TEACHERS MUTUAL BANK LIMITED

Loanapp User Guide

Version 1: November 2024









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Introduction

At Teachers Mutual Bank Limited, we are always looking at ways to provide a better banking experience for all our Members and Third Party stakeholders. Loanapp has been designed to provide a more efficient way to load and submit Home Loan Applications to us for assessment.

This User Guide has been designed to assist in the step-by-step process to complete and successfully submit an application from your CRM into Loanapp and covers all of our four banking divisions:

Teachers Mutual Bank, UniBank, Firefighters Mutual Bank, and Health Professionals Bank.

Most of your loan application details should automatically populate across from your CRM. The majority of these fields will be greyed out in these sections. Please verify if any sections are not completed by the instructions in this User Guide.

*** 8	
• • • • • • • • •	an and an and a second and a se
8	
B terreter B terreter ballet	Automatication Automati
	Tarter for a many Tarter for a
	Configuration Management Management Terrority Standard and Channel 4
200	

Application Status

Within Loanapp

These are your filtering buttons when searching in Loanapp for your applications

C	✓ Open ✓ Assessment ✓ Waiting	✓ Decision ✓ Solicitors ✓ Finalised
In the find th	Loan Applications summary page, you will e following icons to the right of your loans:	🖹 🖉 🗄
From	eft to right, the icons are:	
	LoanApp – this will direct you to view your app	blication
Ø	Summary – view a summary of your application	on and broker details
*	Three dots – will take you to another set of options for navigation:	 ☐ Supporting docs ④ Serviceability result ☐ Loanapp
Ô	Navigate to the DMS (Document Manager) thi in sections 'Submission' and 'Documents Retu	is area is explained ırned'
Őð	Serviceability result – see an overview of the	e serviceability for your loan
	An alternative way to navigate to the Loanap	p of this loan.

Within this user guide



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Helpful hints to progress your application

Pin alert action will assist with entering information in your application

Our Divisions

When you became accredited with Teachers Mutual Bank Limited, you automatically gained access to our 4 divisions: **Teachers Mutual Bank**, **UniBank**, **Firefighters Mutual Bank**, and **Health Professionals Bank**.

You will notice that each division in Loanapp has a unique colour scheme, depending on which division you have submitted to, which is shown below:



Logging in for the first time

When submitting a loan application for the first time through your CRM, you will be asked to create a login and password if you have not used the Loanapp platform with another lender previously.

To do this simply:

- Click the Loanapp button
- Create a password when prompted
- Proceed with the application

How to access Loanapp

You will need to submit to Loanapp and you will still be able to access the loan through your CRM.



Depending on your CRM, please contact your Aggregator should you require assistance with this process.

If you are not automatically taken to the application you are submitting, there are 2 ways to access the loan you are working on.



If navigating via the portal button, you will be taken to a page similar to below. Once you have located the loan application you are working on to submit – click on the Loanapp icon to the right of that application and you will be taken to your set up screen.

0	Coordinator / Applicants	App# / Date	Loom 110e	Auth level / Source	Grynett / Sodavitt / Sottile	todarmation requests	Ration	_
0	aa	8/9-70912 14/98/2004	AP-2917	unicki (n. 1945) Tatachers Muhari Banki Liminnen Zhiliy	NA. Na	Nyngvo 6	Application started	

Once you have navigated to this point, you can commence the verification to confirm that all of the information has populated across from your CRM correctly. Should any fields not have populated, next are instructions on how to fill out all of the necessary fields to submit your application.

Setup

This is the first tab that you will see when first reviewing your loan for submission.

APP-69006 - Test 28 Vickers Stree \$20	00.000 Dote: 07/08/24	Open			New
K		Setup	1		
Application	Your application nu with TMBL	ımber	Your appl with your	ication reference CRM	
Details Reference n APP-69	number 1006	Lender opplication number (optional)	Aggregator reference number DEV92Uk8FfUK5	Application date 07/08/2024	-
Loan title (s Test loo Primory len	sptismal) an ding purpose		1		
Amount S This opplice	200,000 ation have a linked Dual, Health business ba	Expected settlement date 18/09/2024	Accredited loan writer (optional)	Ŧ	
Add linked	Lapplication +				

The Simpology application number is automatically generated (APP-***). The Simpology application number will be the number that Teachers Mutual Bank Limited will refer to when discussing your loan and all communications. The Aggregator Reference Number should also appear in a greyed out field which should match the loan number from your CRM.

- Select from the drop down list the Primary Purpose of this transaction.
- Enter the loan amount into Amount field.
- Enter the expected settlement date.



In the Accredited Loan Writer field your details should automatically load in this section from your CRM.

Manage participants

In the Application Management section you can add internal participants to the loan.

• You should already appear as 'Broker' in the participant type field with your details locked as the co-ordinator.

Add applicants

Application management Add +			
Participant type Broker	Person immilia Lumma	Current co-ordinator	Okoy to receive info requests
Applicants Person - Type Primary borrower ×	First name	Last name	Okay to receive info
Co-borrower Guaranter Please no not currer	te this type is ntly available.	Applicants 🔱	



Please note that currently we are not accepting guarantors on loans submitted through Loanapp, please submit these applications through Apply Online until we have implemented this connectivity.

- Select 'Add' beside Applicants
- **Select** Primary borrower as the Person type and enter the First and Last name.(full legal names are captured later in the application)

Repeat the step above for each additional co-borrower. You can always delete applicants that have been incorrectly entered via the 📋 icon to the right of their name.



Ensure the 'okay to receive info requests' checkbox is ticked for each applicant. This will ensure that they receive the Digital consents, ID Verse, and outstanding documents requested (if you wish to utilise this function).

The setup is now complete, and you can move to the next section of the application by selecting the 'Applicants' button at the bottom of the screen.

Applicant

This section captures your applicant's information.

Household

Relationships					
Applicant	Relationship status	- Is	s partner co-applicant?		
Main Test	Select	*	Yes	No	
Applicant	Relationship status	le	s partner co-applicant?		
Co Test	Select	*	Yes	No	
Households (1)					
And the second s					
1 - Household	Who lives here? (optional)				
Household 1	Main Test 🗸 Co Test 🗸				
How many dependants?					

- Select who lives in each household, if there are multiple applicants
- **Select** the number of dependents for the household, if required.
- Select the Relationship status from the drop down list
- **Select** Yes if the co-applicant is partner to the first applicant.
- Ensure that partners in the same household are noted as co-applicants



You can add more households if needed by selecting the **Add+** button next to the 'Households' section title.



Borrowers

This section captures all relevant information for each applicant.

Personal details		First name			Middle name (ontional)		Last name	
Mr	× *	Main			mode mane (opening)		Test	
Other name		Previous name		Date of birth		Country of birth		
None	× *	None	× *	07/08/1991	0	Austrolia	× *	
Addresses								
Residency								
Employment (1)								
and the second second								

1. Personal Details

Ensure the full legal name is captured as per identification documents.

2. Contact Details

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Joint borrowers must use different email addresses and mobile numbers to receive individual passcodes and access to consents and ID Verse.

3. Addresses

If the borrower(s) address did not automatically pre-fill, check if it appears in the drop down option. If you have the following scenarios, please complete these additional steps:

- If the time at current address is less than 2 years, enter their previous residential address.
- If the borrower(s) is living in the new property after settlement, ensure that this address is reflected in the post settlement address.

idresses		
rrent residential address		
Please enter address		^
Add street address	Add other address	

• **Select** 'Add street address' and enter the address into the 'Please enter address' field, if it does not appear in the drop down menu.



'**Add street address**' uses Google lookup, so you can start typing the address and it should auto populate.

If seeking pre-approval for a purchase and the post-settlement address is currently unknown you may enter a TBA Address. Complete the following steps:

- Select the Post settlement address drop down and from this select Add New Address.
- · Click into 'Please search address' and type in TBA
- This box will turn red, as it does not recognise and cannot find this as an address

Add street address	X 🔻
Ne need the post settlement address	
Please search address	

- Select the green 'click here' wording to manually enter the address.
- Select 'Set address' to continue

need the post settlemen	t address				
Init		Street number	Street name		
ountry					
Australia				Ŧ	
uburb/City					
tate		Postcode			
Select	*				

4. Residency

Ensure this section has all relevant and correct tax residency information detailed.

					^
	Country of residency		Resident since (optional)		
× •	Australia	× 🔻	DD/MM/YYYY	H	
	Tax residency outside of Australia?				
× -	No, Australia only	Yes			
	× + × +	Country of residency X Australia Tax residency outside of Australia? X No, Australia only	Country of residency X * Australia X Tax residency outside of Australia? X * No, Australia only Yes	Country of residency Resident since (optional) X * Australia X Tax residency outside of Australia* X * No, Australia only Yes	Country of residency Resident since (optional) X * Australia Tax residency auside of Australia? X * No, Australia only Yes

5. Employment

Ensure that all of your applicant's employment details have transcribed from your CRM and complete the section:

a) In the 'Employment tab'

• Click the three dots to open the Employment section

Employment (1)	Add +	
1 - Current		_
TEACHERS MUT	FUAL BANK LIMITED - Full Time	

This will then bring you to the following screen.

		Current status		Basis		Date Started	
Main Test	*	Primary	× •		Ψ.	DD/MM/YYYY	
Occupation				End Date (optional)			
				DD/MM/YYYY			
Occupation code							
Start typing the oc	cupation nor	me or code			-		
Industry (ANZSIC Catego	ry)			Employer details			
			-	Select			-
On probation							
		Gross amount Fr	equency				
Income type					-		
Income type	×	5					

b) Employment Details

- Select from the drop list the Current status, Basis (full time, part time etc) and Date started.
- Enter date ended if the employment details are not current
- Enter the occupation into the Occupation field
- Select the relevant occupation code from the drop-down
- Select the correct ANZIC code and sub-category from the drop-down box

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If the Employer details are not available, click the drop down box and then click **'+ Add new company**'

Compa	ny details						×
	Company name	0	ABN (option	nal)	ACN (optional)	Verified	
	Country of registration (optional)	Registration date (option	al)	GST registered	Business structure (optional)		
	Select 👻	DD/MM/YYYY	鎆			*	
					Concel	Done	

• Use the magnifying glass in the Company name field to search.

Complete all other fields

The ABN should populate once you select the Company name.

c) Employment Income Details

- Select the Income type
- Enter the gross salary amount
- Select the frequency
- Select done



Overseas or foreign income needs to be entered in the financial position tab as other income.

d) Tax free income

If your applicant has any salary sacrificed pre-tax deductions

Please ensure you deduct the pre-tax amount from your applicant's base gross taxable income entered in the income field (Applicants tab, Employment)



All Non-Taxable income (salary sacrificed pre-tax and post-tax deductions, government payments, etc) are to be entered in the next tab 'Financial Position'



Ensure you repeat the above process for each borrower.

e) Self-employment income details

If the Borrower(s) has self-employment income and records did not transcribe from your CRM, click the 'Add' button and you can select the option for self-employment from the 'What Type?' drop down box.

Whose job is this	Current	status	Date Started		
Main Test	* Prin	iary × 1	P DD/MM/YYYY	Ħ	
Occupation code (opti	onal)				
Start typing the a	occupation name or cod	e		*	
Business details			Industry (ANZSIC Categor	(y)	
Select			•		*
Net business income b	efore tax	Net business income	before tax O		
s	FY 23/24 × -	\$	FY 22/23 👻		
Add backs					

- Select the Current status
- Enter the Date started
- Select the Occupation Code from the drop down list
- Select the business details, if you need to add a new business, follow instructions below
- Select the Industry from the drop list
- Enter The net business income before tax for the past 2 Financial Years
- Enter Add backs, if relevant
- Click save

To enter New Business details

Compar	ny details						×
	Company name		ABN (option	nal)	ACN (optional)	Verified	
	Country of registration (optional)	Registration date (options	al)	Q GST registered	Business structure (optional)		
	Select -	DD/MM/YYYY	#			*	
					Cancel	Done	

- Enter the Company or Sole Trader name and an address for the business. Other fields are optional.
- Click Done.

f) Previous Employment

Complete above steps for previous employment

g) If employment details have not transcribed over

• Click 'Add+' button next to Employment

Employment (0)
Employment (0) Add +

• Click the three dots as you would to confirm the details are correct in the previous instruction

Employment (1) Add +		
1	Date started	
	 DD/MM/YYYY	#
	COMMONT I I I	

• **Select** the type of income and if the employment is current or past.

	Ŧ
Is this current or past?	
Current Past	

• Follow prior instructions in this section related to the type of income you are entering.

6. Other Details

Other details			
First home buyer?		Eligible for FHOG	
Yes	No	Yes	No
Is existing Customer?		Member number (optional)	
Yes	No	123456	

- Select Yes or No if the applicant is eligible for First home buyer or is eligible for FHOG
- If the borrower is an existing TMBL member then select Yes and enter their existing member number

7. Related Parties

Ń

• This section is used to add other parties including Accountant, Solicitor and Power of Attorney.

8. Informed Consent and ID Verification

Confirm the contact details of all applicants are correct. Once confirmed, proceed to send the requests for Privacy Consent and ID Verification to your applicants to action. Once your borrower(s) receive the requests, they will be able to follow the instructions within this link to provide their electronic consent and complete their ID verification.

The Informed Consent will automatically trigger when you click to the next tab 'Financial Position' all fields have been completed satisfactorily.

You will see the following:

8	Informed consent Pending - waiting for applicant details	
82	ID verification Ready C Ready 2 of 2	~

Ready to send yo	our applicants on the Dig	ital Fast Track? digital services. The applicant will re	cieve an info request via email.	
Make sure these details	s are correct! Changing them	later will mean applicants have	to re-do ALL digital services.	
Full name	Date of birth	Mobile	Email	
Mr Main Test	7/08/1991	+61040000000	email1@email.com	
Ms Co Test	4/08/1993	+61040000000	email2@email.com	

To trigger the consent

1D verification Ready O Ready 2 of 2	To trigger consents, move to the Financial positions tab here	~
	Financial position \downarrow	



You will not be able to submit an application unless all borrower(s) have consented.



`**`**

The status of Informed consent changes to 'Requested' once successfully triggered



Once your borrower(s) have completed the Electronic Privacy Consent process, you will receive a confirmation email to advise consents have been completed.

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Declined consent

If the borrower(s) declines consent you will see the below:

R	Informed consent Requested O	Waiting on 1 of 2	
	Request sent to	Status	
	Co Test	Waiting - Requested 14/08/2024, 3:41 PM	
	Main Test	Declined 14/08/2024, 3:56 PM	

If the borrower(s) accidentally declined the request, you can trigger the consent to be resent.

Click the resubmit icon, insert a note and resend to borrower(s) for completion.

9 Informed consent Requ	ested O Waiting on 1 of 2			^	
Request sent to Co Test	Stotus Wolting - Requested 14/08/2024, 3:41 PM		Details 0	Remind of	
Main Test	Declined 14/08/2024, 3:56 PM	×	Details 0	Resubmit 🖪	
					_

Main Test Add a message to Main Capcel	Resubmit request to provide Infor	med Consent		
Add a message to Main	Main Test			
Concel Soud 4	Add a message to Main			
		Concel	Sand A	

Consent – What the borrower will see

The borrower(s) will receive an email asking them to set a password in which they will use to access the Simpology Portal. Please see an example of the email template below:



The borrower(s) will then receive a prompt to sign in with their email address and set a password.

From here, the borrower(s) will then sign into the portal and it will look like the below screenshot.



They will need to tick that they acknowledge and consent to the above terms and conditions.

Once consented, the borrower(s) will need to provide a security code to enter. This is sent to the borrower(s) in a separate email for security purposes.

Once the borrower(s) has received the security code from their second email, they will need to enter this code in the 'enter code' section screen before clicking on the blue consent button to submit.

If the borrower(s) did not receive a second email with a security code, they can click 'Get Code' and a new security code will be sent to their email.



Ordering an ID check

Skip this step if you are providing an alternative approved method of ID verification.

If you are ordering an ID Verification Request via our platform, you can trigger this request after the consents are sent:

Click on the request button in the ID verification section of the Applicants tab:

ID verification Ready O	Ready 2 of 2	[
1 - Main Test Sent to	Status	
Main Test	Ready to request	Details O Request 🕩
2 - Co Test		
Co Test	Status Ready to request	Details 🜒 Request 🖪

Once requested you will see the date and time of the request in the Status field:

ID verification Requested	Requested 2 of 2		
1 - Main Test Request sent to	Stotus		
Main Test 2 - Co Test	Woiting- Requested 14/08/2024, 4:12 PM	Details 🛛 Remind <table-cell-columns> Revoke X</table-cell-columns>	
Request sent to	Stotus		
Co Test	Waiting- Requested 14/08/2024, 4:12 PM	Details 🜒 Remind 🖪 Revoke X	



Should the link expire after 10 days, either provide the ID check via one of our approved alternative methods or contact Broker Support to get this link renewed and re-sent to your borrower(s).

Once the borrower(s) have consented and completed their ID checks the request status will change to completed and green ticked, as per shown below.

S Informed consent Completed S 2 of 2	~
Bequested 2 of 2	~



The below screenshots will show you how to retrieve the ID reports for your borrower(s) once they have completed the process. Please note: that all the example screenshots below are used for training purposes only

Select details to view the completed ID check

				^
Status				
ID verified 6/12/2023, 2:20 PM	~	Detoils O		
	Status ID verified 6/12/2023, 2:20 PM	Status ID verified 6/12/2023, 2:20 PM	Status ID verified 6/12/2023, 2:20 PM V Details •	Status ID verified 6/12/2023, 2:20 PM ✓ Details 0

Then select the last pdf file when the below screen appears.

Sent to Dell Wise	Request sent 6/12/2023, 1:31 PM	ID verified 6/12/2023, 2:20 PM	
Documents			
1040129535829345024 json			*
1040129535829345024.pdf			<u>+</u>
1040129535829345024 json			\pm
1040129535829345024.pdf			¥
1040129535829345024.json			<u>+</u>
1040129535829345024.pdf			<u>+</u>

ID Verification Report Report Number: 979302929 JUNHONG ZHONG Name: DOB: 08/01/1992 Face Live Match **Overview:** Match Verification Initiated: 06/12/2023 01:32 PM Verification 06/12/2023 01:36 PM Completed: Doc kkempton29+wise@gmail.com Contact: Fraud Completed - Flagged Status: Device and Network: -33.768119812012,151.02853393555 IP address Location: GPS location: 1.129.23.227 IP Address: Operating System: **IOS 16** VPN Detection: No Network/ISP: Telstra Corporation Ltd Timing & Statistics: Liveness Attempts: ID Capture Attempts: Time to Activate SMS: 01 min 1 34 sec 2 Time to Review Terms: 6 sec Fields Changed: 0 Time to Capture ID: Time to Review Data: 11 sec 8 sec Time to Capture Liveness: 44 sec Total Processing Time: 1 min 3 sec **ID Verification Report** Report Number: 979302929 Name: JUNHONG ZHONG DOB: 08/01/1992 ID Document: DOC FRAUD **Driver Licence** JUNHONG First Name: Middle Name: Last Name: ZHONG Driver Licence: Card Number: 11208313 2042604436 DOB: 08/01/1992 Expiry Date: 12/12/2023 1 Todman Ave KENSINGTON NSW 2033 Address: Document Fraud Analysis: Fail Photo Check Flagged **Document Integrity** Pass Detail Check Flagged **Driver Licen**

The following report for the ID check will open in a new browser window.

If the ID verification does not pass it will show on the report that it has been flagged.

The items that have failed verification will be highlighted in yellow.

STIANT,

Zhour

ID Verse – What your borrower will see

Your borrower(s) will receive an email to complete their ID check which looks like the below screenshot.

L Te	achers utual Bank
Hi Mary-Kate	
To complete step 2 for your hom El Verse to electronically verify yo	e lean application, we have partnered wit ser identity. To complete this step simply
 Click the botton below or a Scan the QR cade using y Read and accept the Priva your mobile phone to beging 	paste this link into your address bar. UPS, rear mobile phone camera acy Consent statement which appears on n
Thanks for choosing us for your ! Teachers Mutual Bank Home Le	hòme itan an Team
Important Information	
You have received this email as Click have to view out Privacy an if you are not the intended received	you provided up with your email address. of <u>Credit Reporting Policy</u> , ent, please delete this email immediately.
Please do not reply to this email. This measage was sent to you by Teachers Mutual Bank Limited A Credit Licence No 238981	as Bis is an unmositored intex y Teachers Mutual Back as a division of BN 30 007 650 459 AFSLiAustralian
Credit Llownce No 238961	

If your borrower(s) chooses to use the QR code via their mobile device they will receive the below prompt:



The borrower(s) need to follow the prompts as per the below screenshots, ID Verse allows for different combinations of documents. Below is an example of one combination:





An ImmiCard is issued to certain visa holders who do not hold and/or cannot obtain a passport recognised by the Australian Government.





Change of name certificate is the document issued by Births Deaths and Marriages. Marriage certificate cannot be a ceremonial certificate and must be the document issued by Births Deaths and Marriages



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Financial Position

This section captures the Income, Living Expenses and Assets and Liabilities of the Borrower(s).

Finances

• For multiple borrowers, **Select** if the statement of position will be joint or individual by selecting Yes or No.

	\$ Statements of position (2)		^
	Is this a joint statement?	Statement for	
	Yes	No Main Test 🗸	
	Is this a joint statement?	Statement for	
	Yes	No Co Test 🗸	
Эr,			
6	Finances		
-			
	\$ Statements of position (1)		^
	\$ Statements of position (1) Is this a joint statement?	Statement for	^

Bureau check

Once all borrowers have completed the consent process then the Bureau (credit report) checks can be ordered.

Click on the request button for each individual in the Bureau check section of the Financial Position tab:

Ready 2 of 2	
Stotus Ready to request	Details 🗿 Request 🕩
Status	Datable D. Research of
	Ready 2 of 2 Status Ready to request Status

- To view the report **select** the 'Details' button and then **select** the PDF.
- The credit report will also be saved in Document Manager.

230516-27488-8355E.xml	$\underline{+}$
230516-2748B-8355E.json	<u>*</u>
230516-2748B-8355E.pdf	<u>+</u>

Assets/Property

Click the three dots and confirm all details are correct and all fields are complete.

Property (1) Add +			
Description	Volue		
1 Fake Street, Fake Suburb NSW 2000 Australia	→ … s	600,000 Applicant Estimate *	
Savings (1) Add +			
Description	Volue		
Cosh	··· \$	90,000	
Other ossets (1) Add +			
Description	Volue		
Motor Mehicle and Tennenest	s	50,000	

Transaction							
Owns Existing Mort	qoqe		× *				
Property address							
1 Fake Street Fake	Suburb NSV	V 2000 Austrolic			× *		
Property asset							^
Equal share	Share - Ma	in Test (Borrower)	Shore	- Co Test (Borrower)			
~	-	50.00 %	+	- 50.00 % +			
To be used as security?		Primary security	,	Primary use		Purpose	
Yes	No		No		*		-
Estimated value				Valued date		Real estate asset type	
\$		Applicant Es	timate × 👻	DD/MM/YYYY	1		
Property type		Tenure type		Title type (optional)			
	Ψ.		*		-		

- Select the % ownership share
- Indicate Yes or No if property is going to be used as security for THIS transaction.
- **Indicate** Yes or No regarding if the property is being used as the Primary Security (this may be locked and already blocked out depending on the transaction type).
- Select Owner Occupied or Investment from the Purpose drop list
- Select Residential or Rural from the Primary Use drop down list
- **Enter** the property value into the Estimated Value and select from the drop list the source of the property value (Applicant estimate, Certified Valuation, Contract of Sale, Electronic valuation, Rates Notice).
- Enter a date of the valuation or owners estimate date
- Use the drop down list to select the Real Estate Asset type, Property Type, Tenure Type, Title Type and Holding.
- Add rental income if applicable amount and frequency by clicking the 👽 symbol to bring down the ability to Add +

Rental income (0)	Add +	←	^



Rental income will pre-populate into the next section: 'Liabilities', under 'Home Loan'.

If the borrower(s) currently hold a Home Loan debt against this asset, click on 👽 symbol next to Home Loan and click 'Add +' and complete all fields.

				Columnation of the second		~				
iross rental income				Delete rent	tal income	U				
Ś	800 Wee	kly	××							
ome loan (1) Ad	d +									
qual share	Share - Main	Test (Borrower)		Share -	Co Test (Bo	rrower)				
\checkmark		50.00 %	+] [-	s 11	50.00 %	+			
inancial institution		Annual Interest	Rate		Remainin	g term				
Teachers Mutual i	B × •		0.00 %	+	6		Years	*		
epayments				Current bala	ance		Cre	dit limit		
\$	5.000 Mon	thly	× ×	\$		400,00	0	5	400.000	
efinancing this liability	y?									
No	Yes									

• Select Done.

्रिं

If no pre-existing property transferred over, you will need to click the 'add +' and select the Transaction description and enter an address, then complete all mandatory fields manually.

ty details	
Transaction	
	*
Property address	
Please enter address	*
	Cancel Go

Savings

• Click Add+ to add savings if not transcribed across from your CRM

Asset type					Estimat	ed value			
				Ψ.	s			Applicant E	Estimate × +
Equal share	Share - Main	Test (Borrower)		Share	Co Test (Borrower)			
	-	0.00 %	+	-	÷9	0.00 %	+		
								_	

- Select the Asset type.
- Enter the required information including asset type, value, % share
- Indicate whether the savings will be used for deposit
- Click Done

5°

If you select '**Other**' as the Asset type a description must be entered.

Liabilities

Licbilities	5401,800	Out	standing balance	\$410,00	0	Credit limit	\$5,310	Repayment	(month
Credit cord (1) Add +									
Pinencial institution			Outstanding bolonce		Credit limit				
Teachers Mutual Bank		***	5	800	\$	10,000			t
Personal loan (1) Add +									
Description			Monthly repayment						
Teachers Mutual Bank		•••	\$	200					t
Home Ican (1) Add +									
Description			Outstanding balance		Credit limit		Monthly repayment		
1 Fake Street, Fake Suburb NSW 2000 Australia (Not clea	ring)	•••	\$	400,000	\$	400,000	s	5,000	1
Other liabilities (1) Add +									
Description			Outstanding balance		Credit limit		Monthly repayment		
Other			6	0	s	0	s	110	t

• Select the Add button to add a liability and fill out the required fields

Credit Card

Financial institution			Outstanding bala	nce	Credit limit	
Teachers Mutual Ban	nk.	× *	\$	800	s	10,000
Refinancing this liability?						
No	Yes					
Owner						
Moin Test	× *					

Personal Loan

Financial institution					Outstanding ba	lance		(Credit limit (opf	tional)	
Teachers Mutur	al Bank		×	•	\$		1,00	00	s		0
Minimum Repayment	ts.										
s	200	Monthly	×	-							
Refinancing this liab	lity?										
No	Yer	•									
Equal share	Share - Main	Test (Borrower)	Sh	are - C	to Test (Borrowe	n					
		E0.00 %			50.00	06	4				

Any Post Tax Deductions via Salary Sacrifice are to be entered here in 'Other Liabilities'

Other liobilities (2) Add +							^
Description	Outstanding balan	ce	Credit imit		Monthly repaym	crit.	~
Other ····	\$	0	\$	0	s	110	U

Click on the 3 dots and select other from the drop down menu to enter details and click done

Type Description (policient) Other X POST TAX DEDUCTION Cmolt lead spation() Mainum Representers S 10 Monthly X Shees - Main Test Barniverst Shees - Cs Test Barniverst - 0.00 % +	Type Description (optional) Other X * POST TAX DEDUCTION Crudit kinkt (optional) S 100 Monthly X * Share - Nain Test (Demaent) Share - Co Test (Demaent)	abilities details		
Other X POST TAX DEDUCTION Circle bink systemd Micrower Represents S S 10 Monthly X Stees - Main Test Glamowerts Share - Ca Test Stamowerts Stees - Main Test Glamowerts Share - Ca Test Stamowerts	Other X POST TAX DEDUCTION Circlit linet (spitiend) Mikeinues Repayments S S 110 Monthly X	Туун	Description (optional)	
Circle link systems) Micrower Represents S S 110 Monthly × Sease - Main Test Generation Share - Ca Test Stansant -	Croft lost spatiand) Minimum Repayments S. S. 110 Monthly X + Share - Main Test Garwards - 000 for	Other	× * POST TAX DEDUCTION	
S S 110 Monthly × Stees - Main Test Generation -	S S 110 Moethly × * Shan-Main Test Gameest Share - Co Test Gameest	Credit limit (optional)	Minimum Repayments	
Sear-Main Text Servicest Search Co Text (Servicest) - 0.00 % + - 100.00 % +	Share - Main Test Barnwest Share - Co Test Barnwest	\$	S 110 Monthly × +	
	0.00 W F	Shore - Main Test (Sernawer) - 0.00 % +	Shars - Co Tost Derswert - 100.00 % +	

Other Liabilities

• You can also capture any other Liabilities your applicant may have via the same drop down box and selecting what type of Liability it is from the type list. If the liability is not one of the listed types, please select other and provide details.

7,0=		Credit limit (optional)	Maisun Repoyn	ents	0.1
1		5	5	Select	-
HECS-HELP					
Superconnuction					
Child Support	- 1	- Co test (Damower)			
Other	- 1				
ENPL				Concel	Owne

Home Loan

• If you did not enter the Home Loan details in the asset tab above, **click** on the Home Loan tab in this section, then **click** 'Add +', which will redirect you back to the asset chosen to complete the Home Loan details.

Tronsaction									
Owns Existing Mon	ooge .			× =					
Property address									
1 Fake Street, Fake	Suburb	NSW 2000 Au	strolio				*		
Property asset									Ŷ
Rental income (1)									×
Home loon (1) And +									~
fiqual share Share - Main Test (Barrawert)			sent)	Share	- Co Test (for own)			
~	-	- 50.00 % +			-	\$0.00 %	+		
Financial institution Annual Interest Pate				Renain	ing form				
Teachers Metual 8 × +		-	0.00 %	+	6		Vecrs +		
Repayments				Current bo	force		Credit limit		
5 5	000	Monthly	× •	5		400,000	5	400.000	
		Referencie	g this Nobility?						
Negatively gears	4		No		res .				


If your application is a refinance, please ensure you tick 'Yes' or 'No' to question 'Clearing with this loan?'

	Refinancing this liability?		Clearing with this le	an?
Negatively geared	No	Yes	Yes	No

Income

- This section allows you to add additional income for borrower(s) such as rental income, pension income, non-taxable income (including any Salary Sacrifice pre-tax deductions) etc.
- Employment income should have been captured in Applicants tab previously.

Employmont (2) xdd +							
Co Test - Current	Gross amount		Net omount		frequency		
SCHOLA PTY LIMITED - Full Time	 5	9.166.67	5	0	Monthly	*	
Main Test - Current	Gross amount		Net amount		frequency		
TEACHERS MUTUAL BANK LIMITED - Full Time	 5	9,166.67	5	0	Monthly	-	

• **Click** the Add+ button next to Rental to add rental information.

Property details		×
Transaction		
		1 * (
Property address		
Please enter address		*
	Concel	Go
nemul property	Gross Grigging	net uniount

- **Select** from the transaction drop down list whether the rental property is Owned, Owns existing Mortgage or Sold.
- Select Go

Tennenting									
Owns Existing M	ortgage			× -					
Property address									
1 Fake Street, Fa	ke Suburb NS	N 2000 Austri	alia			*			
Property asset									^
Equal share	Share - Ma	in Test (Borrowe	n	Share	Co Test (Borroweri				
	=	50.00	њ +	_	50.00 %	+			
To be used as security	,	Primary secur	ity?		Primary use		Purpose		
Yes	No		1	ło	Residential	× *	Investmen	۱t	× •
Estimated value					Valued date		Real estate as	set type	
s	600,000	Applicant	Estimate	× *	15/08/2024	鎆	Establishe	ed.	× •
Property type		Tenure type			Title type (optional)				
Fully Detached H	lo × *	Freehold		× *	Torrens	× *			
Holding			Housing Austr	alia Schem	c	Property ru	unning cost (optio	nal)	
Sole		× *	Yes		No	s		Select	*
NRAS Property? (optio	nal)	NRAS Consor	tium (optional)						
Yes	No	Select						× .	
Rental income (1)	+ bbA								0

Further details of the Rental Property can be captured in the Property details of the application.



For proposed rental income you need to load into the Security section in the next tab (Loan)

Any Pre Tax Salary Sacrifice deductions removed from taxable income previously can be included as non-taxable Income in this section:

Other income (1) Add +							^
Description	Gross amount		Net amount		Frequency		~
Other Income ····	s	200	s	0	Monthly	*	U

Click on the 3 dots and select other from the drop down menu to enter details and click done.

Туре			Volue		
Other Income		× *	\$	200 Monthly	× •
Description (optional)					
SUPER PRE-TAX DEDUCT	ON				
Share - Main Test (Borrower)	Share - Co Test (Born	ower)			
- 100.00 %	+ - 0.	00 %	+		
Is taxable?					

• For all 'Other Income' types, please select what type of income it is from the type list. If the income type is not one of the listed types, **select** other and provide details.

Other income details				×
Туре	Value			
Annuities	 \$	Select	*	
Child Maintenance				
Dividends	 +			
Government Benefits				
Interest Income				
		Concel	Done	

Expenses

Expenses	\$ 0.00		tot	al per month	
Total per household					
Household 1			s	0	
Household 2			\$	0	
Filter by household All Household 1 Household 2 Choose which household the expenses belong to					
Primary residence running costs (0)	S	0	Monthly	× *	
Telephone, internet, pay TV and media streaming subscriptions (0)	s	0	Monthly	× *	
Groceries (0)	s	0	Monthly	× *	
Recreation and entertainment (0)	\$	0	Monthly	× *	
Clothing and personal care (0)	\$	0	Monthly	× *	
Medical and health (0)	\$	0	Monthly	× *	
Transport (0) 0	s	0	Monthly	× •	
Education (0)	s	0	Monthly	× *	
Children IOL	s	0	Monthly	× *	

- You can **toggle** between households to enter respective expenses.
- Scroll down and enter income of the relevant expense fields. To change from monthly you can open using
- If there is more than one household then you should filter by household. Select the relevant household by clicking
 on their name to the right. Indicates household has been selected. You will need to complete one list of
 expenses for each household.
- When you complete the list of expenses the total will appear above in Total per household field. When you select subsequent households (where applicable) the list will enable the new amounts for the subsequent households(s) to be entered. The total for each household will appear when complete.

All Household 1 🗸 Household 2							
Primory residence running costs (2) 0 add +							
lescription (optional)	Ownership		Value				
escription (optional) Electricity	Ownership Household 1	× *	Value \$	80	Monthly	× *	Ċ
Description (optional) Electricity Description (optional)	Ownership Household 1 Ownership	× *	Value \$ Value	80	Monthly	× *	t



You can enter more than one expense per category, which is especially useful when borrowers give a number of items per category. It can be entered directly rather than having to manually capture and total.

The Financial Position tab is now complete.

Select Loan tab to continue to the next section.

Loan

This section captures key information relating to loan application and the ability to service the loan.

Securities

- **Click** Add+ to enter the security property if not automatically populated.
- Select the transaction type from the drop list.
- If an existing property is being used you should **review** the entered properties to confirm the security details are correct.

Property (1) Addr +				10	review securii	ty details
I - Property						V
1/1 TBA TBA NSW 2000	Australia (\$600.	000.00 - Purchosing)				
Construction*		Centilied value		Volved date (sptional)		
Yes	No	9	600,000	DDAMMYYYY		
(hereingeneral)			Visit careful typ	+ (optional)		
Select			Select			
Vioit contact nome (optional)			Contract price or	nout	Contract date	
Select.			\$	600.000	17/07/2024	
Arris Longth						
Ves	No					

Transaction				A	pproval in principle			
Purchasing			×	•		No		
Property oddress								
1/1 TBA TBA NS	W 2000 Austr	olia				*		
Property asset								~
Equal share	Shore - Mo	in Test (Borrower)	9	hare - Co	Test (Borrower)			
~	-	50.00 %	+	-	50.00 %	+		
To be used as security	a	Primary security?						
Yes		Yes	No					
Primary use		Purpose		Et	stimated value			
Residential	× •	Owner Occup	pied ×	•	\$	600,000	Applicant Estimate	× *
Valued date		Status		P	roperty type		Tenure type	
15/08/2024	a	Established	×	•	Fully Detached Ho		Freehold	× *
Title type		Holding						
Torrens	× *	Sole			× *			
Housing Australia Sch	seme (optional)							
Yes		No						

- Select or add the Property address, this may be greyed out if populated from your CRM
- Select the % share
- **Select** if the entered asset will be used as security for this transaction.
- **Select** if the entered property will be used as Primary security.
- Select the Primary use and Purpose from the drop down list
- Enter the Estimated value, how the estimate was obtained and enter a valuation date.
- Enter the Status, Property type, Tenure type, Title Type, and Holding from the drop down lists
- **Select** if this security falls under Housing Australia (Home Guarantee Scheme)
- Enter rental details if applicable in the Rental Income section
- Enter Home loan details if applicable in the Home loan section
- Select Done



All properties need to be selected as Primary (even if being used as collateral)

1. Housing Australia Scheme loans

In the security section, if a loan is a Housing Australia Scheme loan you need to select yes and include the amount of the scheme guarantee.

The amount will be any loan amount above 80% of the property value.

Example of calculation below:

Total loan amount – 80% of security property value = Guarantee Scheme Value

Housing Australia Scheme (optional) Guarantee Scheme Value
Yes No 0 Enter the Guaranteed amount here

2. Construction loans

Select yes to construction

Click on the 3 dots in the Construction Details field.

Property (1) Add +						
1 - Property						
1/1 TBA TBA NSW 20	000 Australia (\$600,000.	00 - Purchasing)				
Construction?		Contruction details				
Yes	No					
Certified value		Valued date (optional)		Valuer (optional)		
\$	600,000	DD/MM/YYYY	6	Select		-
Visit contact type (optional)		Visit contact name (optional) Contract price amount			Contract price omount	
Select	*	Select		*	s	600,000
Contract date		Arms Length				
17/07/2024	60	Yes	No			

202

Construction details Build price amount Construction type Initial on * \$ 0 Belect 0 5 Full Construction 0 Home Extension House Land Package Minor Non Structural Repairs Renevation Executed Fixed Price contract Copy approved plans and Capy of builders la Copy Builders Risk & Indennity Insurance Fixed price co

Select the applicable construction type from the drop down.

Enter the Build price amount, and value. The total amount should be the sum of these two fields. You will need to complete this manually.

Enter 0 in the Initial amount field.

Select Licensed builder from the Builder type drop down (it's the only option)

In the Builder drop down list, **click** '+ Add new company' and enter the builder details there.

	Initial and	sunt		Build price	amount		
Full Construction	× \$		0	\$		0	
Land value	Total emount						
\$ 0	\$	0					
Builder							
Builder type	Builder						
Licensed Builder × +	Belect						
Executed Fixed Price contract	+ Add new comp	any				Copy of the	rre Warranty certificate
Copy Duilders Yisk & Indemnity Insurance	Fixed price con	tract		1	Concel		Save
Corport Rome	Fixed price core	AllN loptor	60[]	Q	Concel		Sove Verifies
Copy Guiden Fisk & Indemnity Insurance details Compony some Country of registration (optional)	Fixed price ever Q Registration date (sption	ABN loption	eal) GGT replater	Q, cd	Concel ACN (optione) Desincts shuets	e (sptional)	Sove

Tick the documents held. All noted Construction Documents will be required prior to commencement letters being issued.

Loan requirements

Loan information Piece check the predict selected								
Equal dama	Share - Main Test	(Berrower)		Shore - Co T	leut (forrower)			
~	-	\$0.00	m +	-		50.00 % +		
					Total barrowin	g tamount (including copitalised for	n.F	
20/11/2024		e e	an out of	00.000	e	400	Spic loan	
controles.						4000		
Borrowing								
Presservices parameter			Cash but / enally minant	Intend				
Owner Occupied		×.*	s					
Reason for cash out suptions)								
1 - Primary lending purpose		ABS lending purp	wise .					
Purchase of existing dweller Debt censolidation	ngi X *	A85-129 Pv	rchose of established dv	welling - He	wse.			
Purchase of existing dweller Date consolidation Date consolidation Paid on or before settlement (Paid throughout licen (2)	aga × * 30	A85-129 Pu	echase of established dv	welling - He	ause -			
Purchase of existing dweller Dath censolidation Paid on or before settlement (Paid on or before settlement () Paid throughout loon (0) Lenders Mortgage Insurance (20 [LM])	A85-129 Pu	of established o	welling - He	xuse			
Purchase of existing dweller Data consolidation Data consolidation Paid on or before settlement (Paid throughout loan (2) Lenders Mortgoge Insurance (Ultimosymetric laylow)	3) [LMB]	A85-129 Pv	UM previous (optimal)	welling - He	xuse	Payabiesto socioneste		Capitalized
Purchase of existing dweller Date consolidation Date consolidation Paid on or before settlement (Paid throughout loom (5) Lenders Martigoge Insurance (LM req-Invent (primud) Yes	3) [LMB]	485-129 Pv	(M preview log-fixed)	welling - He	wite	Psychie to isoficiand		Capitalized
Purchase of existing dweller Dist consolidation Paid on or before settlement (Paid throughout loan (0) Lenders Martigage Insurance (LMI requirement (uptions) Yes	3) [LMb]	9	(M preview (options) S	welling - He	wite	Psyclic to justice th		Copilations!

Key information that needs to be captured here includes;

Loan Information

- Capturing the share of the loan based on the entered applicants
- Tick the split loan box if applicable and enter the loan amount for each split

Borrowing

- Include Primary Loan Purpose from the drop down (Owner Occupied, Investment Residential, and Investment Non-residential).
- Enter a cash out amount and reason if required.



Using an existing property as sole security for a purchase, then cash out fields need to be completed. (ie new property remains unencumbered)

- **Select** the Primary Lending purpose from the drop down and the ABS lending purpose from the drop down.
- Select the Debt Consolidation checkbox if this loan is paying out other debts

Product

- Select the Interest type (Fixed Rate or Variable) and repayment type (Principal and Interest or Interest only)
- Select loan term in years and loan product
- Select each of the home loan features that the borrower would like.

Rate to Borrower

• **Select** frequency of repayment (Product Interest Rate and Indicative Repayment Amount should automatically populate and be greyed out)



The product list available in the drop down will only display eligible products based on selected criteria.

Fees



Please note that adjusting/removing fees from this section will have no impact and they will be applied post submission unless you provide evidence of an approved manual fee adjustment.

In this section you will see a list of the fees payable as part of this loan.

Managing Lenders Mortgage Insurance (LMI)

Lenders Mortgage Insurance (LM	40					
(MI requirement (optional)		LMI pre	mium (optional)	Payable to (optional)		Copitalised?
Yes	No	5			*	
When payable (optional)		LVR excluding LMI	LVR including LMI	Stomp duty (optional)		
		70.59%	70.59%	\$		

- **Select** Yes to LMI requirement if LMI is required. LVR (Loan-to-Value Ratio) will display inclusive and exclusive of LMI once you select 'yes'.
- Enter the LMI premium
- Enter the payable to (optional),
- Tick whether the LMI is to be capitalised

Deposits and contributions

This section is used to capture deposits and contributions for the home loan application.

- If a deposit has been paid, **click** +Add
- Enter the deposit amount and date paid

Deposits & contributions	
Deposits paid (0) Add +	~
Other contributions (0) Add +	^

• To enter other deposit contributions, click Add+ next 'other contributions' and select the source and enter the amount.



If the home loan application relates to a refinance, top up or does not require a contribution, this section does not need to be completed.

Serviceability

This section shows the results of the serviceability calculator.

The three key metrics used by TMBL are Net Monthly Surplus (NMS), LVR and Debt to Income Ratio (DTI) are all captured here.

Overall Serviceability outcome					
The servicentility metr	ics are good. You will be able to subp	ait the application			
in the set needonity meth	tes dre good. Too min be oble to subh	and the opplication			
Borrowing estimate					
Maximum Ioan amount	Maximum repayments				
\$427,386.64	\$3,606.18 per month				
Serviceability metrics					
Serviceability based on			Rote		
Your Way Fixed Fixed rate O	One year - 6.54% (6.34% comp rate)		+	6.54 %	
Nat Monthly Curplus		ADA			
\$231.08 per month	3.07 1 66.66%	\$3,606.18			

Compliance

Capturing the outcomes of the interview is a compliance requirement. Ensure the outcomes are selected correctly.

Borrower interview

		compil	unce		
nterview					
Detoils					
Do all clearly benefit from this loan?	is -	either borrower a vulnerable p	ысоя?	Interpreter required?	
Yes	No	Yes	No		
Dorrowing purpose					
Do the applicants plan or anticipate an	y changes (ether than retirement) that co	uid odversely impact their abili	ty to repay the loan?		
Main Test	*	Yes	No		
Co Test	•	Yes	No		
Any odditional actes?	in servicing				
I have discussed with the cust The goods being financed / have discussed shot the op They may read up paying on They nay read up paying on The option of a separate la	emer(s) that refinanced may not hold their value for as plearity may not be in a position to finan er intersk compared to taking the base o en with a shorter term for the gort of the i	: long as the remaining term of on the replacement of those giver a shorter term recers in line one required for the purposed	the loan and so the applicant oeds if the term exceeds the life with the useful life of the good of the goods.	t(c) may be poying for those goods beyond their useful Meepon tespan of the original goods ds.	and value. Additio
The oppicantity appeared to	indentitiaid and wants to proceed				

- **Record** if all borrower(s) clearly benefit from loan Yes or No and if either borrower is a vulnerable person Yes or No. If an interpreter was required, tick the box.
- Select Yes or No to the question regarding changes that could affect their ability to repay loan.
- If Yes then provide further detail
- **Record** the benefit to the borrower(s) applying for this loan in the free type box.
- If you wish to include Additional Notes tick the box to open the free type field.
- Detail how the income was derived in servicing
- **Tick** the 2 boxes indicating that you have discussed the loan with the borrower(s) and they understand and want to proceed with the application.

1 Retirement Detoils Intended retirement age Main Test Co Test + – -70 70 + ent prior to ret No No Yes ing home? Yes Yes No No Yes No Yes No Yes Yes No No Savings? Yes Yes No No from other incenter Yes No Yes No income from co-opplicant? Yes Yes No Sole of assets? (optional) × * 1 Fake Street, Fake Suburb NSW 2000 Australia Yes No Sale of assets? (optional) 1/1 TBA TBA NSW 2000 Austrolio x * Yes No Any additional notes?

Retirement

- Enter the planned retirement age
- Review each question and select Yes or No
- Select the checkbox to add additional notes

Loan preferences

This section captures the product features that have been discussed with the borrower.

Product Induces					
Tomake unwest rate					
Due'r Wene	imperium Why is this feature important.	Not important	~	readers that accounted risk-base bare exploited to the class	
	. Shartstanger	dare decrement is interval rates			
	Particity to inclusion rates	merta andra sarty taan najasymen			
Fairfull-Marriel State					
Direct Waters	important	Mail Important	~	reaction that management industrials have explored to the chemi-	
Front and called a second sec.					
Durit Ward	Ingentee	Rot Important			
Cited scores					
Dow't Want	important.	But important	4	I species: that as excessed into have been required to the chard	
	Why is this feature important				
	🗸 dilans paying of the laim				
	Alberta concess in Saleshe				
	the property and open				
Radiane					
Banhaw Den't Wave	Ingentant	Bet inpurtiest	~	transfere that associated with trace team explanated to the closet	
Busines Don't Want	Ingestage	Ref Ingerfant	V	tability flat manufact with two just significant to the item.	
Robert Mount Dec't Mount Represents	Ingentant	Rel Inportant	V	scottine flat accounted national base supposed to the street	
Badraw Daw't Wave Repayments Provide & interest	Ingentant	Ret Department	V	scoline Ref warming may have been explained to the inter-	
Rodene Doc't Stane Roperymonia Processia interest Doc't Ware	Ingentant	Not important Not important	× ×	tandin for account of a fact has been equivalely for the	
Robus Doc't State Poppythalis Prougic & interest Durc't Ware	Ingertant Ingertant	Not Important Tex Important	7	scalars for a second city, has been applied to in our	
Robins Deel Want Raphymotik Procepts & Internel Deel Want	Ingentant Ingentant Ngenymet Ingenym	Na Inportant Sai Inportant Manthip	~	tables for an expected with two hore regions to the data (modes) for an extended allowing hore regions the datase	
Booth Water Don't Water Repayments Proceeds & intered Darit Water	Mysettaat Mysettaat Mysettaat Mysis tits bokes inpertent	Net Inpurtant See Inpurtant Marithe	~	tradies for a solution tab, the base register 0 to since $\label{eq:solution} (a,b,a) = \frac{1}{2} \left(\frac{1}{2} + \frac{1}{2} \right)$	
Rodow Don't Want Ropaymains Procept & intend Dari't Want	Nepertain Nepertain Description May It Sta Andrea Inspection	Nat Ingentier Sei Ingentier Marthe	~	Nadio Re annotati da, has ban apparato to cano Nadio Re annotati da, has ban apparato to dan R	
Robert Want Des't Want Repayments Provide Antonics Des't Want	Naparkan Ingarkan Nagarkan Naparkan Naparkan Naparkan Naparkan Naparkan Naparkan Naparkan Naparkan	Net Ingerlant Sei Ingerlant Martile	~	transfers for a solution of the host region of the transfer of the solution $(x,y) = (x,y) = $	
Release Derit Wardt Propage & encod Derit Wardt	Ingenteen Ingenteen Mage werk ingeneer Widge is tils bedans ingenteen Ingeneer menset part and	The Important Sign Important Martilly Re the UP to your	~	tability. But as any solution that an annual of the two regulated to the street space of the street space of the space of	
Robert Dert Wore Represents Proces & mores Dert Wore	Bigenback Bigenb	Rel Ingerland See Ingerland Marster No 40 of 56 see	~	tadir for another off, the bar regime is to care.	
Robert Dect Wave Reprysels Prouge & interest Dect Wave	Bigestant Bigestant Bigestant Bigestant Bigestants Bigestantsenaperated Second	The Ingenture Sea Ingenture Matting Matting	~	tradies for a solution tab, they have explored to the state $\label{eq:solution} K_{0} = m \sin i d d d S S S S S S S $	
Rober Dert Wore Reprysens Proge 5 interes Dert Ware	Important Important Important Important Important part and Important p	Tea Ingentare Tea Ingentare Metho No 40 of The law	7	tradies for a simple (10), this has applied to its rise $\label{eq:simple}$ reader for a simple (10), the has applied to its disc $\label{eq:simple} h = \frac{1}{2}$	
Robust Dari Yount Represents Primpe & more Dari Yount Dari Yount	Separate	No inquitor		Leaders for a second dist, has been explored to be start, where the explored to be start $\label{eq:lambda} a = a$	
Entern Dar't Ware Represents Prompt & street Dar't Ware	Important Important Register Register Wey by 6th Solution Supported Type Institute Type Importantic Solution Importantic Solution Importantic Solution Importantic Solution Importantic Solution Importantic Solution	The Important Six Important Marchine Re No of Strines	~	tradies for a solution of the space region of the state $\label{eq:space} x = \frac{1}{2} \left(\frac{1}{2} + \frac{1}{2} \right)^2$	
Rahmy Dart Yilon Represents Proget & interest Dart Yilon	Important Important Programmer May be this Andore Homestrand Import Institute games Import Institute games Import Institute games Import Institute games Import Institute gamest Import Institute game	Not Important Tax Important Marting Not Not of Station	~	tradies for a south (10), the two explored to its rise $(1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,$	
Entern Dart Ware Pergeneration Proved Amore Dart Ware	Napartine	The Important The Important Martine No 40 of the test		tandim for an annual of edge, then have explored to be store (and/or for annual of all stores regions d'un descent A = a	
Robert Dart Ware Represents Prompt instead Dark Ware	Important Important	The Important Six Important Marine The Ibu of States		tradies for a solution of the second solution of the solution	
Enterne Der 1 Ware Pergensens Perce Verene Der Verene	Superior	The Important	~	tables. For a simpled (b), this has a signature to the rate $\label{eq:simple} (a) = a + a + a + a + a + a + a + a + a + a$	
Enter Dec19904 Property and the Dec19904 Dec19904 Research of Dec19904	Important Important Important Important Important Important Important Important Import Index Import Import Index Import Import Index Import Import Index Import	The Important Sea Important Marcine Re Sol of Physics			
Enterne Der 1 Ware Regensense Promote de mener Der 1 Ware Der 1 Ware Named ant Beneret ant Der 2 Ware		Tel Ingentari Tel Ingentari Matting Bil Ma of Station	~		
Enterne Der 1 Ware Pergenseinen Der 1 Ware Der 1 Ware Seinen aus Der 2 Ware Der 2 Ware Der 2 Ware	Superior	This Importance This Importance Marchine No 10 of 7% Sec.	~ ~	tankin ka samata da, ka ka sa appand ta ta inte	

- **Review** each product feature and select the relevant answer. **Click** the box to confirm risks have been explained to the borrower.
- When "Important" is selected, **Select** either the pre-populated responses to 'Why is this feature important?' or **select** other and you can type in free type field.
- If Fixed rate selected you also need to **select** duration of fixed rate.
- Repayments **select** preferred repayment type Principle & Interest of Interest Only. **Click** the box to confirm risks have been explained to the borrower(s).
- Select repayment frequency and why this repayment type is important.



• Complete all fields.

• If you wish to include Additional Notes tick the box to open the free type field.

Comments

Details					
Are there any conflicts between any of the loan features marked important?	Yes	No			
Does the applicant have a preferred lender or lenders!					
Do the applicants have any other requirements and objectives not already propose to apply, is suitable, including whether there are one particiliar p ony previous responses in this interview guide that are relevant to the loa	y stated which may affect wheth erconal circumstances of the ap in features that have been ident	her the loon, for which they plicants not documented in ified as 'Must heve'?	Yes	No	
Please provide commentary regarding what discussion was held with the	Please specify				
Any additional actes?					

- **Review** the questions contained in the details section and select Yes or No for each.
- **Provide** commentary regarding relevancy of loan to borrower.
- Add additional notes if required

Application notes and broker attestation

1.1	Details
1	Notes note below why you are recommending the loon for approval
	In submitting the this opplication I certify that:
	 The reasons for the loss preduct solve this event the opplicant's stated requestions and objectives.
	 There takes reservable steps to verify the applicants financial shurdlion and There assessed all inverses, using and other aspesses stated. Any intensistensis flowed between the application inferendom states and supporting documentation have been inversigned, advancemented and There deemed compatible.
	 Based on my enquires. I believe the applicant(s) will be able to comply with their financial abligations and will not experience substantial hardship.

- Enter supporting information and reasoning for recommendation in the Details section.
- **Tick** the attestation boxes.

Loon purpose, amount and preferred fea	bures			
Total Financed Amount	\$400.000			
Reason for homowing Purchase of existing developes	Loss type Owner Occupied	Bernweing esteamt \$400.000	Loon term 30 years	
keterent (spe Flored (1 pear)	Poyment type Principal and Interest	Repayment Requirecy Monthly	Other features	

Summary

This section allows you to review the submission and edit, if required.

• **Select** Edit to amend information captured in a section.

Summary							
Setup							
Application				Edit /			
Londer application number 	Lean title Test, Purchose Application date 14/08/2024	Amount \$400,000 Touget dots 28/11/2024	Authorization level Lev A - (<\$3M) Urgent No				
Management Participants				Edit /			
Professional type Broker	Novie Emilio Lezes	Curvent co-autientier Yes	Hencever val anto respondes. YES				
Applicants (2)				Edn /			
Participant type Primary barrawicr	Name Mein Test	Perticipent type Person	Received info requests Yes				
Primary borrower Co-borrower	Mein Test Co Test	Person Person	Yes Yes				

Documents

This tab will direct you to a screen where you will be able to generate and download the Membership form and also the Rate Lock and Offset form (if required) direct from Simpology with pre-filled sections so that you can download and forward to the borrower(s) via email for wet signature.

2 Application generated documents Corrent Bourers (Directowners Directowners Not signed	
1 - Rate Lock and Offset Form	
Stehns Document not generated	(Generate document (2) (Download (3)
2 - Membership Form (signatures required)	
Status	

Membership form: Is only required if the borrower(s) are not currently existing members of our bank. If the borrower(s) are members but the form has appeared in this section, refer back to the previous section below to ensure that details were correctly entered.

Rate Lock and Offset form: Is only required if the borrower(s) have selected a product which offers an Offset facility, and/or a Fixed product that offers Rate Lock.

Submission

At the top of this section you will find a summary of Lodgement Information

Application review Plance review the information was here	en entenad. Once herene it is prevente et	lick the proceed bullets	being to perfects the conficction		
				-	
Get privacy consent from the oppin	4 percent and a second s				
Send the supporting document che	eddists to the opplicantis so they can upload t	the required documents			
Vau will be notified once the decuir	nonts are received and you will need to volide	to the application informat	lon .		
And the address of post-serve to	to see out the sector sector	to deal your is included.			
Application programs					
Application Let up	Document uplant started		Caterit document upland		
14/08/2024	E DOMANY	12	DOMINIMAN		
Application submission					
Lander & lean preduct. Your Water Fland			V Include in submission		
Application ready					
Application bes been volidoted. Cor	mplete supporting document requireme	nts in order to submit P	he application for assessment.		
for some state of the second					
The second se					
supporting documents	1 1 0				
Generate document checklis					
Generate document checking					
Generate documents Checking	4 0				
Supporting documents Generate document checkis Request supporting docs Submit application	4 0				

Generate document checklist

This section is used to generate a list of supporting documents that are required from the borrower(s).

pplication ready	
Application has been validated. Complete s	supporting document requirements in order to submit the application for assessment
Supporting documents	
Generate document checklist 🚀	0
Request supporting docs 🖪	0
Submit application	
Proceed 🖪	0

• The documents will then display in the 'Document bucket' below.

Supporting docs			499-72977 - Test, Purchase			
happing dociments	Column and		•			-
Leosified documents		Documents bucket				B
Genegaries, Landed (2113) Decimientes: Landed (2113)			View or Edit	Sollt or Combine	Relact	Use this
Document on Property - 3/1 YEA, YEA Index 2008 - Main Text	Constant -			agent to consume	nights.	button to upload
Property - 1/1 184, 184, NO1 2000 - Main Test	~	Active data () Architecture ()	Superved	C Legelors		documer
for a new Property Furtheria, cleane provider		Active discontents - thing to com-	07%			

• The left window will display all the supporting documents required to complete an assessment. You can drag and drop your supporting documents uploaded from the document bucket into each category to satisfy the condition.



You can either assign these now to their correct category, or leave in the 'Document bucket' and move on to the next step. For further information regarding the management of documents, please refer to the 'Documents Returned' Section.

Request supporting documents

When you have uploaded all of your available supporting documents, go back to the Loanapp tab in your web browser and **select** 'Request supporting docs' to send a checklist direct to your borrower(s) for any outstanding documents.

Application ready	
Application has been validated. Complete s	supporting document requirements in order to submit the application for assessment
Supporting documents	
Generate document checklist 🚀	• View the checklist
Request supporting docs 🖪	0
Submit application	·
Proceed A	0





The 'Request supporting docs' action will send the checklist to the borrower(s). Please skip or cancel this step if you wish to manually gather the outstanding documentation to complete the application.

- Review the documents checklist.
- Cancel any documents not required

Click on the Open button for the documents that are to be cancelled

Information reque	st for
APP-79917 - Test, Purchase	x • 0
HE Open	
Open	0° #406138 - VienBooldon of Montgagor Identity (XVM3) Form
Open	OF . #006129 - Main Test, New Purchase - Contract
Open	OF PROFIDE-ADENTEELPRITEERINGSpread
Cipse -	()* #40(531 - Main Test: Existing Rental Income received for 1 Fain Screet, Fain Schurb VSW 2000
Open	()* #804532 - Main fest, Mambarship Application
Que	3P #406132 - Main Test; Other supporting documents
Cipen	Of #400134 - Co Twat Rend Brightyment
Open	(3P) #406135 - Co Test soliting other roan for Co Test
Open	0° #42035- Co Test Membership Application
Open	(9° #406137 - Co Test, Other Supporting documents

- Select cancel, provide a reason (ie not required, already uploaded manually by yourself)
- Select process action

an die energiese Jan and Heard Right BL	
en en Transpério e Roman time : Transpério e Roman terres : Transpério e	
Perset	Addate .

Submission



Ensure all supporting documents have been uploaded, the Privacy and Consents and ID Verse have all been completed by the borrower, and all outstanding tasks are completed before submitting your application.

If there are any outstanding tasks, a blue box will appear at the top of the screen, please ensure that all outstanding tasks are actioned prior to submitting the application.

APP-73917 - Test \$400,000 Dote: 14/08/24		New
Summary & submit - Lodgement - Application submission Supporting documents checklist requirements: Satisfy all supporting document	equirements to submit Allow and continue	Show item list 🗸

The Lodgement section is where you review all steps have been completed and you can now **click** Proceed to submit your application to Teachers Mutual Bank Limited.

Application ready	
Application has been validated. Complete s	upporting document requirements in order to submit the application for assessment.
Supporting documents	
Generate document checklist 🚀	View the checklist
Request supporting docs 🚀	View request status
Submit application	
Proceed 🖪 🖌 🖌	0

Select Proceed to submit:

Your loan has now been submitted for assessment.

Documents Returned

Alerts

If you have requested supporting documents directly from your borrower(s) and they have actioned the request, an alert bell will appear as shown below.



If you click on the bell, it will show details of the alert:



Click on the bold text and it will take you to the list of documents.

Anything returned will show in a lozenge saying 'replied' in green:

Information request fe	or	
APP-73917 - Test, Purchase		× *
5 Open 5 Replied		
Open	0° #406129 - Main Test: New Purchase - Contract	
Open	@P #406130 - Main Test: PAYG Employment	
Open	(gr #406131 - Main Test: Existing Rental Income received for 1 Fake Street, Fake Suburb NSW 2000	
Open	Q* #406132 - Main Test: Membership Application	
Open	@r #406133 - Main Test: Other supporting documents	
Replect	@* #406134 - Co Test: PAVG Employment	
Replied	@" #406135 - Co Test: existing other loan for Co Test	
Replied	@* #406136 - Co Test: Membership Application	
Repled	@" #406137 - Co Test: Other supporting documents	

Click on the replied lozenge and then you can verify the document.

If ok, you can send to supporting documents (in document manager).

Or you can **select** another action:

#406134 : PAYG Employr	ment Repled
Request detail	
Statue	Replied - 15 Aug 2024 10:45 AM
Request from:	Co-applicant - Co Test
Requested by:	Broker -
Request type:	Document Upicad - Categorised as Employment income
Instruction:	Please provide any one of the following:
	 Two (2) most recent consecutive psyslips, DR O
	 Please provide at least 2 of the following
	 Employment contract detailing employment, base wage, date of commencement and probationary period (7 mode able).
	 BAYE Basedard Surveyard for most recent financial space
	 Employer latter confirming employment and income details.
	 ATO Notice of Assessment for most recent full financial year
	 bank statements for most recent three (s) months showing regular salary deposits
Darmonia received	
Desidential Index and	
Uploaded documents below:	
Two (7) most recent consecutive	payslips, 04 Two (2) must recent consecutive payslips, 04
Po	A
PDF	PC#
TEST #APSLIP 2.pdf	TEST PAYSUP 1 pdf
- canada /	
Action	
 Accept response, send door 	to supporting docs, and close request
Send documents to suppo	rting documents
O Delete all documents	
O Accept response and close	r request
 Add a comment or clarifica 	ition, and researd
Cancel request for reason	below
Suspend request for reasonable	n below
Process action 11	

Returned documents

When the documents are returned they will appear in the appropriate category.





If you cannot view all categories to the left, make sure you have **ticked** 'Show All'

Click to all cate You can also download from a local file:	o shov gorie	N S				
Supporting docs		AP# 73107 - To	es. Purchase			4
Leoning documents		Decuments bucket				
Compress Loads(2116) Decements Loads(2116) Decements Loads(2116) Decements Loads(2116) Decement M Property, 117 Property, 117 Property, 117			View or Edit	Split or Combine	Reject	Upload documents received via
Property - 1-1718 178-1012 2016 - Non-Toot □ For - see Private The Asses provide: CO □ Speed and dated lays of the Ana-Rose and Sales contract, theory purchase is Augstraness and size prive. If CO	^	● Athe das _ Anthe des _ Agened Actes documents - disg to collegoe _g	If you upload documents directly, vour attachments will appear here			email using this widget
Engineers have Mith Nat	*		, san acco			

Any documents that are not assigned to their respective category before submission will not be sent to TMBL for assessment. An email will be sent post-submission requesting documents to be reloaded.

Documents bucket				
	View or Edit	Split or Combine	Reject	
Active docs Archive docs Rejected Active documents - drag to category		Large icons		



<u>:</u>

If a field is at the bottom of Document Manager it can be hard to drag a document.

How to navigate:

1. Use the "v" on the right hand side to reduce all other fields

Document set	Show all
Property - 1/1 TBA, TBA NSW 2000 - Main Test	
Property - 1/1 TBA, TBA NSW 2000 - Main Test	~
Employment Income - Main Test	~
Employment income - Co Test	~
Other Income - Main Test	~
For Existing Rental Income received for 1 Fake Street, Fake Suburb NSW 2000, please provide the following:	
Current signed tenancy agreement O	
Recent rental income statement, showing rental period and amount, prepared by real estate or managing agent (01)	
🔿 Income tax return evidencing rental income in rental property schedule 0	
○ Recent three (3) months bank statements showing regular deposits of rental income 0 @23	
Other Liabilities - Co Test	^
For existing other loan for Co Test, please provide any of the following:	
🔿 Latest two (2) statements for each personal debt being refinanced showing satisfactory account conduct 0	
Verification of Applicant identity -	^
For all applicants; please provide the following:	
O Verification of Mortgagor Identity (VOM) Form	
Membership Application - Main Test	^
For all new non-guarantor applicants, please provide the following:	
A completed Membership Application form	
Membership Application - Co Test	^

2. Use the Document set drop down to bring relevant category into view.

Categories: Loaded (0/10) Documents: Loaded (0/10) Submitted (0/10)	
Document set	🕑 Show all
Property - 1/1 TBA , TBA NSW 2000 - Main Test	-
Property - 1/1 TBA , TBA NSW 2000 - Main Test	~

Viewing documents

Drag the required document from the active document folder to the "View or Edit" square above it and you will see the document appear in a right hand column.

Documents bucket		-		0
	View or Edit	Split or Combine	Palact	
	View of Lan	Spin of combine	Neject	
Active docs O Archive docs O R	ajected	C Large icons		
Active documents - drag to catego	ry			



If a document with a password has been saved into Document Manager then you will need to enter that password after sliding into the View of Edit pane.



Redacting documents

Required confidential information can be redacted from documents.

• **Drag** the required document to the "View or Edit" square.

Documents bucket				80
	View or Edit	Split or Combine	Reject	
Active docs () Archive docs () Reject	ted	Large Icons		



To make a document easier to view you can remove and add the viewing panes by clicking the Left, Middle and Right button.

Supporting docs		
Supporting documents	Default view	K R L = Left R = Right
		M= Middle

- Select the pencil icon 🖋 to edit the document
- Select the pacman icon with no dot in its mouth \bigcirc and the highlight the sections of document to be redacted.
- Select the pacman icon with a dot in its mouth 🔇 to complete the redaction process
- Select save when the redaction is complete and the modified document will appear in the list of documents.



Redacted information will look like the below image:



Splitting documents

- Drag the document you want to split from active documents
- Select the pages you want in your new document as it appears in the right hand pane.
- Enter a new filename
- Select create
- The new file will appear in the active documents pane.

Documents bucket	Both poysios.pdf
View or Edit Split or Combine 1	Vew or Edit Solit or Combine documents Select all Clear Select pages to bundle into a new document Enter title for new document here - 1 pages selected split pagelip Create
Active docs Active docs Rejected	3
TEST FAIrSLIP 1 put aprilip put for prystip put test FAIrSLIP 2 put uppowers 150604, 11:25 AM	2

Combining documents

- Drag the documents you want to combine from active documents
- **Select** the pages you want in your new document as it appears in the right hand pane.
- Enter a new filename
- Select create.
- The new file will appear in the active documents pane.

Documents bucket			8		Bath paysips.pdf		
	View or Edit	Split or Combine 1	Reject		View or Edit Select pages to bundle into a new document Enter title for new document here - 2 pages selected Both paysilps	Deselect all	Cear
• Active docs · Archive do	ocs 🔘 Rejected	Large Kons		_			4
Active documents - drag to	o cotegory						
TEST PAYSUP 1.pdf Uploaded: 15/08/24, 11:25 AM	spilt payslip pdf Uploades: 15/08/24, 11:28 AM	Both payslips.pdf Uploaded: 15/08/24, 11:27 Al	TEST PAYSUP 2.pdf // Uploaded: 15/08/24, 11:25 AM	5			

Rotating documents

- Move document into view section
- Select rotate document icon
- Rotate document
- Rename document
- Save document

split payslip.pdf	
• View or Edit O Split or Combine documents	Archive
Save document after editing	3
rotated payslip 2	Save
$= \begin{array}{c c} \mathbf{Q} & \text{Fit to Width} & \mathbf{Q} & \mathbf{I} \end{array} \\ \hline \mathbf{U} & \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{I}} \begin{array}{c} \mathbf{U} & \mathbf{U} & \mathbf{U} \\ \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{I}} \begin{array}{c} \mathbf{U} & \mathbf{U} \\ \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{I}} \begin{array}{c} \mathbf{U} & \mathbf{U} \\ \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{I}} \begin{array}{c} \mathbf{U} & \mathbf{U} \\ \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{I}} \begin{array}{c} \mathbf{U} & \mathbf{U} \\ \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{I}} \begin{array}{c} \mathbf{U} & \mathbf{U} \\ \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{I}} \begin{array}{c} \mathbf{U} & \mathbf{U} \\ \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{I}} \begin{array}{c} \mathbf{U} & \mathbf{U} \\ \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{I}} \begin{array}{c} \mathbf{U} & \mathbf{U} \\ \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{I}} \begin{array}{c} \mathbf{U} & \mathbf{U} \\ \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{I}} \begin{array}{c} \mathbf{U} & \mathbf{U} \\ \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{I}} \begin{array}{c} \mathbf{U} & \mathbf{U} \\ \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{I}} \begin{array}{c} \mathbf{U} & \mathbf{U} \\ \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{U}} \begin{array}{c} \mathbf{U} & \mathbf{U} \\ \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{U}} \begin{array}{c} \mathbf{U} & \mathbf{U} \\ \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{U}} \begin{array}{c} \mathbf{U} & \mathbf{U} \\ \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{U}} \begin{array}{c} \mathbf{U} & \mathbf{U} \\ \mathbf{U} & \mathbf{U} \end{array} \xrightarrow{\mathbf{U}} \begin{array}{c} \mathbf{U} \\ \mathbf{U} \end{array} \xrightarrow{\mathbf{U}} \begin{array}{c} \mathbf{U} & \mathbf{U} \\ \mathbf{U} \end{array} \xrightarrow{\mathbf{U}} \begin{array}{c} \mathbf{U} \end{array} \xrightarrow{\mathbf{U}} \begin{array}{c} \mathbf{U} \\ \mathbf{U} \end{array} \xrightarrow{\mathbf{U}} \begin{array}{c} \mathbf{U} \end{array} \xrightarrow{\mathbf{U}} \begin{array}{c} \mathbf{U} \\ \mathbf{U} \end{array} \xrightarrow{\mathbf{U}} \begin{array}{c} \mathbf{U} \end{array} \xrightarrow{\mathbf{U}} \end{array} \xrightarrow{\mathbf{U}} \begin{array}{c} \mathbf{U} \end{array} \xrightarrow{\mathbf{U}} \begin{array}{c} \mathbf{U} \end{array} \xrightarrow{\mathbf{U}} \end{array} \xrightarrow{\mathbf{U}} \end{array} \xrightarrow{\mathbf{U}} \begin{array}{c} \mathbf{U} \end{array} \xrightarrow{\mathbf{U}} \end{array} \xrightarrow{\mathbf{U}} \end{array} \xrightarrow{\mathbf{U}} \end{array} \xrightarrow{\mathbf{U}} \end{array} \xrightarrow{\mathbf{U}} \begin{array}{c} \mathbf{U} \end{array} \xrightarrow{\mathbf{U}} \end{array} \mathbf{$	
Sensitivity: Internal Only	
TEST PAYSLIP 1	
<i>I</i>	

Convert a document to PDF

- Drag file to the view or edit pane
- Type in a new file name
- Select Save

Documents bucket	to Test image jpg	
	Vew or Edt	Archive Download
View or Edit Split or Reject	Save document as PDF for editing_	
1	Test image politieave blank to use this un2	Save
Active docs Archive docs Pejected Large icons		d ^p
Active documents + drag to category	Sen	sitivity: Internal Only
	TEST COMPANY TAX RETURN YEAR 2	
Name and an and the state of th		

Upload documents to document manager – iPhone

You or the borrower should open file on their mobile device and select the download icon top right then share file via:

• ×	User Guide on temp	
an	1947-	
US Los	ER GUIDE No film Tana	
	Save to Account	
2	Share File via	Ц
Lo		LAR

And **select** save to files:

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Por Decoment - 2.2 M	plate Versi	on	×
reingtan.	Cerringham	2 People	6+
Rome Description		C) University	
Сору		ß)
Markup		6)
Print		6	•
Save to Files		E	3
Edit PDF in Acrobat		e	5
Open in Acrobat		٦	•
Search with Google	Lens	q	
Save to Dropbox		ų	•
Edit Actions			

When the information request is received from Simpology, the borrower(s) will be prompted to sign in and select the file to upload:



Loanapp User Guide | 68

Check Loan Status

This section relates to how you can navigate Loanapp to find your list of applications submitted and check the status of application.

Once you have completed the submission process, you will receive email updates confirming when a loan has moved to a new milestone. You can also check the status of your application by navigating to the Application Summary Page following these steps.

Portal access

Click the portal page icon in the top left of your Loanapp, see below, this will direct you to a list of your applications.

ortal Documents	Communication	APP-73917 - Test 1/1 TBA TBA N \$400,000 Dote: 14/08/24	Open
` \			

View your loans

Once at the Application Summary page, you will see a list of loans that you have submitted under that particular division. If you have submitted under one of our other divisions, you can either access Loanapp through your CRM for those particular loans and repeat the above step, or click on the 2 arrows at the top right.

			Teachers Mutual Bank	X\$	(¢
	Sea	ch applications			
					70
Channel	Clear	Assessment Vaiting	✓ Decision ✓ Solicitors	✓ Finalis	clear
Select submitting channel	*	Select submitting entity		_	
us	Show upstream	status			

This will take you to a page that will ask which division you would like to view.

Choose Channel	
You are a member of more than one channel, please choose the cl	hannel you want to log in t
Select channel	
Select channel Teachers Mutual Bank	
Select channel Teachers Mutual Bank Firefighters Mutual Bank	
Select channel Teachers Mutual Bank Firefighters Mutual Bank Health Professionals Bank	
Select channel Teachers Mutual Bank Firefighters Mutual Bank Health Professionals Bank Teachers Mutual Bank	
Select channel Teachers Mutual Bank Firefighters Mutual Bank Health Professionals Bank Teachers Mutual Bank UnlBank	

Where you will then navigate to the Application Summary Page and follow the steps below to search for a particular loan.

	Loan applications		
	Information request	ng	
Seer mushbermon	My information requests		
	Supporting docs		

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	Contract Contract	469-72017 14/06/2028	Test, Parchese Laure 3400,000	Lanv.A. () Teachers	E203 Multual Rank: Carlandows Britiky	Non 2011/0224		Ingrighed (3	Cham Application started	

To the right of the screen, you will see 6 application status filter options. Single or multiple filters can be selected to show the current milestones of any application submitted.

		7
🗸 Open	✓ Assessment ✓ Waiting ✓ Decision	✓ Solicitors ✓ Finalise
Clear	Entity	
*	Select submitting entity	

Search for a loan using the filters

Enter the surname of the primary borrower in the search applications in the box in the top right.

	Teach	ers Mutual Bank	X\$	[⇔
	Search applications			
			7	7 0
ear Channel	Open Assessment Walting Oecision Clear Entity	✓ Solicitors	V Rnalis	ed Clear

Read the status of your loan

To find where the loan is up to, hover over the 3 lines next to your loan on the Application Summary Page once it has been submitted.

N/A 29/08/202	24	In-progress : 0	Assessment Approval conditions	

Then you want to read the Teachers Mutual Bank Limited status below the top status.



Loan Applications

Overview of the taskbar

The Loan Applications page (and also in Document Manager) includes a Solutions tab.



Solutions

View all lodged applications in your pipeline and check on the status or update an application

Application processing

- i. Loan Applications view the status and communications regarding your pipeline
- ii. Supporting Docs access Document Manager to view, upload and amend supporting documents for your applications.



Content: Any supporting documents uploaded post-submission direct to Supporting docs will not trigger to Credit. If you have additional documents to provide, contact Broker Support/BDM for further assistance.

• Loanapp

Opens LoanApp where you can select any application that you have created.

How to access different parts of the system from the summary screen



Access LoanApp

E

This is to edit a loan. Administration use only

Access supporting documents
Entering Loan Details

Navigating to different tabs

You can navigate to different sections within Loanapp using two different methods. Either;

- **1. Clicking** the navigating buttons displayed at the top (takes you to the previous tab) or bottom (takes you to the next tab) of each section
- **2. Selecting** any of the section headers displayed on the side panel menu.

D G Partel Decuments	Mg Communication		APP-73917 - Test 3/1 TEA NL \$400,000 Date: 14/08/24		liew
		1		Summary 🔿	
Setup	0	-		Documents	
R Applicants	0	-			
Financial position	0	-			
🖬 Loan & serviceability		~	2 Application generated documents	enter documents 👔 (Delete documents 🗃 (Request eSign. of	^
Loan	0		The grant of seasons		
Serviceability	0		1 - Rote Lock and Offset Form Status		
Compliance	0	~	Document not generated	Generate document 😫 (Document 🚓	
🔁 Summory & submit		~	2 - Membership Form (signatures required)		
Summery			Status Document and executed	Generate descenant ()	
Documents			Port and and Reservation	Canada Anna an Canada Ca	
Submission		14			
		_		Submission 4	

Expanding sections

Each section is either collapsible or expandable. **Click** on the arrow to either expand or collapse the section.

Borrower (primary)	
Personal details	~
Contact details	~
Addresses	° v
Residency	~
Employment (1)	~
Other details	~
Related parties (0)	~

Adding a record

Key information for the application is saved as separate sections. To add new 'records' to the Application (e.g. an employment record, or an asset/liability record):

- **Select** the Add+ symbol.
- Click the 3 dots, this will open up allowing you to enter more information.

Employment (1) Add +			^
1 - Current	Date started		â
TEACHERS MUTUAL BANK LIMITED - Full Time	27/08/2020	m	U

Deleting

You can delete content by selecting the trash icon 📋

Û

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Adding address/Google validation

The system has address validation. However if the typed address cannot be located you can choose to enter an address manually by selecting 'Add street address'. This is also how an address should be input for a pre-approval application or where the address is not known at the time of application.

Addresses		
Current residential address		Residen
Please enter address	-	Rent
303 Torrens Road, West Croydon SA 5008 Australia		
1 Wilga Avenue, Altona VIC 3018 Australia		
1 Fake Street, Fake Suburb NSW 2000 Australia		
1/1 TBA TBA NSW 2000 Australia		
1 Current Street, Test NSW 2000 Australia		

Editing

To edit a field, **click** the pencil icon 🖋

Some fields you can type in the box to edit as no pencil icon is present or required.

Personal details		Full nome	,	As the of select the other noto edit t	cell is greyed out, he edit symbol he details	^
Mr	*	Main Test		None	× *	

You may see a pop up appear with the below message if consents have already been issued and may need to be recompleted.

ange af	oplicant name
A	We will void existing consent and cancel existing digital services. All digital data collected will be removed and new digital requests will be issued.
Make mean servic	sure these details are correct! Changing this will the applicant will have to re-do ALL digital es.
First nam	e
Main	
Middle no	ime (optionol)
Last nam	e
Test	
	Cancel Save

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