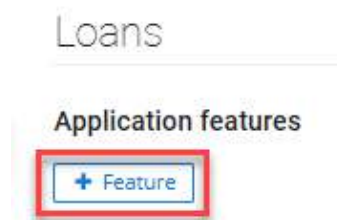
Loans

Information captured in the **'Loans'** tab will vary across lenders.

The user can see all loan splits in the one view for easy navigation.

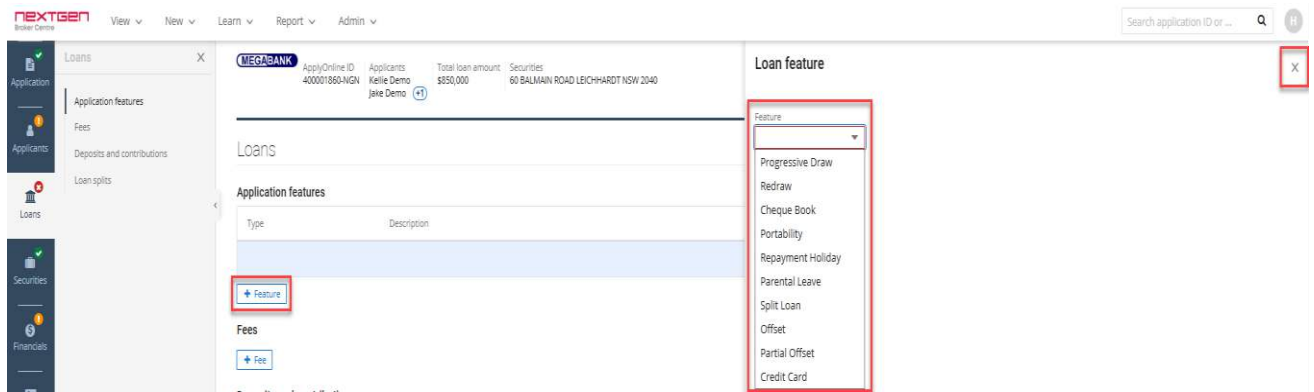
Loans information may include:

- Application features
 - Click **'+ Feature'** to add feature/s.

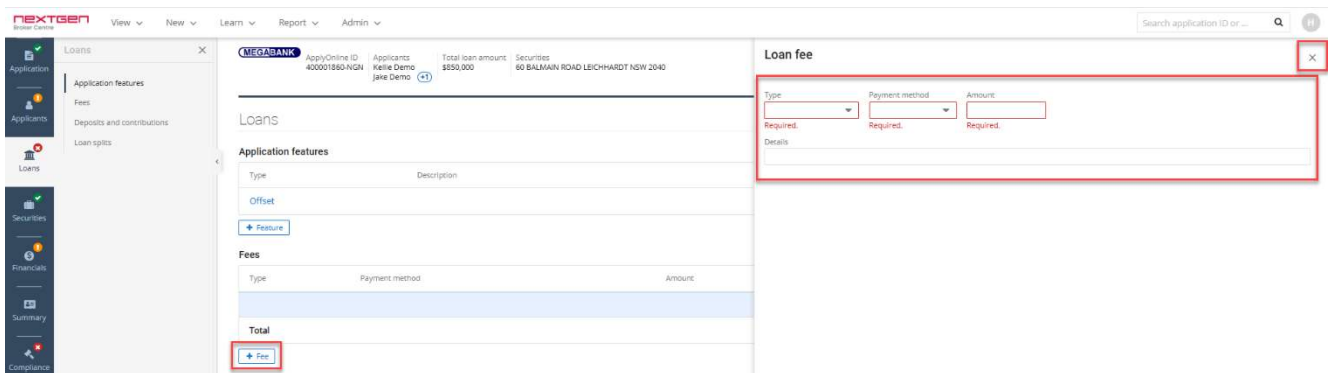


- A slide-out panel will display, select the feature from dropdown options and add comments (optional).
- Click the **'X'** or anywhere on the main screen to collapse the slide-out panel.
- Click the **'pencil'** icon to edit the details, if required.
- Click the **'+ Feature'** button to add another feature.
- Click the **'bin'** icon to delete the record, if applicable.

Note: Available features will vary across the different lenders.



- Fees
 - Click '+ Fee' to add fee/s.



- A slide-out panel will display, select the fee from dropdown options and complete mandatory fields.
- Click the 'X' or anywhere on the main screen to collapse the slide-out panel.
- Click the 'pencil' icon to edit the details, if required.
- Click the '+ Fee' button to add another fee.
- Click the 'bin' icon to delete the record, if applicable.

Note: Available fees will vary across the different lenders.

- Deposits and contributions

- Click **'+ Deposit or contribution'** to add deposit or contribution.
- A slide-out panel will display, select the type from dropdown options and complete mandatory fields.
- Click the **'X'** or anywhere on the main screen to collapse the slide-out panel.
- Click the **'pencil'** icon to edit the details, if required.
- Click the **'+ Deposit or contribution'** button to add another deposit or contribution.
- Click the **'bin'** icon to delete the record, if applicable.

- Loan Splits

- Click the **'pencil'** icon to complete required Loan split details.

- The number in the red bubble represents the number of mandatory fields within the loan split.
- Click the **'pencil'** icon to edit or collapse the loan record.
- Click the **'+ Loan split'** button to add another loan split.
- Start typing purchase in **'ABS purpose'** and select from dropdown options.

Loan splits

\$500,000 Standard Variable

Primary purpose
Owner Occupied

ABS purpose
purchase

Search suggestions

- 125 - Purchase of newly erected dwellings - House by first mortgage
in purchasing existing real estate
- 127 - Purchase of newly erected dwellings - Other dwelling by first mortgage
in purchasing existing real estate
- 129 - Purchase of established dwelling - House by first mortgage
in purchasing existing real estate
- 131 - Purchase of established dwelling - Other dwelling - secured by first mortgage
in purchasing existing real estate
- 231 - Purchases of individual residential blocks of land
in purchasing existing real estate
- 245 - Purchase / construction of dwelling for rental / resale
in purchasing existing real estate

Switch to manual purpose finder

- Or click **'Switch to manual purpose finder'** to expand categories until appropriate purpose is located, use radio button to select and click the **'Done'** button.

Loan splits

\$500,000 Standard Variable

Primary purpose
Owner Occupied

ABS purpose

All > Purchasing Existing Real Estate

☒ Purchasing Existing Real Estate

- ☐ 125 - Purchase of newly erected dwellings - House by first mortgage
- ☐ 127 - Purchase of newly erected dwellings - Other dwelling by first mortgage
- ☒ 129 - Purchase of established dwelling - House by first mortgage
- ☐ 131 - Purchase of established dwelling - Other dwelling - secured by first mortgage
- ☐ 231 - Purchases of individual residential blocks of land
- ☐ 245 - Purchase / construction of dwelling for rental / resale
- ☐ 329 - Finance for the purchase of land and buildings - Dwellings for rental/resale (not owner occupied)

Construction of Real Estate

Purchase of Non Real Estate Goods

Switch to ABS purpose lookup

Required.

- Start typing product details in '**Product**' field and select from dropdown options.

Loan splits

\$700,000 Standard Variable

Primary purpose
Owner Occupied

ABS purpose
129 - Purchase of established dwelling - House by first mortgage
in purchasing existing real estate

Estimated settlement date
23 Dec 2024

Base amount \$700,000.00 LMI premium LMI payment method Total loan amount \$700,000.00

Product Selector

variable

Standard Variable
in Standard

Lo Doc Variable
in Lo Doc

Basic Variable
in Basic

Switch to advanced product search

- Or click '**Switch to advanced product search**' to enter filters to locate matching products.

Product Selector

Refine Products

Primary purpose
Owner occupie

Rate type
Variable

Repayment type
Principal and in

Clear filters

6 Products found

Mega Home Loan
in Mega Products

Loan Features
• Redraw

Mega Investment Loan
in Mega Products

Loan Features
• Redraw

Flexible Mega Home Loan
in Flexible Mega Home Loan

Loan Features
• Redraw

Standard Variable
in Standard

Loan Features
✓ Offset

Lo Doc Variable
in Lo Doc

Cancel Done

Switch to quick search

- Enter filters, products found will update in real-time to display products that match criteria.
- Use the radio button to select a product.
- '**Loan Features**' available for the selected product can also be selected by ticking the box.
- Click the '**Done**' button.

Pricing

Some lenders provide Originators with the ability to obtain a pricing discount via the **'Pricing'** Tool. Originators can key the **'Pricing Approval Code'** and the **'Approved Pricing Discount'** into ApplyOnline prior to application submission. The discount captured applies to serviceability metrics thus providing Originators with a view of the servicing position.

Benefits:

- Capture the Pricing approval code within a loan split to instantly verify 'Approved Pricing Discount'.
- Upfront verification checks to retrieve pricing request information prior to submission to confirm the validity of the pricing request.
- Support the Originator in providing an expected outcome around Pricing Request conditions agreed with the lender and the Applicants.
- Higher rate of accuracy and reduction in reworks due to discrepancies between the agreed Pricing Request scenario and the application details.
- Empower the Originators with an effective end to end Pricing Request process.
- Increase efficiencies with smart, intuitive integration.
- Improve straight-through processing and faster Time To Yes.

Apply Pricing Discount:

'Approved Pricing Discount' can be obtained by capturing the **'Pricing Approval Code'** in the Pricing section of the ApplyOnline application for participating lenders.

The Pricing section is located within a Loan Split in the **'Loans'** tab of the ApplyOnline application.

'Loans' tab:

Primary purpose
Investment

ABS purpose
127 - Purchase of newly erected dwellings - Other dwelling by first mortgage
in purchasing existing real estate

+ Lending purpose

Estimated settlement date
03 May 2030

Base amount \$650,000.00 LMI Premium Estimate (if applicable) \$0 Calculate premium LMI payment method Added To Loan Amount Total loan amount \$650,000.00

Product Selector
2 Years
in Fixed Rate Investment Home Loan

Loan Features
☐ Rate Lock ☒ Pricing Discount

Pricing approval code Approved pricing discount NOT APPLIED
Apply Pricing Discount
Incomplete data. Pricing approval code cannot be verified. Hover over status badge for details.

Note: Pricing discount to be applied per loan split only.

To request a Pricing Discount, enter the 'Pricing approval code' and click on 'Apply Pricing Discount':

- When a valid '**Pricing Approval Code**' is entered, it will populate the associated '**Approved Pricing Discount**' automatically and '**Pricing**' will get a Green '**APPLIED**' badge indicating that the pricing discount has been '**Approved**':

\$650,000 2 Years

Primary purpose
Investment

ABS purpose
127 - Purchase of newly erected dwellings - Other dwelling by first mortgage
in purchasing existing real estate

+ Lending purpose

Estimated settlement date
03 May 2030

Base amount \$650,000.00 LMI Premium Estimate (if applicable) \$0 LMI payment method Added To Loan Amount Total loan amount \$650,000.00

Calculate premium

Product Selector
2 Years
in Fixed Rate Investment Home Loan

Loan Features
☐ Rate Lock ☒ Pricing Discount

Pricing approval code H00107312501 Approved pricing discount 2.80% **APPLIED**
Apply Pricing Discount

Note: In progress pricing requests will not be accepted. Originators must obtain pricing request approval (i.e. request has been completed) before capturing relevant details in ApplyOnline.

Once Pricing Request details have been returned and validated in ApplyOnline, the pricing discount cannot be changed. If any information has changed, the Originator must start a new request.

- If the loan split details do not align with the pricing approval details, an error message will appear, and a red **'NOT APPLIED'** badge will be shown. Users can hover over the **'NOT APPLIED'** icon to view an informational message explaining the reasons why the **'Pricing Approval Code'** could not be applied.

The screenshot shows a loan application form for a \$674,995 Standard Variable Rate loan. The primary purpose is 'Owner Occupied' and the ABS purpose is '127 - Purchase of newly erected dwellings - Other dwelling by first mortgage in purchasing existing real estate'. The estimated settlement date is 03 May 2030. The base amount is \$650,000.00, the LMI premium estimate is \$24,995, and the total loan amount is \$674,995.00. The product selector shows 'Standard Variable Rate' and 'Loan Features' include 'Bridging Finance' and 'Evening Repayment'. The pricing approval code is 'H00107312501'. A red 'NOT APPLIED' badge is shown next to the 'Approved pricing discount' field. A tooltip message is displayed over the badge, stating: 'LVR must be a maximum of 82.4. Primary purpose must be investment. Loan product is not valid. Repayment type must be Principal & Interest'. Below the badge is a blue 'Apply Pricing Discount' button. The interest rate is shown as 'Interest rate (% pa)'.

- If a significant change is detected in the loan split that affects the **'Approved Pricing Discount'**, the system will guide the user to Re-Apply the pricing discount with the following:
 - Triggering Scenarios:

The **'PLEASE RE-APPLY'** badge and warning will appear if any of the following changes are detected:

- The **Pricing Approval Code** has been updated.
- The **Pricing Approval Code** format is invalid.
- The Approved Pricing Discount has expired.
- The **Primary Purpose** of the loan has been modified.
- The **Repayment Type** has changed.
- The **Loan-to-Value Ratio (LVR)** is no longer within the allowable threshold (e.g., it exceeds the maximum LVR limit).
- The Base Amount has changed and falls outside the allowable range (e.g., it is lower than the minimum loan amount).

- **Warning Message and Action Prompt:**
 - A warning message will appear, instructing the user to click the **'Apply Pricing Discount'** button to reapply for the discount.
- **Visual Indicators:**
 - A **'PLEASE RE-APPLY'** badge will be displayed.
 - The **Approved Pricing Discount** field will show a warning validation with the following message:
"Invalid (Updates to the application data may affect the pricing approval code. Please verify again)."

\$500,000 3 Years

Primary purpose
Owner Occupied ▼

ABS purpose
125 - Purchase of newly erected dwellings - House by first mortgage in purchasing existing real estate

+ Lending purpose

Estimated settlement date
04 Dec 2024 📅

Base amount ⓘ \$500,000.00

LMI Premium Estimate (if applicable)

Calculate premium

LMI payment method
Added To Loan Amount ▼

Total loan amount
\$500,000.00

Product Selector
3 Years in Fixed Rate Home Loan

Loan Features
☐ Rate Lock ☐ Pricing Discount

Pricing approval code
H00091526502

Approved pricing discount 2.56% **PLEASE RE-APPLY**
Apply Pricing Discount

Invalid (Updates to application data may affect the pricing approval result. Please verify again).

Interest rate (% pa)
5.00%

Total loan term
30 Yrs

Repayment type
Interest Only ▼

Repayment frequency
Monthly ▼

Interest only term
3 Yrs

By following the system's prompts and reapplying the discount when needed, users can ensure that the 'Approved Pricing Discount' remains valid and accurate.

- Ownership

- Ownership will be automatically allocated to all applicants at submission time. Click the **'pencil'** icon to edit, if required.

Ownership

All applicants 

Ownership will be automatically allocated to all applicants at submission time. Allocations below are *indicative* based on current applicants.

Primary applicants	Kellie Demo (Primary applicant)	50%
	Jake Demo	50%
Total ownership allocation		100%

- Click on **'Auto-allocation'** toggle to turn it off to manually allocate ownership to all relevant parties.

☒ Auto-allocation

Ownership will be automatically allocated to all applicants at submission time. Allocations below are *indicative* based on current applicants. To change the allocations manually, toggle off "Auto-allocation".

Primary applicants

Kellie Demo (Primary applicant)	50%
Jake Demo	50%
Total ownership allocation	100%

- Check the box next to the applicant to reflect ownership details.
 - Enter ownership percentage.
 - Click the **'Done'** button.

☐ Auto-allocation

Manually allocate ownership to all relevant parties. Below allocations will be used at submission time.

☐ Primary applicants

<input checked="" type="checkbox"/> Kellie Demo (Primary applicant)	<input type="text" value="100"/>
<input type="checkbox"/> Jake Demo	<input type="text"/>
Total ownership allocation	100%

- Nominated borrowers
 - Nominated borrowers will be automatically allocated to all applicants at submission time. Click the **'pencil'** icon to edit, if required.

Nominated borrowers

All applicants

Ownership will be automatically allocated to all applicants at submission time. Allocations below are *indicative* based on current applicants.

Primary applicants	Kellie Demo (Primary applicant)	50%
	Jake Demo	50%
Total ownership allocation		100%

- Click on **'Auto-allocation'** toggle to turn it off to manually allocate ownership to all relevant parties.

☒ Auto-allocation

Ownership will be automatically allocated to all applicants at submission time. Allocations below are *indicative* based on current applicants. To change the allocations manually, toggle off "Auto-allocation".

Primary applicants

Kellie Demo (Primary applicant)	50%
Jake Demo	50%
Total ownership allocation	100%

Cancel

Done

- Check the box next to the applicant to reflect ownership details.
- Enter ownership percentage.
- Click the **'Done'** button.

☐ Auto-allocation

Manually allocate ownership to all relevant parties. Below allocations will be used at submission time.

☐ **Primary applicants**

<input checked="" type="checkbox"/> Kellie Demo (Primary applicant)	<input type="text" value="100"/>
<input type="checkbox"/> Jake Demo	<input type="text"/>
Total ownership allocation	100%

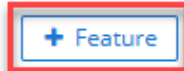
Cancel

Done

- Loan Features

- Click **'+ Feature'** button to add feature relevant to loan.

Loan features



- A slide-out panel will display, select the feature from dropdown options.
- Click the **'X'** or anywhere on the main screen to collapse the slide-out panel.
- Click the **'pencil'** icon to edit the details, if required.
- Click the **'+ Feature'** button to add another feature.
- Click the **'bin'** icon to delete the record, if applicable.

The screenshot displays the NextGen loan management interface. On the left is a vertical navigation menu with icons for Application, Applications, Loans, Securities, Financials, Summary, Compliance, Other prod., and Documents. The main area is titled 'Loans' and shows details for a loan application. A slide-out panel titled 'Loan features' is open on the right, containing a dropdown menu with 'Feature' and 'Offset' options. The main area includes sections for 'Fees', 'Deposits and contributions', and 'Loan splits'. The 'Loan splits' section shows a table with columns 'Type' and 'Description'.

Type	Amount
Savings	\$350,000.00
Total	\$350,000.00

Note: Available features will vary across the different lenders.

Securities

Information captured in the **'Securities'** tab will vary across lenders.

MEGABANK ApplyOnline ID: 400001860-NGN Applicants: Kellie Demo, Jake Demo (+1) Total loan amount: \$700,000 Securities: 60 BALMAIN ROAD LEICHHARDT NSW 2040

Securities

[+ Security](#)

60 BALMAIN ROAD LEICHHARDT NSW 2040

Type of security

Type: **Registered Mortgage** Transaction type: **Purchasing** Is primary security? **Yes** **No**

Ownership

All applicants

Ownership will be automatically allocated to all applicants at submission time. Allocations below are *indicative* based on current applicants.

Primary applicants	Allocation
Kellie Demo (Primary applicant)	50%
Jake Demo	50%
Total ownership allocation	100%

Location

Is for pre-approval? **Yes** **No**

Address: **60 BALMAIN ROAD LEICHHARDT NSW 2040**

Property Details

Status: **Established** Property primary purpose: **Owner Occupied** Holding: **Joint Tenants**

Zoning: **Residential** Property type: **Fully Detached House** Is principal residence? **Yes** **No**

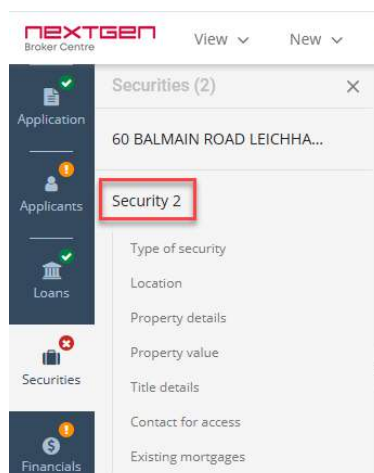
Off the plan? **Yes** **No** Will own 3 units in complex? **Yes** **No** Will own 25% of complex? **Yes** **No**

Securities information may include:


- Add Security
 - Click the **'+ Security'** button to add security.



- Security record will display in the secondary navigation panel. Click on security hyperlink to enter security details.



- Type of security

60 BALMAIN ROAD LEICHHARDT NSW 2040 

Type of security


Type: Registered Mortgage Transaction type: Purchasing Is primary security?: Yes No

- Click on the **'bin'** icon to delete the record, if applicable.

- Ownership

- Ownership will be automatically allocated to all applicants at submission time. Click **'pencil'** icon to edit, if required.

Ownership

All applicants 

Ownership will be automatically allocated to all applicants at submission time. Allocations below are *indicative* based on current applicants.

Primary applicants	Kellie Demo (Primary applicant)	50%
	Jake Demo	50%
	Total ownership allocation	100%

- Click on **'Auto-allocation'** toggle to turn it off to manually allocate ownership to all relevant parties.

☒ Auto-allocation

Ownership will be automatically allocated to all applicants at submission time. Allocations below are *indicative* based on current applicants. To change the allocations manually, toggle off "Auto-allocation".

- Enter the ownership percentage, the check box next to the applicant's name will be checked automatically to reflect the ownership details.
- Click the **'Done'** button.

☒ Auto-allocation

Manually allocate ownership to all relevant parties. Below allocations will be used at submission time.

☐ Primary applicants

<input checked="" type="checkbox"/>	Kellie Demo (Primary applicant)	<input type="text" value="100"/>
<input type="checkbox"/>	Jake Demo	<input type="text"/>
Total ownership allocation		100%

- Location

- If the same address as previously selected in application, click on address field to select from **'Recently used'** address records in dropdown.
- Start typing address in search field to select verified address from GNAF database results displayed in dropdown.
- Click **'Switch to manual address entry'** if address not found or non-standard.

Location

Is for pre-approval?

Address

60 BALMAIN ROAD LEICHHARDT NSW 2040

Recently used

60 BALMAIN ROAD LEICHHARDT NSW 2040

Switch to manual address entry

- **Select address type:** Standard / Non-standard / PO Box and enter address.
- Click the **'Done'** button.

Location

Is for pre-approval?

Address

Address type

Level Unit number Building name

Street number Street name Street type

Required. Required. Required.

Suburb Postcode State Country

Required. Required. Required.

Done

Switch to address lookup

- Property details

Property Details

Status Property primary purpose Holding

Zoning Property type Is principal residence?

Off the plan? Will own 3 units in complex? Will own 25% of complex?

- Property value

Property value

Estimated value	Basis of estimate		
<input type="text" value="\$1,050,000.00"/>	<input type="text" value="Applicant Estimate"/>		
Contract price	Contract date	Has licensed real estate agent contract?	Transfer of land amount
<input type="text" value="\$1,050,000.00"/>	<input type="text" value="22 Nov 2024"/>	<input type="button" value="Yes"/> <input type="button" value="No"/>	<input type="text"/>

- Title details

Title details

Title type	Title
<input type="text" value="Freehold"/>	<input type="text" value="Torrens"/>
<input type="button" value="+ Title identifier"/>	

- Contact for access

Contact for access

Contact
<input type="text" value="Kellie Demo"/>

- Existing mortgage
 - Click **'+ Existing mortgage'** to add loans when the transaction type is **'Owns- Existing Mortgage'**.

The screenshot displays the 'Existing mortgage' slide-out panel on the right side of the application. The panel contains the following sections:

- Priority:** A dropdown menu set to 'First'.
- Ownership:** A section titled 'All applicants' with a note: 'Ownership will be automatically allocated to all applicants at submission time. Allocations below are indicative based on current applicants.' It includes a table:

Primary applicants	Allocation
Kellie Demo (Primary applicant)	50%
Jake Demo	50%
Total ownership allocation	100%
- Creditor:** A dropdown menu.
- Loan type:** A dropdown menu.
- Repayment type:** A dropdown menu.
- Repayment amount:** A text input field.
- Frequency:** A dropdown menu.
- Current interest rate:** A text input field.
- Is interest tax deductible?** A 'Yes/No' selection.
- Current balance:** A text input field.
- Limit:** A text input field.
- Monthly payment fee:** A text input field.
- Fees and Charges:** A text input field.
- Frequency:** A dropdown menu.
- Account name:** A text input field.
- BSS:** A text input field.
- Account number:** A text input field.
- Is clearing from this loan?** A 'Yes/No' selection.

At the bottom of the main screen, the 'Existing mortgages' table is visible, with a '+ Existing mortgage' button highlighted in a red box. The table has columns for Creditor, Balance, Limit, Repayment (monthly), and Financial Passport.

- A slide-out panel will display, enter mandatory loan details.
- Click on the **'X'** or anywhere on the main screen to collapse the slide-out panel.
- Use the **'pencil'** icon to edit the details.
- Click the **'+ Existing mortgage'** button to add another record.
- Use the **'bin'** icon to delete the record, if applicable.

Financials

Information captured in the **'Financials'** tab will vary across lenders.

Financials

MEGABANK ApplyOnline ID: 400001860-NGN Applicants: Kellie Demo, Jake Demo (+1) Total loan amount: \$700,000 Securities: 60 BALMAIN ROAD LEICHHARDT NSW 2040

Financials

Financial Passport
Get data and insights from a verified Trusted Data source.

Real estate assets
[+ Real estate asset](#)

Other assets

Type	Ownership	Value	Financial Passport	Actions
Savings Account	All Applicants Auto allocation	\$500,000.00	-	
Home Contents	All Applicants Auto allocation	\$80,000.00	-	
Superannuation	All Applicants Auto allocation	\$320,000.00	-	
Motor Vehicle	All Applicants Auto allocation	\$23,000.00	-	
Total		\$923,000.00		

[+ Other asset](#)

Income

Type	Ownership	Amount (yearly)	Financial Passport	Actions
Gross Salary	Kellie Demo (100%)	\$150,000.00	-	
Gross Salary	Jake Demo (100%)	\$100,000.00	-	
Total		\$250,000.00		

[+ Income](#)

Financials information may include:

- Real estate assets
 - Click the **'+ Real estate asset'** button to add real estate assets.



- Enter mandatory real estate asset details and click **'Done'**.
- Click the **'+ Existing mortgage'** button to enter existing loan details for the property, if applicable.
- Click **'+ Real estate asset'** button to add another real estate asset.

Note: this section may already be populated with real estate details captured in the **'Securities'** tab. Navigate to the **'Securities'** tab to edit, if applicable.

Real estate assets

Address unknown

Primary purpose Value Value basis
Required. Required. Required.

Zoning
Required.

Address
 Search by entering the address
Or switch to [manual address entry](#)
Required.

Rental income (gross) Frequency Weekly Has evidence of tenancy? Yes No

Ownership

All applicants

Ownership will be automatically allocated to all applicants at submission time. Allocations below are *indicative* based on current applicants.

Primary applicants	Kellie Demo (Primary applicant)	50%
	Jake Demo	50%
Total ownership allocation		100%

Expense type

Description

Amount Frequency
Required.

Done

Existing mortgages

+ Existing mortgage

+ Real estate asset

- Other assets
 - Click the '+ Other asset' button to add other assets.

Other assets

+ Other asset

Have the applicants confirmed that there are no 'other' assets for this application?

Yes No

Required.

- A slide-out panel will display, select the asset from dropdown options.

The screenshot shows the 'Other assets' section of the application. On the left, a sidebar contains navigation links. The main area displays a table of assets with columns for Type, Ownership, Value, Financial Passport, and Actions. A red box highlights the '+ Other asset' button at the bottom of the table. To the right, a slide-out panel titled 'Other asset' is open, showing a dropdown menu for 'Asset type' with various options like Boat, Business Equity, Cash, etc. A red box highlights the 'Motor Vehicle' option in the dropdown.

- Additional asset fields to be entered will display based on asset type selected.

The screenshot shows the 'Other asset' slide-out panel. The 'Asset type' dropdown is set to 'Motor Vehicle'. Below it, fields for 'Value', 'Value basis', 'Motor vehicle type', 'Year made', and 'Make' are shown, each with a red box and 'Required.' label. The 'Ownership' section shows a table with 'All applicants' and 'Primary applicants'.

Ownership	Applicant	Allocation
Primary applicants	Kellie Demo (Primary applicant)	50%
	Jake Demo	50%
	Total ownership allocation	100%

- Enter mandatory asset details, click the 'X' or anywhere on the main screen to collapse the slide-out panel.
- Click the 'pencil' icon to edit the details, if required.
- Click the '+ Other asset' button to add another asset.
- Click the 'bin' icon to delete the record, if applicable.

Note: Asset types will vary across the different lenders.

- Income

Income

Type	Ownership	Amount (yearly)	Financial Passport	Actions
Gross Salary	Kellie Demo (100%)	\$150,000.00	-	
Gross Salary	Jake Demo (100%)	\$100,000.00	-	
Total		\$250,000.00		

+ Income

Have the applicants confirmed that there are no incomes for this application?

Yes No

Note: this section may already be populated with income details captured in the **'Applicants/Securities'** tab. Navigate to the **'Applicants/Securities'** tab to edit, if required.

- Click **'+ Income'** button to add another income.
- A slide-out panel will display, enter mandatory income details.

The screenshot shows the application interface with the **Income** section and the **Other Income** slide-out panel. The **Income** section displays a table with two rows of Gross Salary for Kellie Demo and Jake Demo, totaling \$250,000.00. The **Other Income** panel is open, showing fields for Income type, Amount, and Income Frequency, all marked as Required. It also includes a table for Ownership allocation for Primary applicants, showing 50% for Kellie Demo and 50% for Jake Demo, totaling 100%.

- Click the **'X'** or anywhere on the main screen to collapse the slide-out panel.
- Click the **'pencil'** icon to edit the details, if required.
- Click the **'bin'** icon to delete the record, if applicable.

Note: Income types will vary across the different lenders.

- Liabilities

Liabilities

⚠ At least one liability should be provided. If there are none, please make a comment in regards to this within the comments section on the application tab, prior to submitting the application.

+ Liability

Have the applicants confirmed that there are no liabilities for this application?

Yes No

Required.

- Click the **'+ Liability'** button to add a liability record.

- A slide-out panel will display, select the liability type from dropdown options.

The screenshot shows the MEGA BANK application interface. On the left is a sidebar with navigation options: Application, Financials, Real estate assets, Other assets, Income, Loans, Liabilities, Expenses, Financials, Summary, Compliance, and Security. The main area displays the 'Liabilities' section. At the top, there's a header with 'MEGA BANK', 'ApplyOnline ID: 400001860-NGN', 'Applicants: Kellie Demo, Jake Demo', 'Total loan amount: \$700,000', and 'Security: 60 BALMAIN ROAD LEICHHARDT NSW 2040'. Below this is a 'Yes No' toggle. The 'Liabilities' table has columns: Type, Balance, Limit, Repayment (monthly), Financial Passport, and Actions. It lists two 'Credit card' liabilities. A '+ Liability' button is highlighted in the bottom left of the table. On the right, a slide-out panel titled 'Liability' shows a dropdown menu for 'Liability type' with options: Business Loan, Commercial Bill, Contingent Liability, Credit card, HECS, Hire purchase, Lease, Line of credit, Margin Loan, Tax Debt, Overdraft, Personal loan, Store card, Term loan, and Other.

Note: Liability types will vary across the different lenders.

- Additional liability fields will display based on liability type selected.

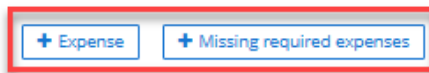
The screenshot shows the 'Liability' slide-out panel. The 'Liability type' dropdown is set to 'Credit card'. Below it are fields for 'Creditor', 'Current balance', 'Limit', 'Repayment amount', 'Frequency', 'Account name', 'BSB', and 'Account number'. There are 'Yes' and 'No' buttons for 'Clearing from this loan?'. At the bottom, an 'Ownership' section shows a table of ownership allocations for 'All applicants'.

All applicants		
Ownership will be automatically allocated to all applicants at submission time. Allocations below are <i>indicative</i> based on current applicants.		
Primary applicants	Kellie Demo (Primary applicant)	50%
	Jake Demo	50%
	Total ownership allocation	100%

- Enter mandatory liability details, click the 'X' or anywhere on the main screen to collapse the slide-out panel.
- Click the 'pencil' icon to edit the details, if required.
- Click the '+ Liability' button to add another liability.
- Click the 'bin' icon to delete the record, if applicable.

- Expenses

Expenses



- Click the **'+ Expense'** button to add one expense type at a time or click **'+ Missing required expenses'** button to add all categories required to be completed by the lender.

Expenses

⚠ Lender's definition of one or more expense type differs from standard definition. Please review to ensure these expenses are correctly allocated.

Type	Ownership	Amount (monthly)	Financial Report	Actions
Household				
Groceries	Kellie Demo (50%) Jake Demo (50%)	Required: /mth	-	
Communication	Kellie Demo (50%) Jake Demo (50%)	Required: /mth	-	
Transport	Kellie Demo (50%) Jake Demo (50%)	Required: /mth	-	
Healthcare	Kellie Demo (50%) Jake Demo (50%)	Required: /mth	-	
Clothing/personal care	Kellie Demo (50%) Jake Demo (50%)	Required: /mth	-	
Recreation	Kellie Demo (50%) Jake Demo (50%)	Required: /mth	-	
Housing				
Primary residence costs	Kellie Demo (50%) Jake Demo (50%)	Required: /mth	-	
Other				
General insurance	Kellie Demo (50%) Jake Demo (50%)	Required: /mth	-	
Personal insurance	Kellie Demo (50%) Jake Demo (50%)	Required: /mth	-	
Total			\$0.00	

Expense

Search: _____

Household: ☐ Clothing/personal care: ☐ Board: ☐ Education: ☐ Childcare: ☐ Child/spousal mainten...: ☐
 Communication: ☐ Primary residence costs: ☐ Higher education: ☐ General insurance: ☐
 Groceries: ☐ Rent: ☐ Private schooling: ☐ Other: ☐
 Healthcare: ☐ Public schooling: ☐ Other insurance: ☐
 Pet care: ☐ Personal insurance: ☐
 Recreation: ☐
 Transport: ☐

Description: _____

Amount: _____ Frequency: Monthly
 Required: \$0.00/month

Ownership: Kellie Demo (50%), Jake Demo (50%)
 Ownership will be automatically allocated to all applicants at submission time. Allocations below are indicative based on current applicants.

Primary applicants	Ownership
Kellie Demo (Primary applicant)	50%
Jake Demo	50%
Total ownership allocation	100%

- Expense amounts can be edited within the main expense screen, and these amounts will be captured as monthly expenses.
- Click on the expense type, a slide-out panel will display, enter mandatory expense details.
- Click on the **'X'** or anywhere on the main screen to collapse the slide-out.
- Use the **'pencil'** icon to edit the details, if required.
- Click the **'+ Expense'** button to add another expense.
- Use the **'bin'** icon to delete the record, if applicable.
- Note:** Not available in all lender applications.

Summary

The **'Summary'** tab displays a summary of the details entered in the application.

The screenshot shows the NextGen Summary tab. The left sidebar has a 'Summary' tab highlighted. The main content area displays a summary of the application details. At the top, there is a header with 'MEGABANK' and application details: 'ApplyOnline ID: 100001860-NGN', 'Applicants: Kellie Demo, Jake Demo', 'Total loan amount: \$700,000', and 'Securities: 60 BALMAIN ROAD LEICHHARDT NSW 2040'. Below this, a 'Summary' section states: 'Before submitting your application, here is a summary of your loan and what you've told us.' The summary is divided into four columns: Applicants, Loans, Securities, and Financials. Below these columns, there are two sections for applicants: 'Kellie Demo' (Primary applicant) and 'Jake Demo' (Co-applicant). Each section lists details such as Type, Marital Status, Dependents, Residential Address, Post-Settlement Address, and Contact Info.

Applicants	Loans	Securities	Financials
Total loan parties 3	Total Base Amount \$700,000.00	Total Value \$1,050,000.00	Total Assets + \$923,000.00
Total dependants 0	Total Capitalised Fees \$0.00	Total Current Balance \$0.00	Total Liabilities - \$1,000.00
	Total Amount (Including Capitalised Fees) \$700,000.00	Total Current Limit \$0.00	Total Incomes + \$20,833.33 /month
		Total Ongoing Limit \$0.00	Total Expenses - \$3,050.00 /month

Applicants

Kellie Demo
Primary applicant

Type	Person
Marital Status	Single
Dependents	-
Residential Address	60 BALMAIN ROAD LEICHHARDT NSW 2040
Post-Settlement Address	60 BALMAIN ROAD LEICHHARDT NSW 2040
Contact Info	0411111111 (Mobile)

Jake Demo
Co-applicant

Type	Person
Marital Status	Single

Summary information may include:

- Summary
 - Clicking on hyperlink will take you to the respective section of the **'Summary'** tab.

The screenshot shows a detailed view of the Summary tab. The left sidebar has a 'Summary' tab highlighted. The main content area displays a summary of the application details. At the top, there is a header with 'MEGABANK' and application details: 'ApplyOnline ID: 100001860-NGN', 'Applicants: Kellie Demo, Jake Demo', 'Total loan amount: \$700,000', and 'Securities: 60 BALMAIN ROAD LEICHHARDT NSW 2040'. Below this, a 'Summary' section states: 'Before submitting your application, here is a summary of your loan and what you've told us.' The summary is divided into four columns: Applicants, Loans, Securities, and Financials. Below these columns, there are two sections for applicants: 'Kellie Demo' (Primary applicant) and 'Jake Demo' (Co-applicant). Each section lists details such as Type, Marital Status, Dependents, Residential Address, Post-Settlement Address, and Contact Info.

Applicants	Loans	Securities	Financials
Total loan parties 3	Total Base Amount \$700,000.00	Total Value \$1,050,000.00	Total Assets + \$923,000.00
Total dependants 0	Total Capitalised Fees \$0.00	Total Current Balance \$0.00	Total Liabilities - \$1,000.00
	Total Amount (Including Capitalised Fees) \$700,000.00	Total Current Limit \$0.00	Total Incomes + \$20,833.33 /month
		Total Ongoing Limit \$0.00	Total Expenses - \$3,050.00 /month

Applicants

Kellie Demo
Primary applicant

Type	Person
Marital Status	Single
Dependents	-
Residential Address	60 BALMAIN ROAD LEICHHARDT NSW 2040
Post-Settlement Address	60 BALMAIN ROAD LEICHHARDT NSW 2040
Contact Info	0411111111 (Mobile)

Jake Demo
Co-applicant

Type	Person
Marital Status	Single

- Applicants
 - Click on the arrow to navigate to the **'Applicants'** tab.
 - Click on the expander arrow to expand/collapse applicant records.

Applicants

Kellie Demo Primary applicant		↩	▼
Type	Person		
Marital Status	Single		
Dependants	-		
Residential Address	60 BALMAIN ROAD LEICHHARDT NSW 2040		
Post-Settlement Address	60 BALMAIN ROAD LEICHHARDT NSW 2040		
Contact Info.	0411111111 (Mobile)		

Jake Demo Co-applicant		↩	▼
Type	Person		
Marital Status	Single		
Dependants	-		
Residential Address	60 BALMAIN ROAD LEICHHARDT NSW 2040		
Post-Settlement Address	60 BALMAIN ROAD LEICHHARDT NSW 2040		
Contact Info.	0411111111 (Mobile)		

- Loans
 - Click on the arrow to navigate to the **'Loans'** tab.
 - Click on the expander arrow to expand/collapse loan records.

Loans

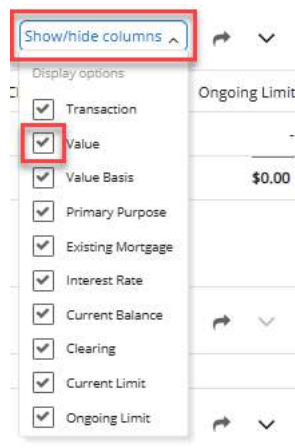
Standard Variable \$700,000.00		↩	▼
Primary Purpose	Owner Occupied		
Base Amount	\$700,000.00		
Total Loan Term	30 years		
Repayment Type	Principal & Interest		
Capitalised Fees	\$0.00		
Amount (Including capitalised fees)	\$700,000.00		

- Securities
 - Click on the arrow to navigate to the **'Securities'** tab.
 - Click on the expander arrow to expand/collapse securities records.

Securities

Securities								Show/hide columns		
\$1,050,000.00										
	Transaction	Value	Value Basis	Primary Purpose	Existing Mortgage	Interest Rate	Current Balance	Clearing	Current Limit	Ongoing Limit
60 BALMAIN ROAD LEICHHARDT NSW 2040	Purchasing	\$1,050,000.00	Applicant Estimate	Owner Occupied	-	-	-	-	-	-
Total Securities		\$1,050,000.00					\$0.00		\$0.00	\$0.00

- Click on **'Show/hide columns'**
Check/uncheck security information to be displayed.



- Financials
 - Click on the arrow to navigate to the **'Financials'** tab.
 - Click on the expander arrow to expand/collapse financials records.

Financials

Real Estate Assets \$0.00		↩	⌵
Other Assets \$820,000.00		↩	⌵
Savings Account / AMP	\$500,000.00		
Superannuation	\$320,000.00		
Total Other Assets	\$820,000.00		
Deposits And Contributions \$350,000.00		↩	⌵
Savings	\$350,000.00		
Total Deposits And Contributions	\$350,000.00		
Incomes (Per Month) \$20,833.33		↩	⌵
Kellie Demo <small>NEXTGEN.NET PTY LTD - Test Full Time 01 / 2000</small>			
Gross Salary	\$12,500.00		
Jake Demo <small>FILESTAR PTY, LIMITED - Test Full Time 01 / 2018</small>			
Gross Salary	\$8,333.33		
Total Incomes (Per Month)	\$20,833.33		
Liabilities \$1,000.00		Show/hide columns ⌵	↩ ⌵

Compliance

The **'Compliance'** tab may not be available for all lenders. Information captured in the **'Compliance'** tab will vary across lenders.

nextGEN Broker Centre

View ▾ New ▾ Learn ▾ Report ▾ Admin ▾

MEGABANK ApplyOnline ID: 400001860-NGN Applicants: Kellie Demo Jake Demo (+1) Total loan amount: \$700,000 Securities: 60 BALMAIN ROAD LEICHHARDT NSW 2040

Compliance

Requirements & objectives

Kellie Demo

Anticipated changes

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? ⓘ

Retirement planning

At what age is the applicant planning to retire?

Will the applicant reach their planned retirement age during the term of the loan?

Will the applicant's age reach 75 during the term of the loan?

Jake Demo

Anticipated changes

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? ⓘ

Retirement planning

At what age is the applicant planning to retire?

Compliance information may include:

- Requirements and objectives
 - Anticipated Changes
 - Hover mouse over ⓘ icon to display guidance text.

Requirements & objectives

Kellie Demo

Anticipated changes

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? ⓘ

Retirement planning

At what age is the applicant planning to retire?

Will the applicant reach their planned retirement age during the term of the loan?

Will the applicant's age reach 75 during the term of the loan?

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

- If **'Yes'** selected for anticipated changes, enter mandatory details including mitigant(s).

- Click **'+ Change'** to add additional changes to future financial circumstances and mitigant(s), if applicable.
- Retirement planning
 - If **'Yes'** is selected for any of the questions, select a checkbox for repayment strategy.

Retirement planning

At what age is the applicant planning to retire?

77

Will the applicant reach their planned retirement age during the term of the loan?

Yes No

Will the applicant's age reach 75 during the term of the loan?

Yes No

How would the applicant propose to repay the loan?

- ☐ Repayment of loan prior to retirement
- ☐ Downsizing of home
- ☐ Sale of assets
- ☐ Recurring income from superannuation
- ☐ Superannuation lump sum following retirement
- ☐ Income from other investments
- ☐ Savings
- ☐ Co-applicant's income
- ☐ Other

Required.

Note: More than one option may be selected.

- Rate type
 - Select which product is important to the applicant(s), why it is important and check the box to indicate the applicant understands the associated risks of product(s).

Rate type

Which product rate type is most important to the applicant(s)?

☐ Fixed
 ☒ Variable
 ☐ Fixed and variable
Variable rate

- Interest charged and repayments will change to reflect interest rate movements

Why is variable rate important to the applicant(s)?

- ☒ To take advantage of potential future decreases in the interest rate
- ☐ Flexibility with respect to repayment, redraw and/or early repayment of loan
- ☐ Other

Risks

- Interest rate and repayment amount may increase while the loan is on a variable rate

- ☒ I have ensured that each applicant has understood the risks outlined above

Note: For some lenders, this may dynamically update from information captured in the Loans tab.

- Repayment type
 - Select which repayment type is important to the applicant(s), why it is important and check the box to indicate the applicant understands the associated risks of repayment type.

Repayment type**Principal and interest**

- Repayments cover loan principal and interest so that the loan is paid in full by the end of the loan term
- Applicant(s) could pay less interest over the life of the loan as compared with a loan which features a period of interest only repayments
- Interest rates on principal and interest repayments are generally lower than interest only

How important is principal and interest to the applicant(s)?

☒ Important
 ☐ Not important

Preferred repayment frequency?

Why is principal and interest important to the applicant(s)?

- ☒ Minimise interest paid over life of loan
- ☐ Higher lending limit
- ☐ Lower deposit required
- ☐ Build up equity from the start
- ☐ Other

Note: For some lenders this may dynamically update from information captured in the Loans tab.

- Product features
 - Select which product feature is important to the applicant(s), why it is important and check the box to indicate the applicant understands the associated risks of product feature.

Product features

Offset account

- Allows applicant(s) to link a savings account in their name to a loan account to reduce amount of interest payable under loan
- Will only be of benefit where the applicant expects to have sufficient funds in the offset account so that the interest savings on the loan will exceed additional costs related to the offset account

How important is having an offset account to the applicant(s)?

☒ Important ☐ Not important

Why is having an offset account important to the applicant(s)?

- ☒ Allows paying off loan sooner
- ☐ Allows access to funds
- ☐ For tax purposes (no tax advice is being given)
- ☐ Other

Risks

- Feature may not be available when the loan is on a fixed rate
- May only be a partial interest rate offset
- Fees may apply
- Explain any different risks applicable to specific lender products, including a higher interest rate on the loan

☒ I have ensured each applicant has understood the risks outlined above

Note: For some lenders this may dynamically update from information captured in the Loans tab.

- Other

Other

Do the applicant(s) have any other requirements and objectives not already stated which may affect whether the loan is suitable, including whether there are any particular personal circumstances of the applicant(s) not documented in any previous responses in this interview guide that are relevant to the loan features that have been identified as 'Important'?

☐ Yes ☐ No

Required.

- If 'Yes' selected, enter details in the Details box.

Other

Do the applicant(s) have any other requirements and objectives not already stated which may affect whether the loan is suitable, including whether there are any particular personal circumstances of the applicant(s) not documented in any previous responses in this interview guide that are relevant to the loan features that have been identified as 'Important'?

☒ Yes ☐ No

Details

Required.

- Product selection

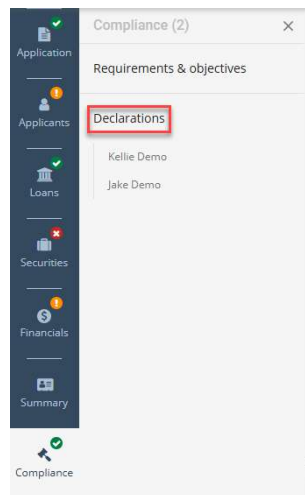
Product selection

Product selection needs to take place having regard to the outcome of the requirements and objectives' enquiries set out above. The broker must give a concise narrative summary of the applicant(s)'s requirements and objectives and why the particular type of loan product was chosen to meet those requirements and objectives.

Required.

- Declarations

- Select Declarations hyperlink in the secondary navigation panel.



Note: Declarations may vary across the different lenders and may only be present when co-borrower(s) linked to the application.

- Enter mandatory information.

Compliance

Declarations

Kellie Demo

Co-borrower declarations

Please ensure the co-borrower has confirmed one of the following ⓘ

- ☒ The co-borrower will receive a substantial benefit from the loan
- ☐ The co-borrower will not receive a substantial benefit from the loan and have confirmed they still want to proceed as a co-borrower
- ☐ The co-borrower will not receive a substantial benefit from the loan

The co-borrower has indicated they will receive a substantial benefit. Please select an option from below

- ☐ Co-borrower will acquire a reasonably proportionate legal or equitable interest in assets purchased with the loan funds
- ☐ A reasonable portion of the loan funds are used to repay the co-borrower's debts or other obligations owed by the co-borrower
- ☐ Other

Required.

Jake Demo

Co-borrower declarations

Please ensure the co-borrower has confirmed one of the following ⓘ

- ☒ The co-borrower will receive a substantial benefit from the loan
- ☐ The co-borrower will not receive a substantial benefit from the loan and have confirmed they still want to proceed as a co-borrower
- ☐ The co-borrower will not receive a substantial benefit from the loan

The co-borrower has indicated they will receive a substantial benefit. Please select an option from below

- ☐ Co-borrower will acquire a reasonably proportionate legal or equitable interest in assets purchased with the loan funds
- ☐ A reasonable portion of the loan funds are used to repay the co-borrower's debts or other obligations owed by the co-borrower
- ☐ Other

Required.

Other products

The **'Other products'** tab may not be available for all lenders. Information captured in the **'Other products'** tab will vary across lenders.

MEGABANK ApplyOnline ID: 400001860-NGN Applicants: Kellie Demo, Jake Demo (+1) Total loan amount: \$700,000 Securities: 60 BALMAIN ROAD LEICHHARDT NSW 2040

Other Products

This section allows you to add one or more non-loan application product referral(s) to a third party for products such as insurance, credit cards, deposit accounts and so on.

Opt out
☐ I do not want to add any additional product referrals for this application

Insurance

Added >

Other products information may include:

- Opt out

Other Products

This section allows you to add one or more non-loan application product referral(s) to a third party for products such as insurance, credit cards, deposit accounts and so on.

Opt out

☐ I do not want to add any additional product referrals for this applic

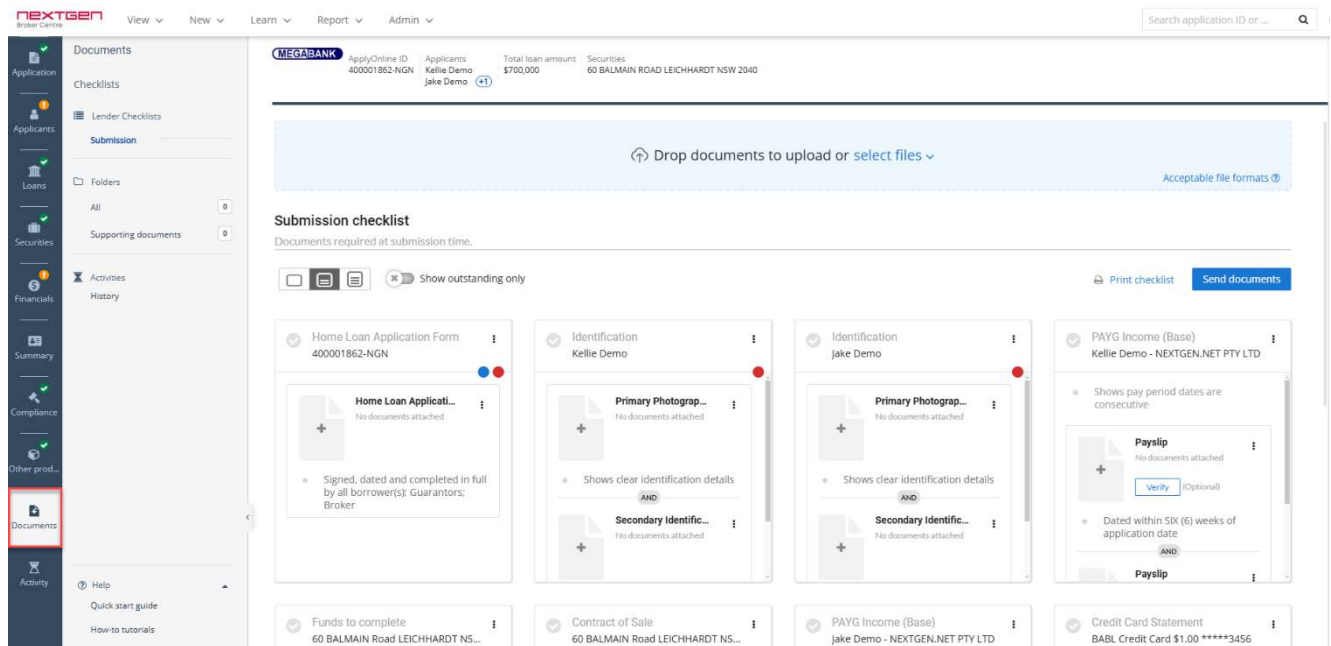
- Current lender offerings
 - Click **'+ Add'** to capture other product details relevant to the lender.

Westpac
 Westpac
 General Insurance

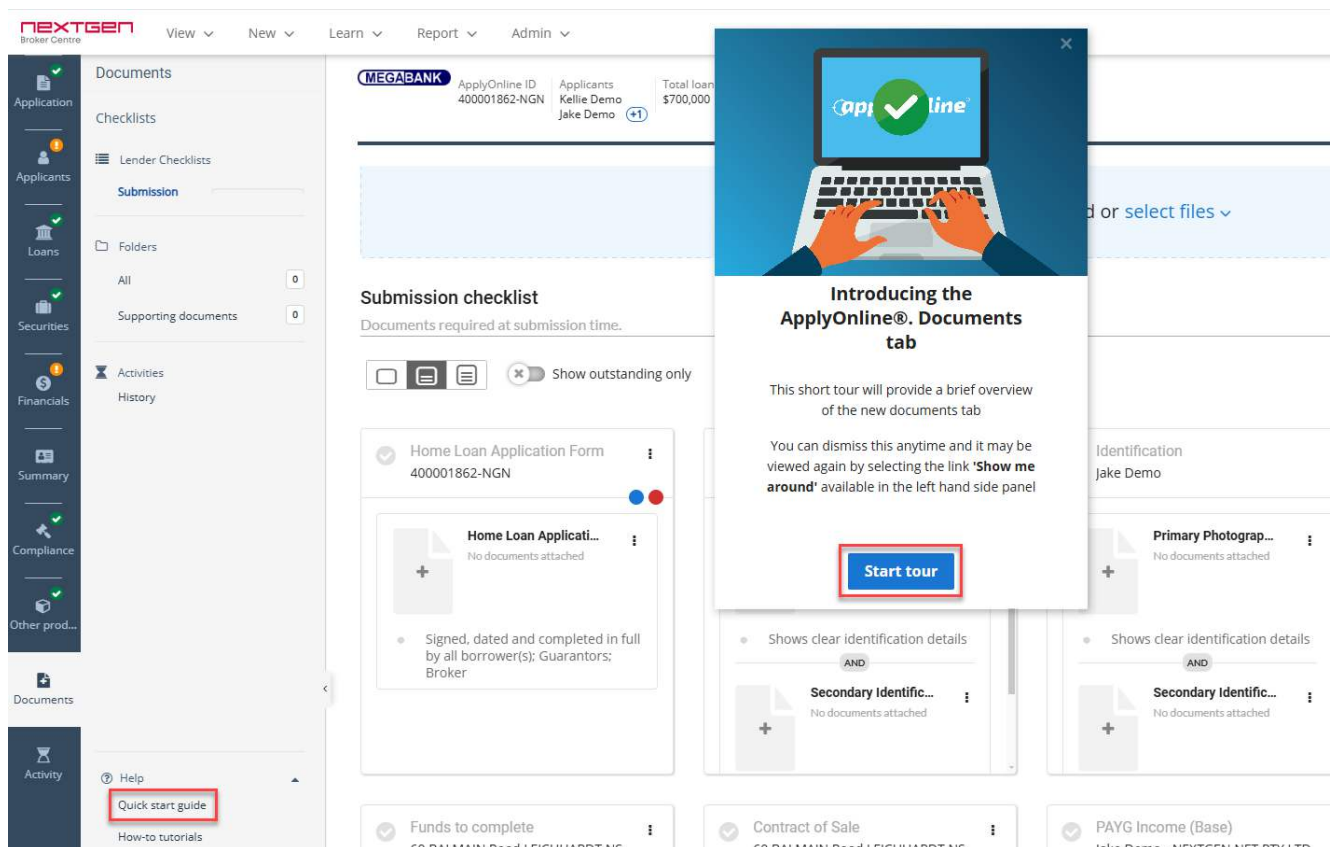
+ Add

Documents

Supporting documents required to be uploaded and verified in the **'Documents'** tab will vary across lenders.



- Click **'Quick start guide'** for a short tour to get a brief overview of the **'Documents'** Tab.



- Click **'How-to tutorials'** for more information on how to use the **'Documents'** service within ApplyOnline.

nextGEN Broker Centre View New Learn Report Admin

Documents

Checklists

Lender Checklists

Submission DELIVERED

Additional Docs

Folders

All 8

Supporting documents 8

Verified 0

Activities

History

Help

Quick start guide

How-to tutorials

MEGABANK ApplyOnline ID: 400001862-NGN Applicants: Kellie Demo, Jake Demo Total loan amount: \$700,000 Securities: 60 BALMAIN ROAD LEICHHARDT NSW 2040

Submission checklist

Submission checklist has been submitted. [Track progress](#)

Submission documents have been delivered to the Lender's system (17 files, 26 pages). The Lender's system may take up to 2 hours for these files to be accessible.

CHECKLIST SUBMITTED Tue, 24 Dec 2024, 13:00

WAITING TO DELIVER Tue, 24 Dec 2024, 13:01

DELIVERY IN PROGRESS Tue, 24 Dec 2024, 13:01

DELIVERED Tue, 24 Dec 2024, 13:01

LENDER RECEIPT Receipting not supported by this lender

Home Loan Application Form 400001862-NGN

Home Loan Applicati... Home Loan On-Boardin... PDF

Verified

Identification Jake Demo

Primary Photograp... Driver's licence.PDF

AND

Secondary Identific... Australian-passport.PDF

Funds to complete 60 BALMAIN Road LEICHHARDT NSW 2...

Bank Statement Bank Statement (1).PDF

Other document options >

ApplyOnline 'How To' Videos

Navigation Tips Financial Passport **Documents** Other

1. [How to upload and attach documents](#)

2. [How to self-verify](#)

3. [How to redact or highlight a document](#)

4. [How to submit additional docs](#)

5. [How to Respond to Missing Information Requests \(MIRs\)](#)

6. [ApplyOnline - The Approval Checklist](#)

7. [eSign](#)

ApplyOnline Documents tab - How to upload and attach documents

nextGEN

ApplyOnline Documents tab

How to upload and attach documents

02:47

vimeo

Activity

The **'Activity'** tab is used to view application activity including application status updates and lender backchannel messages.

Click on **'See full details'** toggle to expand/collapse activity details.

MEGABANK ApplyOnline ID: 400001856-NGN Lender ID: NGBroker/400001856-NGN Applicants: Kellie Demo, Jake Demo Total loan amount: \$700,000 Securities: 60 BALMAIN ROAD LEICHHARDT NSW 2040

Application Activity

☐ See full details

- OUTSTANDING ITEMS** 20 days ago

Outstanding Items 20 days ago (Wed, 27 Nov 2024, 16:06) ▾
- CONDITIONALLY APPROVED** 25 days ago

Conditionally Approved 25 days ago (Fri, 22 Nov 2024, 11:04) ▾
- APPLICATION REGISTERED** 25 days ago

Application Registered 25 days ago (Fri, 22 Nov 2024, 11:04) ▾
- APPLICATION SENT** 25 days ago

Submit 25 days ago (Fri, 22 Nov 2024, 11:04) ▾
- DRAFT** 25 days ago

Bridging loans

ApplyOnline offers a uniform approach to capture bridging loans across applicable lender's applications.

'Application' tab:

Select '**Bridging Finance**' in '**Submission type**' dropdown.

Application

Application

Submission type

Bridging Finance ▼

Loan Application

Bridging Finance

'Loans' tab:

Capture '**Bridging loan splits**' if supported by the lender.

Bridging loan splits

\$700,000 Standard Variable

30 yrs | P & I | Owner Occupied

Loan features

+ Feature

+ Loan split