

**TEACHERS MUTUAL
BANK LIMITED**

Loanapp User Guide

Version 1: November 2024



Contents

Introduction	3	Summary	54
Application Status	4	Documents	55
Within Loanapp	4	Submission	56
Within this user guide	4	Generate document checklist	56
Our Divisions	5	Request supporting documents	57
Logging in for the first time	6	Submission	59
How to access Loanapp	6	Documents Returned	60
Setup	7	Alerts	60
Manage participants	8	Returned documents	61
Add applicants	8	Viewing documents	64
Applicant	9	Redacting documents	65
Household	9	Splitting documents	66
Borrowers	10	Combining documents	66
Declined consent	20	Rotating documents	67
Consent – What the borrower will see	21	Convert a document to PDF	67
Ordering an ID check	24	Upload documents to document manager – iPhone	68
ID Verse – What your borrower will see	27	Check Loan Status	69
Financial Position	30	Portal access	69
Finances	30	View your loans	69
Bureau check	30	Search for a loan using the filters	71
Assets/Property	31	Read the status of your loan	71
Savings	34	Loan Applications	72
Liabilities	35	Overview of the taskbar	72
Income	37	How to access different parts of the system from the summary screen	72
Expenses	40	Entering Loan Details	73
Loan	42	Navigating to different tabs	73
Securities	42	Expanding sections	73
Loan requirements	46	Adding a record	74
Fees	47	Deleting	74
Managing Lenders Mortgage Insurance (LMI)	47	Adding address/Google validation	74
Deposits and contributions	48	Editing	75
Serviceability	49		
Compliance	50		
Borrower interview	50		
Retirement	51		
Loan preferences	52		
Comments	53		
Application notes and broker attestation	53		

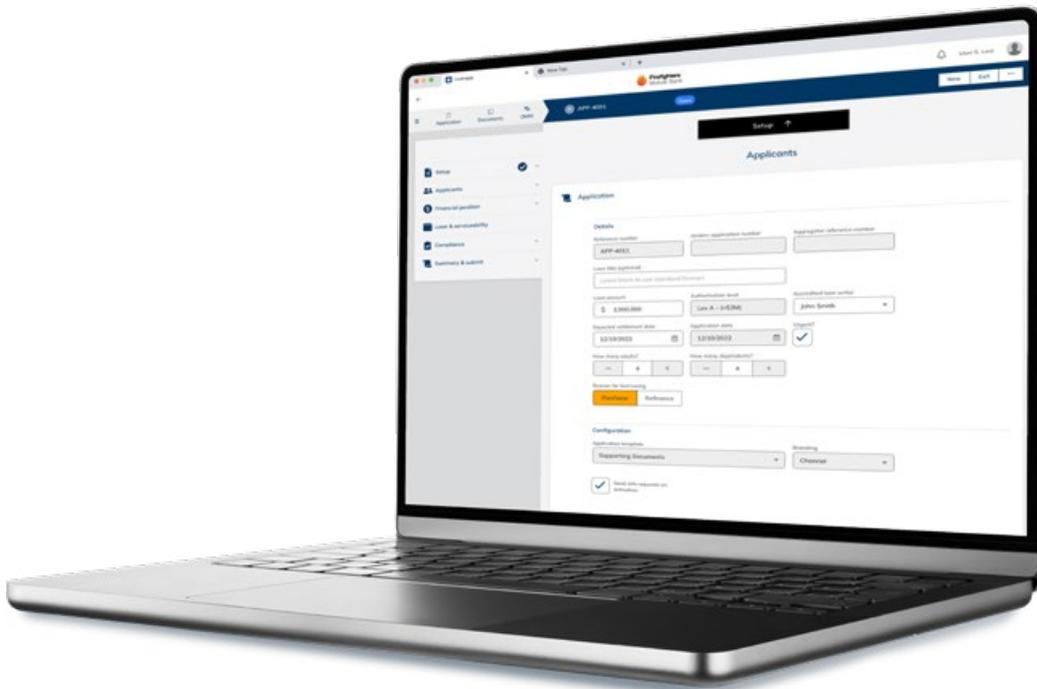
Introduction

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.



Application Status

Within Loanapp

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



In the Loan Applications summary page, you will find the following icons to the right of your loans:

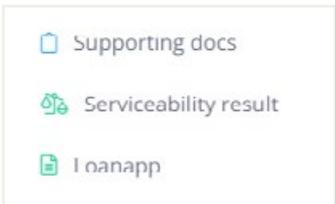


From left to right, the icons are:

 **LoanApp** – this will direct you to view your application

 **Summary** – view a summary of your application and broker details

 **Three dots** – will take you to another set of options for navigation:



 **Navigate** to the DMS (Document Manager) this area is explained in sections 'Submission' and 'Documents Returned'

 **Serviceability result** – see an overview of the serviceability for your loan

 An alternative way to **navigate to the Loanapp of this loan.**

Within this user guide



Helpful hints to progress your application

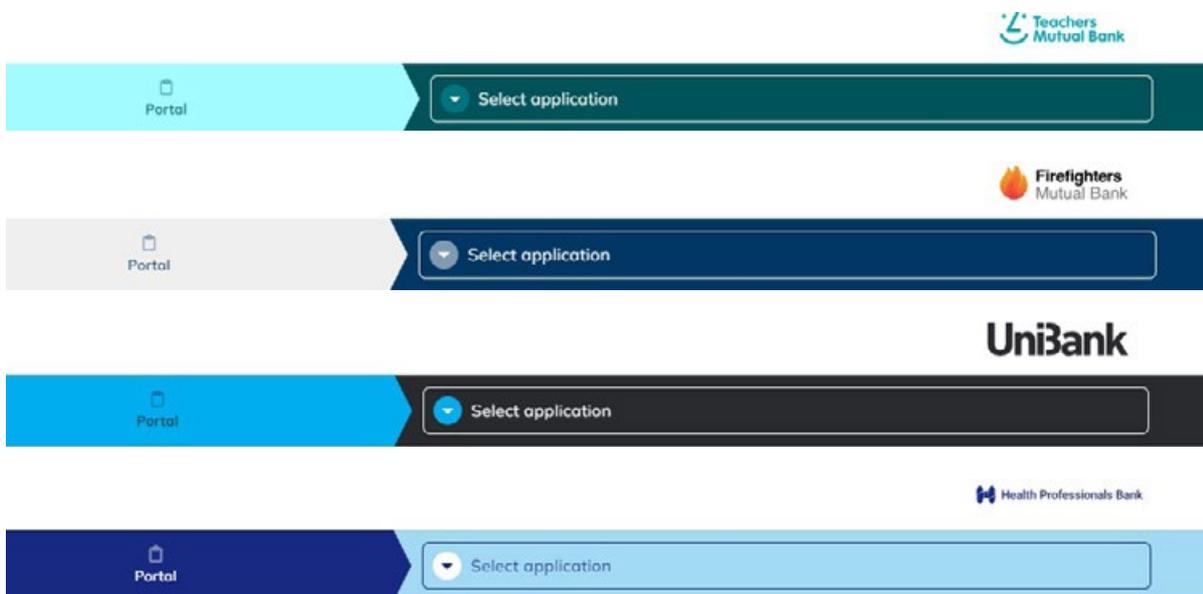


Pin alert action will assist with entering information in your application

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.

Click the Portal button to be taken to your Application Summary Page

Select from the drop down menu to choose the desired loan

Select an existing application above, or click the New button to add a new application

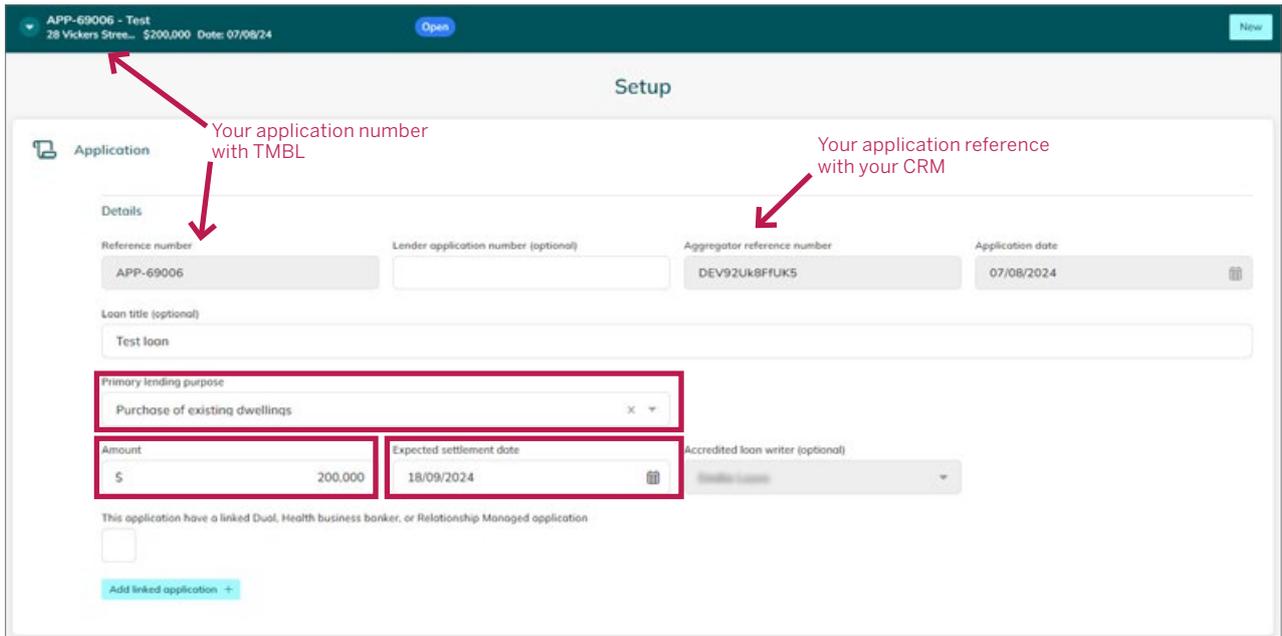
If navigating via the portal button, you will be taken to a page similar to below. Once you have located the loan application you are working on to submit – click on the Loanapp icon to the right of that application and you will be taken to your set up screen.

Coordinator / Applicant	App# / Date	Loan ID#	Auth / Serv / Source	Urgent / Submit / Settle	Information requests	Status
	APP-73917 14/08/2024	APP-73917	Loan N (HERB) Teachers Mutual Bank - Unsecured Daily	N/A N/A	Information requests	Open 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.



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

 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

The screenshot shows the 'Household' section of a form. At the top, there is a home icon and the text 'Household' and 'Main Test, Co Test'. Below this is a 'Relationships' section with two rows. Each row has an 'Applicant' dropdown (with 'Main Test' and 'Co Test' selected), a 'Relationship status' dropdown (with 'Select' selected), and 'Is partner co-applicant?' radio buttons (with 'Yes' selected). Below the relationships is a 'Households (1)' section with an 'Add +' button. Underneath, there is a '1 - Household' section with a 'Household 1' dropdown and 'Who lives here? (optional)' radio buttons (with 'Main Test' and 'Co Test' selected). At the bottom, there is a 'How many dependants?' section with a dropdown showing '0' and '-' and '+' buttons.

- **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.

A close-up of the 'Households (1)' section title and the 'Add +' button. The 'Add +' button is highlighted with a red box.

Borrowers

This section captures all relevant information for each applicant.

The screenshot shows a form titled "1 - Main Test" for a "Borrower (primary)". The form is divided into several sections, each with a collapse/expand arrow on the right:

- Personal details** (expanded):
 - Title: Mr (dropdown)
 - First name: Main (text input)
 - Middle name (optional): (empty text input)
 - Last name: Test (text input)
 - Other name: None (dropdown)
 - Previous name: None (dropdown)
 - Date of birth: 07/08/1991 (text input with calendar icon)
 - Country of birth: Australia (dropdown)
- Contact details (collapsed)
- Addresses (collapsed)
- Residency (collapsed)
- Employment (1) (collapsed)
- Other details (collapsed)
- Related parties (0) (collapsed)

1. Personal Details

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

2. Contact Details

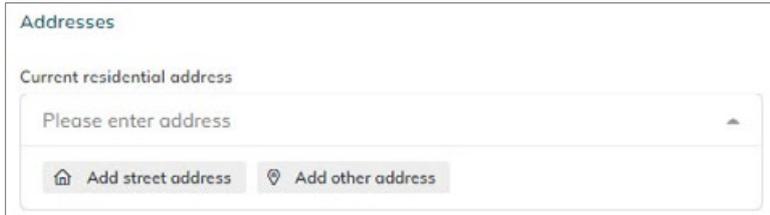


Joint borrowers must use different email addresses and mobile numbers to receive individual passcodes and access to consents and ID Verse.

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.



- **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



APPLICANT

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

Post settlement address

Add street address ✕

We need the post settlement address

Unit	Street number	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Country

Australia ▾

Suburb/City

State	Postcode
Select ▾	<input type="text"/>

Cancel Set address ✓

4. Residency

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

Residency

Australian residency status	Country of residency	Resident since (optional)
Permanently in Australia ✕	Australia ✕	DD/MM/YYYY

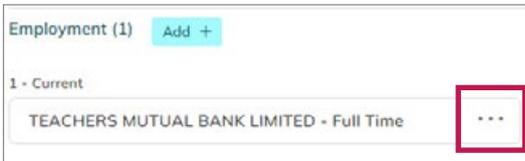
Citizen of	Tax residency outside of Australia?
Australia ✕	No, Australia only Yes

5. Employment

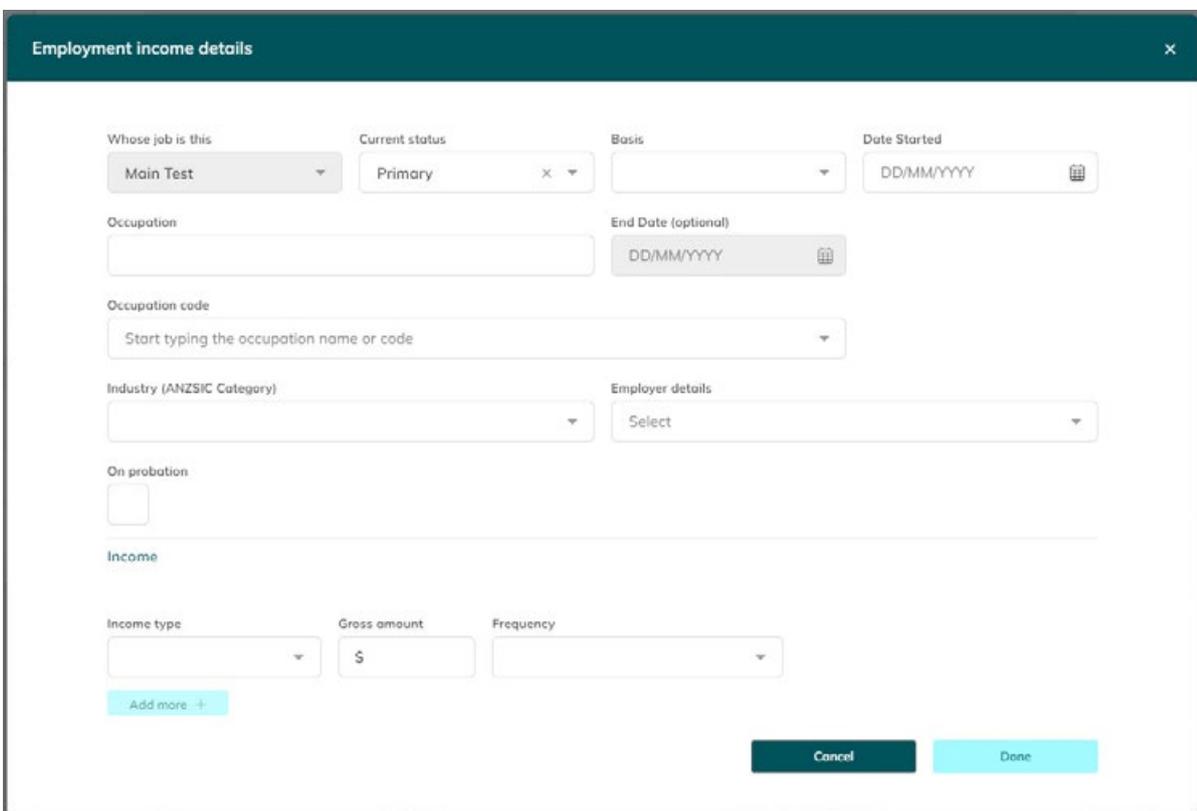
Ensure that all of your applicant's employment details have transcribed from your CRM and complete the section:

a) In the 'Employment tab'

- **Click** the three dots to open the Employment section



This will then bring you to the following screen.



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

APPLICANT



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

- 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

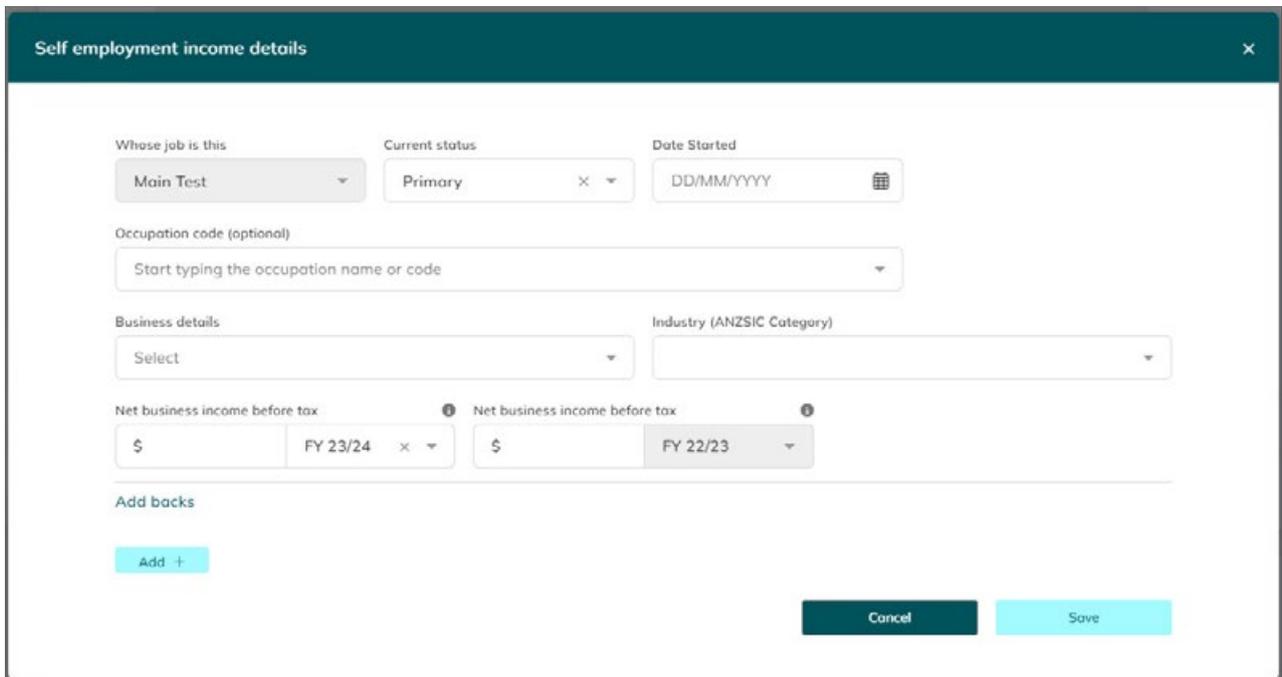
Please ensure you deduct the pre-tax amount from your applicant's base gross taxable income entered in the income field (Applicants tab, Employment)

 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

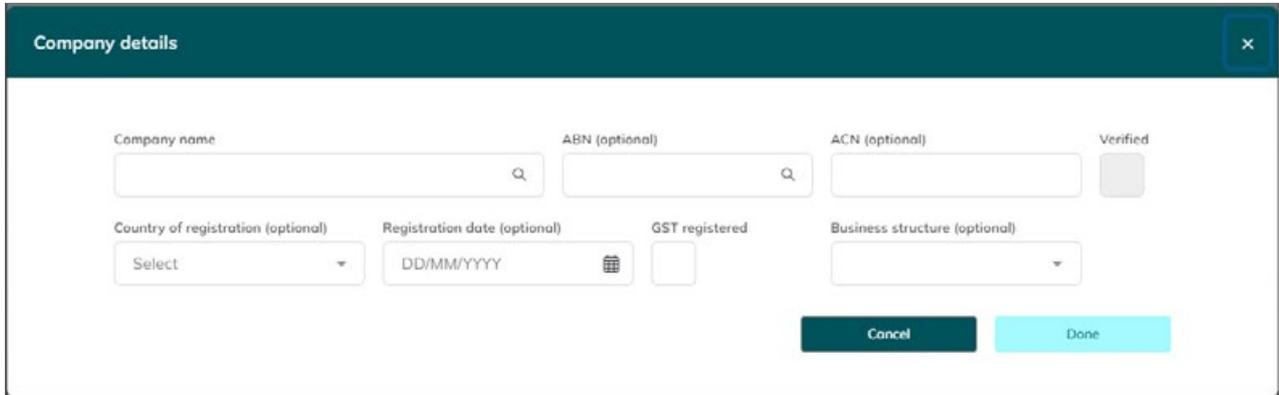
If the Borrower(s) has self-employment income and records did not transcribe from your CRM, click the 'Add' button and you can select the option for self-employment from the 'What Type?' drop down box.



- **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

APPLICANT

To enter New Business details



- **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

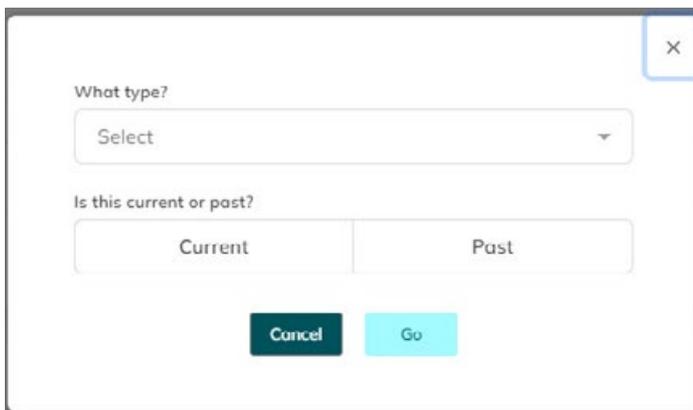
- **Click** 'Add+' button next to Employment



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



- **Select** the type of income and if the employment is current or 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
<input type="button" value="Yes"/> <input checked="" type="button" value="No"/>	<input type="button" value="Yes"/> <input checked="" type="button" value="No"/>
Is existing Customer?	Member number (optional)
<input checked="" type="button" value="Yes"/> <input type="button" value="No"/>	<input type="text" value="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

- 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:

 Informed consent Pending - waiting for applicant details

 ID verification Ready Ready 2 of 2

APPLICANT

Application activation and consent

Ready to send your applicants on the Digital Fast Track?

We will start gathering information on your applicant through digital services. The applicant will receive an info request via email.

Make sure these details 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	+610400000000	email1@email.com
Ms Co Test	4/08/1993	+610400000000	email2@email.com

I confirm that these details are correct

Tick to confirm borrower(s) details are correct

Not yet **Send**

To trigger the consent

ID verification Ready Ready 2 of 2

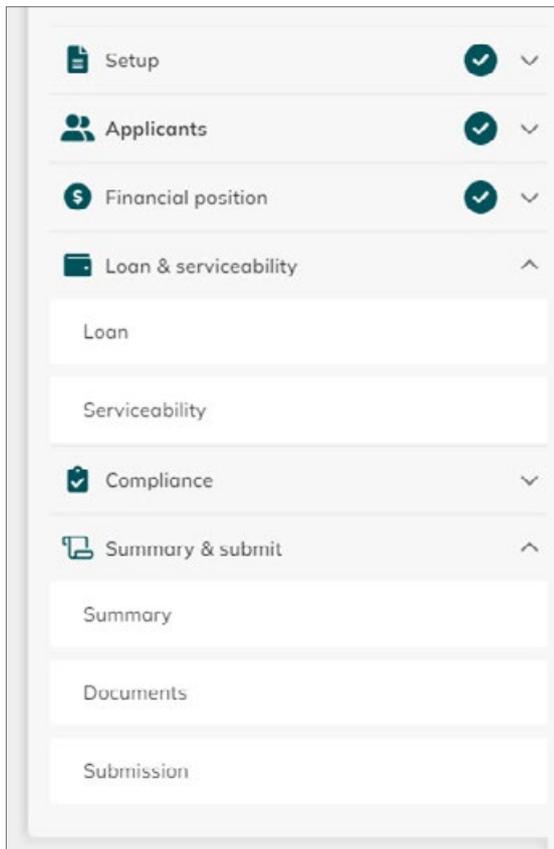
To trigger consents, move to the Financial positions tab here

Financial position ↓



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

APPLICANT



← To avoid triggering consents, move to the Financials Tab here



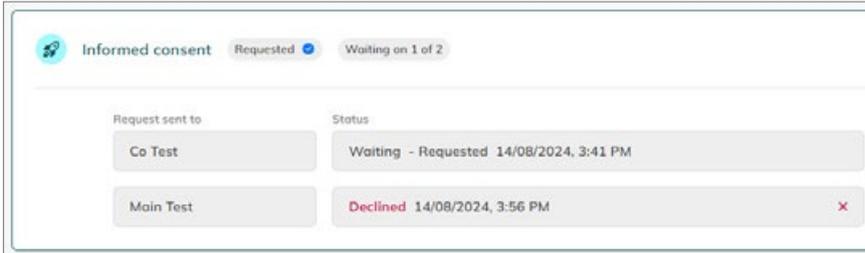
The status of Informed consent changes to 'Requested' once successfully triggered



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

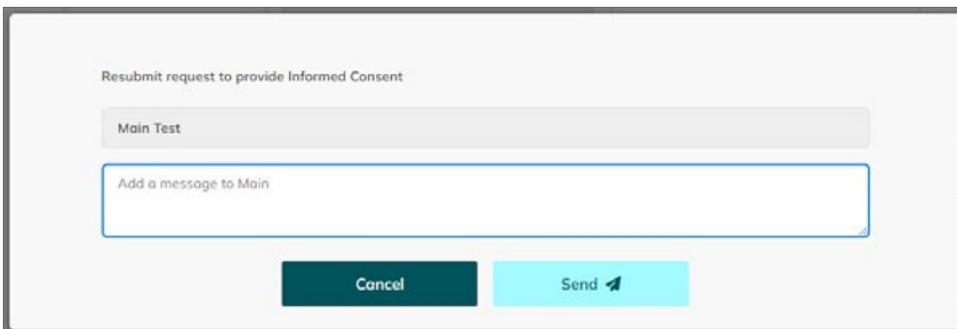
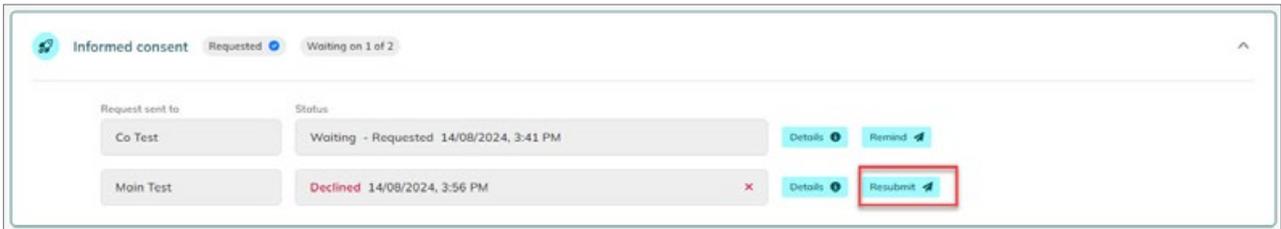
Declined consent

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



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.



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:



Hi {Person.FirstName},

Great news, we've started your home loan application {ApplicationTitle}. There are two-steps you'll need to complete to continue your application.

Step 1

Read and acknowledge our consent statement by;

- signing in to [your application](#) using your email {Email}
- after you've read and accepted the consent statement you'll receive your security code via email.

Step 2

We have partnered with IDVerse to assist us electronically verify your identity. Simply follow the instructions sent to your email to complete this step.

If you chose not to use electronic digital verification, we will need to verify your identity another way. This may delay your home loan application.

Thanks for choosing us for your home loan.

{OrganisationName} Home Loan Team

Important Information

You have received this email as you provided us with your email address. [Click here to view our Privacy and Credit Reporting Policy](#). If you are not the intended recipient, please delete this email immediately.

Before you decide on any of our products or services, we recommend that you read both the [Conditions of use - Accounts and access](#) and [Fees and charges](#) documents. You can find these online or ask at any of our offices. We have not considered your objectives, financial situation or needs.

Membership eligibility applies to obtain credit from the Bank. All applications for credit are subject to our responsible lending criteria. Fees and charges apply. You can find our [Consumer Lending Terms and Conditions](#) available online or from any of our offices.

Please do not reply to this email as this is an unmonitored inbox.

This message was sent to you by {OrganisationName} as a division of Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence No 238981

 [Contact us](#)  [Stay safe online](#)

Connect with us

APPLICANT

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.

Your Privacy is very important to us ✓
Please provide your consents and acknowledgements

- Please read the statements below carefully.
- Check the consent check box if you agree
- Enter the security code sent to your email
- Click the 'Consent' button to register your consent

Why do we need these consents and acknowledgements?

1. Confirm that either:
 - a. You are an existing member of Teahart Mutual Bank Limited (the Bank); or
 - e. You acknowledge that any approval of this application is conditional on you becoming a member of the Bank. Membership eligibility applies to join the Bank.
2. You acknowledge that you have read and agreed to our [Privacy Consent - Lending](#) and you authorise the Bank to make any relevant enquiries with your employer and any other credit provider at any time during the processing of this loan.
3. You acknowledge that you have had access to, read, and agreed to our [Consumer Lending Terms and Conditions](#).
4. If applying for a Your Way Plus Home Loan, acknowledge that you have read and agreed to [Package Home Loan - Terms and Conditions](#).
5. You acknowledge that you have had access to the [Fees and Charges brochure](#).
6. Confirm that you are authorised to provide the personal details in this application and you consent to your information being checked with the document issuer or official record holder via third-party systems for the purpose of confirming your identity.
7. Where there is a guarantor involved in this loan, consent to release personal information about you to any prospective guarantor/s for the purposes of them to consider their guarantee application. This includes the details of the credit you have applied for, your financial position, a copy of your credit report and a copy of your company credit report (where applicable) issued by a credit reporting body, any adverse transaction history, and any other reasonable information that a prospective guarantor might wish to consider. In providing your consent, you agree that you have obtained authorization from all relevant parties to share the relevant information with the prospective guarantors.
8. Consent to the Bank emailing the Loan Offer Pack to your nominated email address which includes:
 - e. Offer and loan contract
 - e. Other ancillary loan documents
 - e. Mortgage documentsIf you require a paper version please let us know.
9. Acknowledge that statements of account, notices and other communications and documents will be provided electronically.
10. Where you are provided the Loan Offer Pack, statements, notices, other documents and communications electronically as stated in paragraphs 8 and 9 above, you:
 - e. acknowledge that the paper forms will not be provided by post.
 - e. will check your email and/or mobile device regularly for notifications of documents provided to you;
 - e. may change your preference and elect to receive a paper form by post at any time by contacting the bank.

You, Ariel Mermaid, consent and acknowledge to:

All of the above consents and acknowledgements.

Security code sent to your email

Enter code

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.



Hi {Person.FirstName},

Please enter this 6 digit code (**SecurityCode**) to consent and acknowledge you have read and understood the information that appears on your screen, and then click the blue consent button.

Thanks for choosing us for your home loan.

{OrganisationName} Home Loan Team

Important information

You have received this email as you provided us with your email address. [Click here to view our Privacy and Credit Reporting Policy](#). **If you are not the intended recipient, please delete this email immediately.**

Before you decide on any of our products or services, we recommend that you read both the [Conditions of use - Accounts and access](#) and [Fees and charges](#) documents. You can find these online or ask at any of our offices. We have not considered your objectives, financial situation or needs.

Membership eligibility applies to obtain credit from the Bank. All applications for credit are subject to our responsible lending criteria. Fees and charges apply. You can find our [Consumer Lending Terms and Conditions](#) available online or from any of our offices.

Please do not reply to this email as this is an unmonitored inbox.

This message was sent to you by {OrganisationName} as a division of Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence No 238961

 **Contact us**

 **Stay safe online**

Connect with us



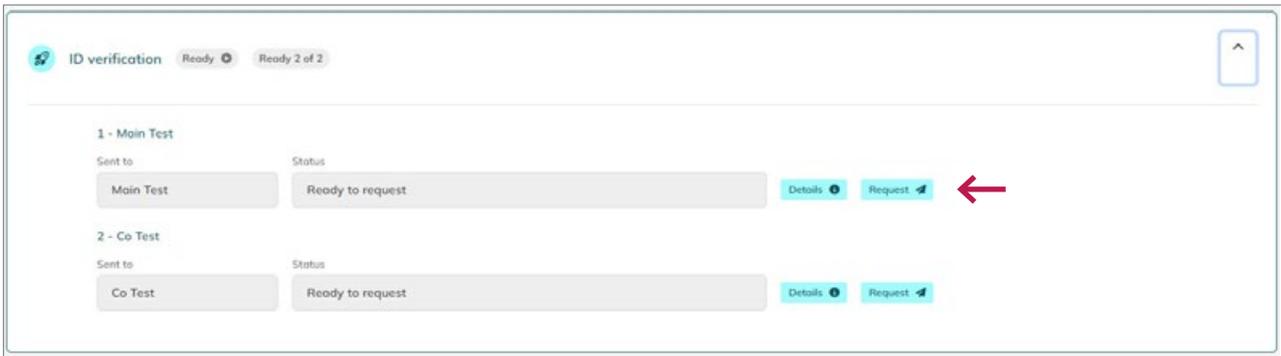
Ordering an ID check



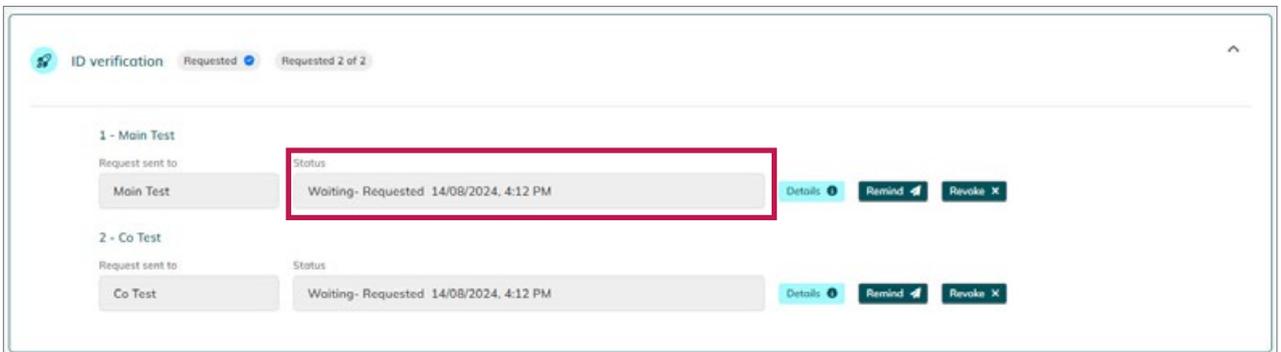
Skip this step if you are providing an alternative approved method of ID verification.

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:



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



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).

APPLICANT

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.

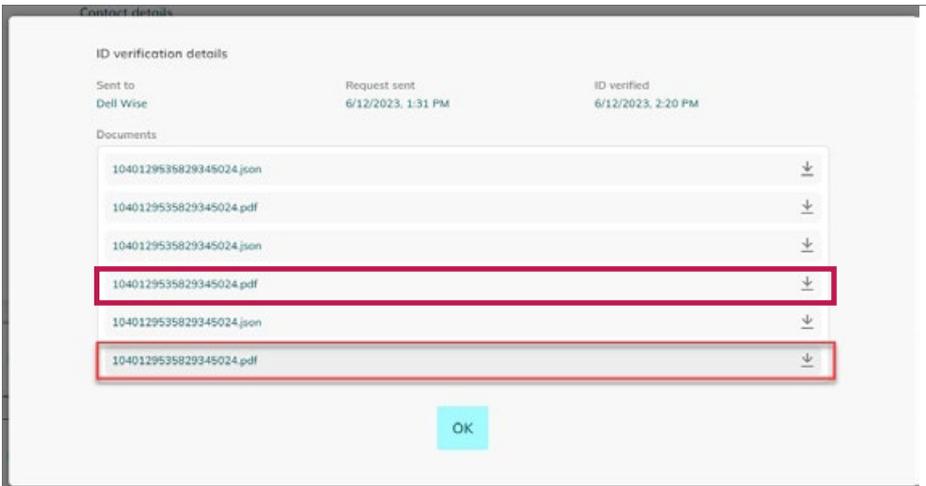


The below screenshots will show you how to retrieve the ID reports for your borrower(s) once they have completed the process. Please note: that all the example screenshots below are used for training purposes only

Select details to view the completed ID check



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



APPLICANT

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

ID Verification Report

Report Number:	979302929
Name:	JUNHONG ZHONG
DOB:	08/01/1992

Overview:	Face Match	Live Match
Verification Initiated:	06/12/2023 01:32 PM	
Verification Completed:	06/12/2023 01:36 PM	
Contact:	kkempton29+wise@gmail.com	
Status:	Completed - Flagged	

Device and Network:	
IP address Location:	-33.768119812012;151.02853393555
GPS location:	
IP Address:	1.129.23.227
Operating System:	IOS 16
VPN Detection:	No
Network/ISP:	Telstra Corporation Ltd

Timing & Statistics:			
Time to Activate SMS:	01 min	Liveness Attempts:	1
	34 sec	ID Capture Attempts:	2
Time to Review Terms:	6 sec	Fields Changed:	0
Time to Capture ID:	11 sec		
Time to Review Data:	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	
First Name:	JUNHONG
Middle Name:	
Last Name:	ZHONG
Driver Licence:	11208313
Card Number:	2042604436
DOB:	08/01/1992
Expiry Date:	12/12/2023
Address:	1 Todman Ave KENSINGTON NSW 2033

Document Fraud Analysis:	Fail
---------------------------------	------

Assessment Breakdown:	Image Composition:	Flagged
	Photo Check	Flagged
	Document Integrity	Pass
	Detail Check	Flagged



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.

ID Verse – What your borrower will see

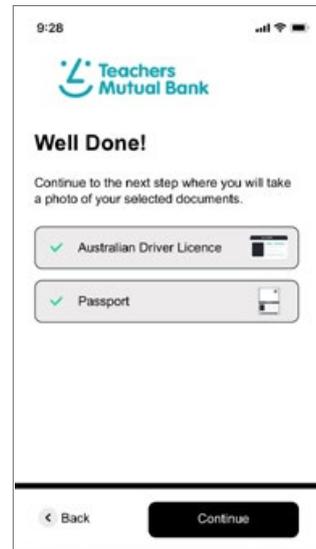
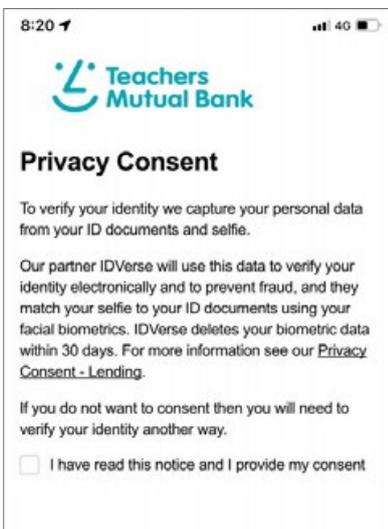
Your borrower(s) will receive an email to complete their ID check which looks like the below screenshot.



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:



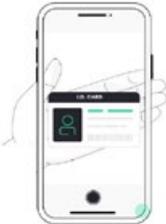


An ImmiCard is issued to certain visa holders who do not hold and/or cannot obtain a passport recognised by the Australian Government.

Teachers Mutual Bank

Capture your Australian Driver Licence

Follow the tutorial to make sure you capture your Australian Driver Licence properly



[← Back](#) [Capture my ID](#)

Teachers Mutual Bank

Capture your Passport

Follow the tutorial to make sure you capture your Passport properly



[← Back](#) [Capture my ID](#)

Teachers Mutual Bank

Verifying your details

Next, please check carefully that your details match your ID documents.



[← Back](#) Loading... 

Are your Passport details correct?

First name

Middle name

Last name

Date of birth 25-08-1969 

ID number

Expiry date 05-08-2026 

[← Back](#) [My details are correct](#)



Your name doesn't match across documents

If you have changed your name please scan one of the documents below

- Change of name certificate
- Marriage certificate
- Skip this step

[← Back](#) [Continue](#)



Face Verification

We need a short selfie video to help us match you to your ID, it's completely private and will only take a few seconds.



[← Back](#) [Continue](#)

 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



Verification Complete

Thank you, your verification is now complete. You can close this window

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.

The screenshot shows the 'Finances' section with a title 'Statements of position (2)'. It contains two identical rows. Each row has a question 'Is this a joint statement?' with 'Yes' and 'No' radio buttons, where 'No' is selected. To the right is a 'Statement for' dropdown menu with 'Main Test' selected.

Or,

The screenshot shows the 'Finances' section with a title 'Statements of position (1)'. It has a question 'Is this a joint statement?' with 'Yes' and 'No' radio buttons, where 'Yes' is selected. To the right is a 'Statement for' dropdown menu with 'Main Test' and 'Co Test' selected.

Bureau check

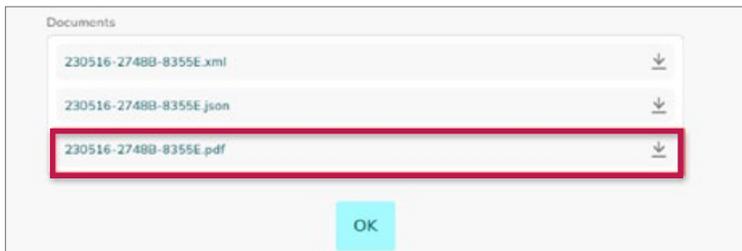
Once all borrowers have completed the consent process then the Bureau (credit report) checks can be ordered.

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

The screenshot shows the 'Bureau check' section with a status 'Ready' and 'Ready 2 of 2'. It lists two items: '1 - Main Test' and '2 - Co Test'. Each item has a 'For' field with 'Equifax' and a 'Status' field with 'Ready to request'. To the right of each status field are 'Details' and 'Request' buttons.

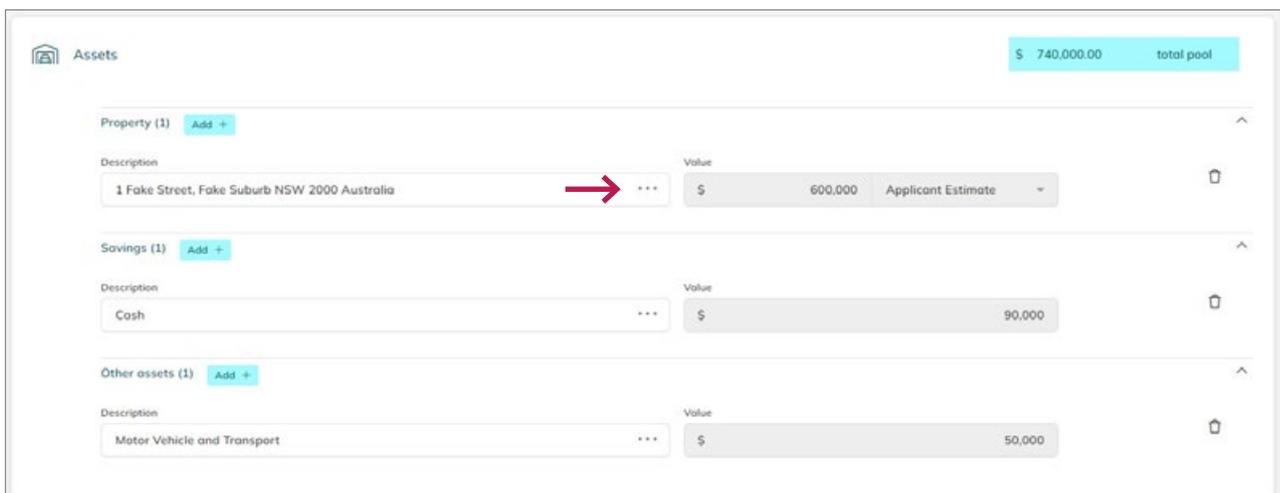
FINANCIAL POSITION

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



Assets/Property

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



- **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 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.

FINANCIAL POSITION

Rental income (1) Add + Delete rental income

Gross rental income

\$ 800 Weekly x v

Home loan (1) Add + Delete home loan

Equal share

Share - Main Test (Borrower) - 50.00 % +

Share - Co Test (Borrower) - 50.00 % +

Financial institution Teachers Mutual B... x v

Annual interest rate - 0.00 % +

Remaining term 6 Years v

Repayments \$ 5,000 Monthly x v

Current balance \$ 400,000

Credit limit \$ 400,000

Refinancing this liability?

No Yes

Delete home loan

Cancel Done

- **Select Done.**



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.

Property (0) Add + ←

Property details x

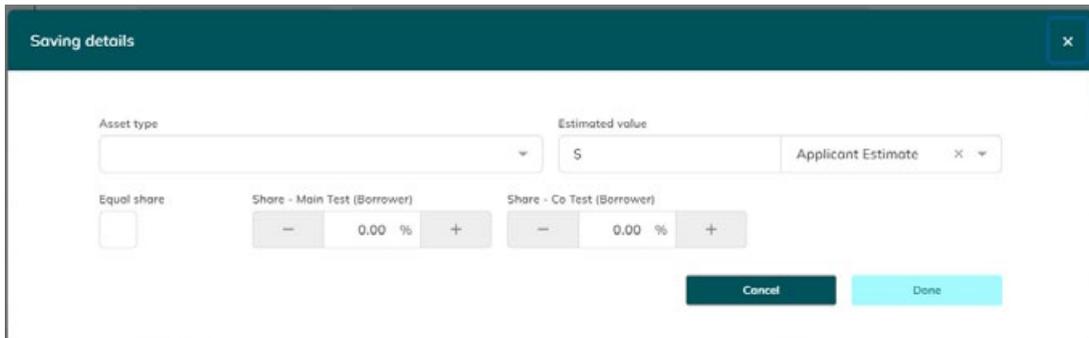
Transaction v

Property address Please enter address v

Cancel Go

Savings

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



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



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

Liabilities

The screenshot shows a 'Liabilities' management interface. At the top, there are summary statistics: Outstanding balance (\$401,800), Credit limit (\$410,000), and Repayment (monthly) (\$5,310). Below this, there are four sections for adding different types of liabilities: Credit card (1), Personal loan (1), Home loan (1), and Other liabilities (1). Each section contains a list of existing liabilities with their respective details.

Category	Description	Outstanding balance	Credit limit	Monthly repayment
Credit card (1)	Teachers Mutual Bank	\$ 800	\$ 10,000	
Personal loan (1)	Teachers Mutual Bank	\$ 200		\$ 200
Home loan (1)	1 Fake Street, Fake Suburb NSW 2000 Australia (Not clearing)	\$ 400,000	\$ 400,000	\$ 5,000
Other liabilities (1)	Other	\$ 0	\$ 0	\$ 110

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

Credit Card

The 'Credit card details' form includes the following fields: Financial institution (Teachers Mutual Bank), Outstanding balance (\$ 800), Credit limit (\$ 10,000), Refinancing this liability? (No/Yes), and Owner (Main Test). There are 'Cancel' and 'Done' buttons at the bottom.

Personal Loan

The 'Personal loan details' form includes the following fields: Financial institution (Teachers Mutual Bank), Outstanding balance (\$ 1,000), Credit limit (optional) (\$ 0), Minimum Repayments (\$ 200 Monthly), Refinancing this liability? (No/Yes), and Equal share (checked). There are also 'Share - Main Test (Borrower)' and 'Share - Co Test (Borrower)' sections, each with a 50.00% value and minus/plus buttons. There are 'Cancel' and 'Done' buttons at the bottom.

FINANCIAL POSITION

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

Description	Outstanding balance	Credit limit	Monthly repayment
Other	\$ 0	\$ 0	\$ 110

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

Other liabilities details

Type: Other | Description (optional): POST TAX DEDUCTION

Credit limit (optional): \$ | Minimum Repayments: \$ 110 Monthly

Share - Main Text (Borrower): 0.00 % | Share - Co Text (Borrower): 100.00 %

Buttons: Cancel, Done

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.

Other liabilities details

Type: [Dropdown menu open with options: HECS-HELP, Superannuation, Child Support, Other, BNPL, Overdraft]

Description (optional):

Buttons: Cancel, Done

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.

Property details

Transaction: Owning Existing Mortgage

Property address: 1 Fake Street, Fake Suburb NSW 2000 Australia

Home loan (1) Add +

Equal share: | Share - Main Text (Borrower): 0.00 % | Share - Co Text (Borrower): 0.00 %

Financial institution: Teachers Mutual B... | Annual interest rate: 0.00 % | Remaining term: 5 Years

Repayments: \$ 5,000 Monthly | Current balance: \$ 400,000 | Credit limit: \$ 400,000

Refinancing this liability? Negatively geared | No | Yes

Buttons: Cancel, Done

FINANCIAL POSITION



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

<input type="checkbox"/> Negatively geared Refinance cost (optional)	Refinancing this liability? <input type="button" value="No"/> <input checked="" type="button" value="Yes"/>	Clearing with this loan? <input type="button" value="Yes"/> <input checked="" type="button" value="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.

Income	\$22,011.91	Gross amount (monthly)	\$0	Net amount (monthly)
Employment (2)	Add +			
Co Test - Current				
SCHOLA PTY LIMITED - Full Time	\$ 9,166.67	\$ 0	Monthly	
Main Test - Current				
TEACHERS MUTUAL BANK LIMITED - Full Time	\$ 9,166.67	\$ 0	Monthly	
Rental (1)	Add +			

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

Property details

Transaction

Property address

Please enter address

Cancel Go

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

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)

FINANCIAL POSITION

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

Description	Gross amount	Net amount	Frequency
Other Income	\$ 200	\$ 0	Monthly

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

Other income details

Type: Other Income | Value: \$ 200 Monthly

Description (optional): SUPER PRE-TAX DEDUCTION

Share - Main Test (Borrower): 100.00 % | Share - Co Test (Borrower): 0.00 %

Is taxable?

Buttons: Cancel, Done

- 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

Type: [Dropdown menu open with options: Annuities, Child Maintenance, Dividends, Overseas Income, Government Benefits, Interest Income]

Value: \$ [Select]

Buttons: Cancel, Done

Expenses

The screenshot shows the 'Expenses' page with a total of \$ 0.00 per month. It includes a 'Total per household' section for Household 1 and Household 2, both showing \$ 0. Below this is a 'Filter by household' section with buttons for 'All', 'Household 1', and 'Household 2'. A red arrow points to the 'Household 1' button with the text 'Choose which household the expenses belong to'. The main section lists various expense categories, each with a value of \$ 0 and a 'Monthly' frequency dropdown menu.

- 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 household(s) to be entered. The total for each household will appear when complete.

This screenshot shows the expense entry form for Household 1. The 'Filter by household' section has 'Household 1' selected. The 'Primary residence running costs' section shows two entries: 'Electricity' with a value of \$ 80 and 'Gas' with a value of \$ 100, both set to 'Monthly'. There are 'Add more +' buttons and trash icons for each entry.



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.

The screenshot shows a 'Securities' form with the following fields and values:

- Property ID: Add +
- Property: 11 TBA TBA NSW 2000 Australia (\$600,000.00 - Purchasing) [To review security details]
- Construction*: Yes (selected), No
- Certified value: \$ 600,000
- Valued date (optional): DD/MM/YYYY
- Value (optional): Select
- Visit contact type (optional): Select
- Visit contact name (optional): Select
- Contract price amount: \$ 600,000
- Contract date: 17/07/2024
- Arms length: Yes, No (selected)

- **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)

LOAN

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
<input checked="" type="radio"/> Yes	<input type="radio"/> No	0

← Enter the Guaranteed amount here

2. Construction loans

Select yes to construction

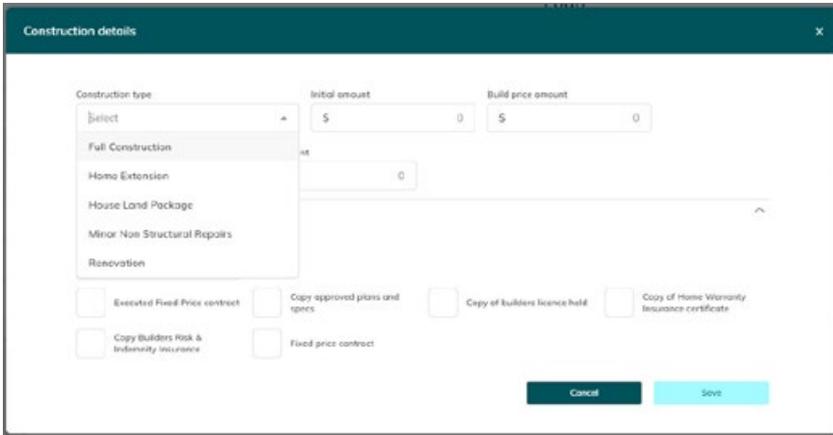
Click on the 3 dots in the Construction Details field.

The screenshot shows the 'Securities' form with the following fields:

- Property (1) Add +
- 1 - Property: 1/1 TBA TBA NSW 2000 Australia (\$600,000.00 - Purchasing) ...
- Construction? Yes (selected) No
- Construction details: [Red box around three dots]
- Certified value: \$ 600,000
- Valued date (optional): DD/MM/YYYY
- Valuer (optional): Select
- Visit contact type (optional): Select
- Visit contact name (optional): Select
- Contract price amount: \$ 600,000
- Contract date: 17/07/2024
- Arms Length: Yes No (selected)

LOAN

Select the applicable construction type from the drop down.



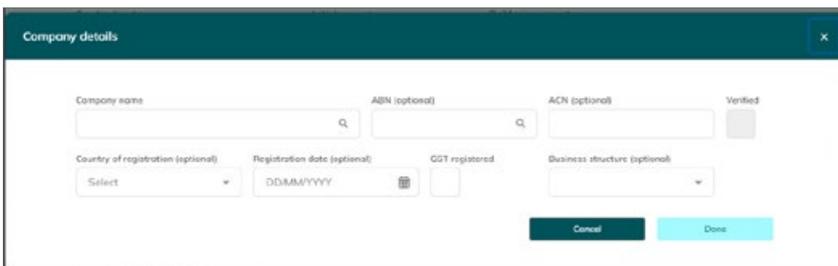
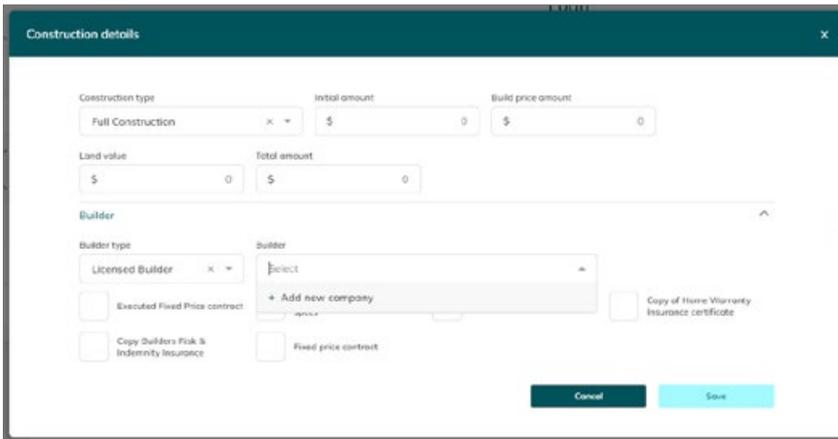
Enter the Build price amount, and value. The total amount should be the sum of these two fields. You will need to complete this manually.



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.



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

Loan requirements

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.

LOAN

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 (LMI)

LMI requirement (optional)	LMI premium (optional)	Payable to (optional)	Capitalised?
<input checked="" type="radio"/> Yes <input type="radio"/> No	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
When payable (optional)	LVR excluding LMI	LVR including LMI	Stamp duty (optional)
<input type="text"/>	70.59%	70.59%	\$ <input type="text"/>

- **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



The screenshot shows a form titled "Deposits & contributions". It contains two input fields. The first field is labeled "Deposits paid (0)" and has a light blue button with the text "+Add" to its right. The second field is labeled "Other contributions (0)" and also has a light blue button with the text "+Add" to its right. Both fields have a small upward-pointing arrow icon on the far right side.

- 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.

The screenshot displays the 'Serviceability' section of a financial application. It includes a summary of loan products, an overall outcome message, borrowing estimates, and a detailed view of serviceability metrics based on a specific loan product and rate.

Serviceability

3 serviceable loan products identified, these are available for selection below.

Overall Serviceability outcome

👍 The serviceability metrics are good. You will be able to submit the application

Borrowing estimate

Maximum loan amount	Maximum repayments
\$427,386.64	\$3,606.18 per month

Serviceability metrics

Serviceability based on: Your Way Fixed Fixed rate One year - 6.54% (6.34% comp rate) | Rate: 6.54 %

Net Monthly Surplus	DTI	LVR	ARA
\$231.08 per month 🟢	3.07 🟢	66.66%	\$3,606.18

Compliance

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

Borrower interview

The screenshot shows a web form titled "Compliance" under the heading "Interview". The form is divided into several sections:

- Details:** Contains three sets of input fields. The first set asks "Do all clearly benefit from this loan?" with "Yes" and "No" buttons. The second set asks "Is either borrower a vulnerable person?" with "Yes" and "No" buttons. The third set asks "Interpreter required?" with a single checkbox.
- Borrowing purpose:** Contains a dropdown menu labeled "Main Test" and "Co Test", each followed by "Yes" and "No" buttons. Below this is a text box for "Detail the benefit to the member(s) of taking out this loan".
- Any additional notes?:** A checkbox.
- Detail how you derive the income used in servicing:** A text box.
- Bottom section:** Two checkboxes. The first is "I have discussed with the customer(s) that" followed by a list of bullet points: "The goods being financed / refinanced may not hold their value for as long as the remaining term of the loan and so the applicant(s) may be paying for those goods beyond their useful lifespan and value. Additionally, I have discussed that the applicant(s) may not be in a position to finance the replacement of those goods if the term exceeds the lifespan of the original goods.", "They may end up paying more interest compared to taking the loan over a shorter term more in line with the useful life of the goods.", and "The option of a separate loan with a shorter term for the part of the loan required for the purposes of the goods." The second checkbox is "The applicant(s) appeared to understand 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.

Retirement

🏠
Retirement

Details ^

Intended retirement age	<div style="display: flex; justify-content: space-between; border-bottom: 1px solid #ccc; margin-bottom: 5px;"> Main Test Co Test </div> <div style="display: flex; justify-content: space-between;"> <div style="display: flex; align-items: center; gap: 5px;"> – <input style="width: 30px; text-align: center;" type="text" value="70"/> + </div> <div style="display: flex; align-items: center; gap: 5px;"> – <input style="width: 30px; text-align: center;" type="text" value="70"/> + </div> </div>
Repayments prior to retirement?	<div style="display: flex; justify-content: space-between;"> <div style="display: flex; gap: 5px;"> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No </div> <div style="display: flex; gap: 5px;"> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No </div> </div>
Downsizing home?	<div style="display: flex; justify-content: space-between;"> <div style="display: flex; gap: 5px;"> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> <div style="display: flex; gap: 5px;"> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> </div>
Recurring income from superannuation?	<div style="display: flex; justify-content: space-between;"> <div style="display: flex; gap: 5px;"> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> <div style="display: flex; gap: 5px;"> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> </div>
Lump sum from superannuation following retirement?	<div style="display: flex; justify-content: space-between;"> <div style="display: flex; gap: 5px;"> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> <div style="display: flex; gap: 5px;"> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> </div>
Savings?	<div style="display: flex; justify-content: space-between;"> <div style="display: flex; gap: 5px;"> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> <div style="display: flex; gap: 5px;"> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> </div>
Income from other investments?	<div style="display: flex; justify-content: space-between;"> <div style="display: flex; gap: 5px;"> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> <div style="display: flex; gap: 5px;"> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> </div>
Income from co-applicant?	<div style="display: flex; justify-content: space-between;"> <div style="display: flex; gap: 5px;"> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> <div style="display: flex; gap: 5px;"> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> </div>
Sale of assets? (optional)	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid #ccc; padding: 2px; display: flex; align-items: center; gap: 5px;"> <input style="width: 100%; border: none;" type="text" value="1 Foka Street, Foka Suburb NSW 2000 Australia"/> x </div> <div style="display: flex; gap: 5px;"> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> </div>
Sale of assets? (optional)	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid #ccc; padding: 2px; display: flex; align-items: center; gap: 5px;"> <input style="width: 100%; border: none;" type="text" value="1/1 TBA NSW 2000 Australia"/> x </div> <div style="display: flex; gap: 5px;"> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> </div>
Any additional notes?	<input type="checkbox"/>

- **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.

- **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.



Ensure this matches the frequency that is recorded in previous tab ‘Loan’

- **Complete** all fields.
- If you wish to include Additional Notes tick the box to open the free type field.

Comments

- **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

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

Reason for borrowing	Loan type	Remaining amount	Loan term
Purchase of existing dwellings	Owner Occupied	\$400,000	30 years
Interest type	Payment type	Payment frequency	Other features
Fixed (1 year)	Principal and Interest	Monthly	--

Summary

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

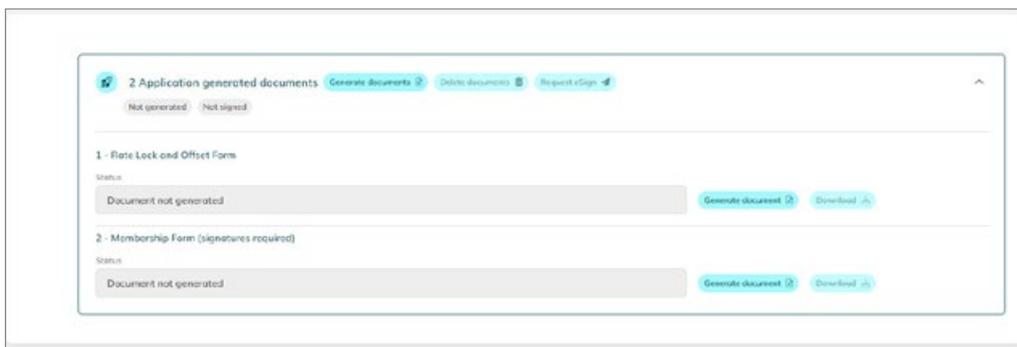
- **Select** Edit to amend information captured in a section.

The screenshot displays a 'Summary' page with a 'Setup' icon in the top left. It is divided into three main sections, each with an 'Edit' button and a caret icon:

- Application:** A table with four columns: Lender application number, Loan title, Amount, and Authorization level. The data includes 'Test, Purchase', '\$400,000', and 'Lev A - (-53M)'. A second row contains 'Reason for borrowing' (Purchase of existing dwellings), 'Application date' (14/09/2024), 'Target date' (28/11/2024), and 'Urgent' (No).
- Management Participants:** A table with four columns: Participant type, Name, Current co-ordinator, and Receive all info requests. The data shows 'Broker', 'Emilio Lopez', 'Yes', and 'Yes'.
- Applicants (2):** A table with four columns: Participant type, Name, Participant type, and Receive info requests. The data lists 'Primary borrower' (Main Test, Person, Yes) and 'Co-borrower' (Co Test, Person, 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.

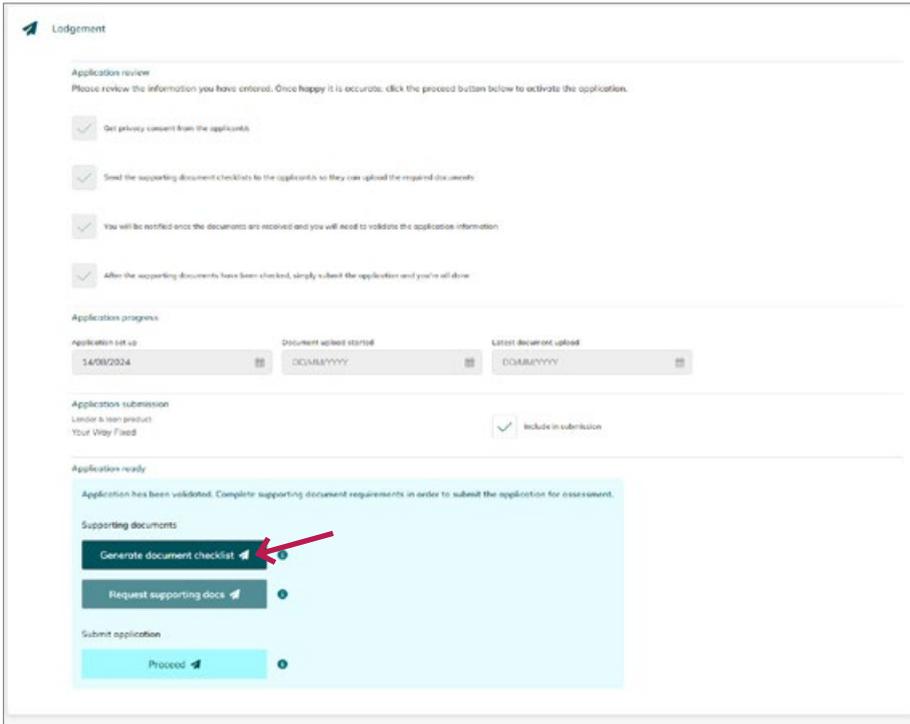


Membership form: Is only required if the borrower(s) are not currently existing members of our bank. If the borrower(s) are members but the form has appeared in this section, refer back to the previous section below to ensure that details were correctly entered.

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.

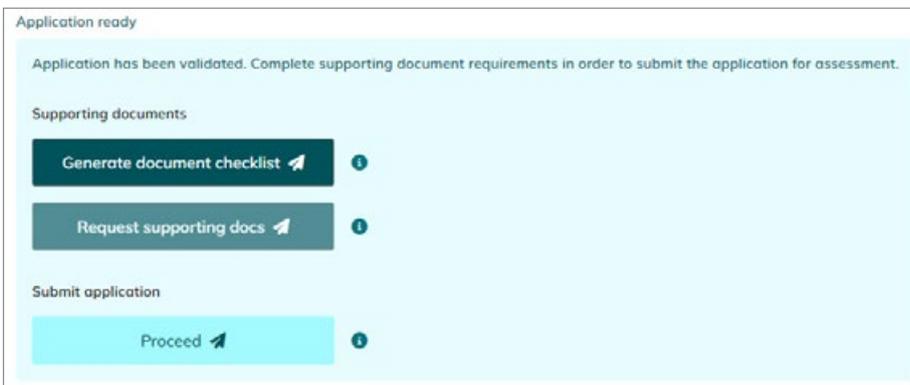
Submission

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



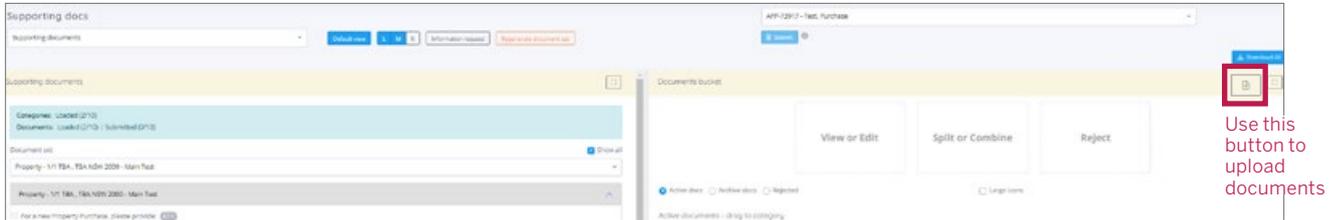
Generate document checklist

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



SUBMISSION

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



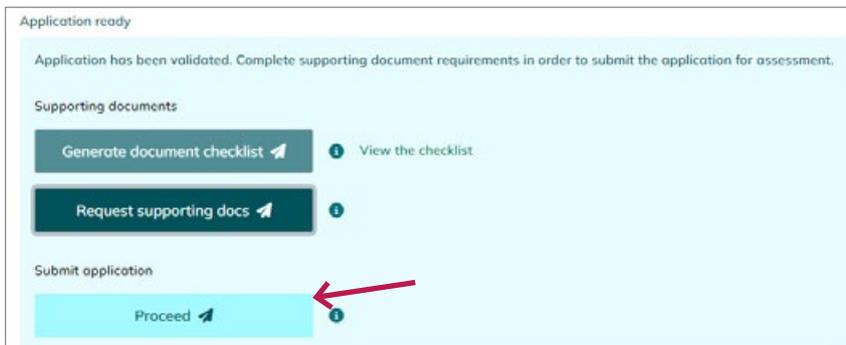
- The left window will display all the supporting documents required to complete an assessment. You can drag and drop your supporting documents uploaded from the document bucket into each category to satisfy the condition.



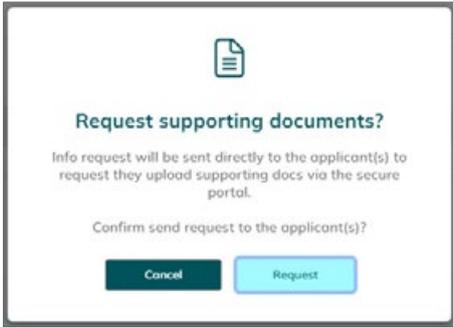
You can either assign these now to their correct category, or leave in the 'Document bucket' and move on to the next step. For further information regarding the management of documents, please refer to the 'Documents Returned' Section.

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.



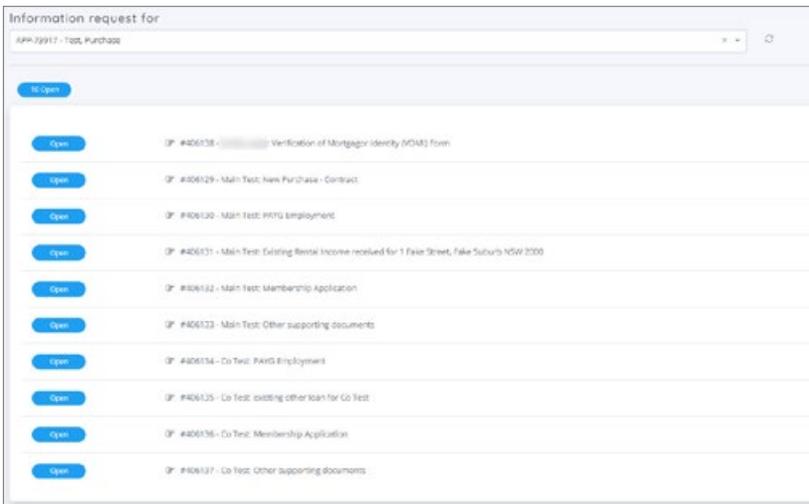
SUBMISSION



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



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



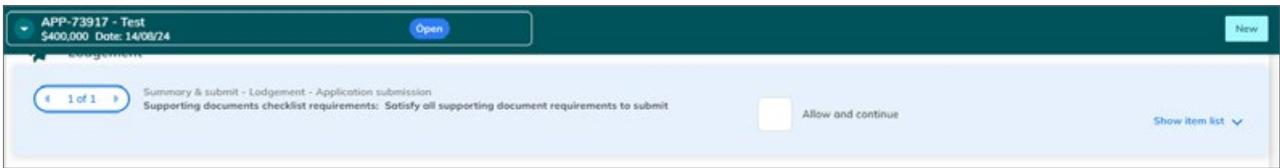
SUBMISSION

Submission

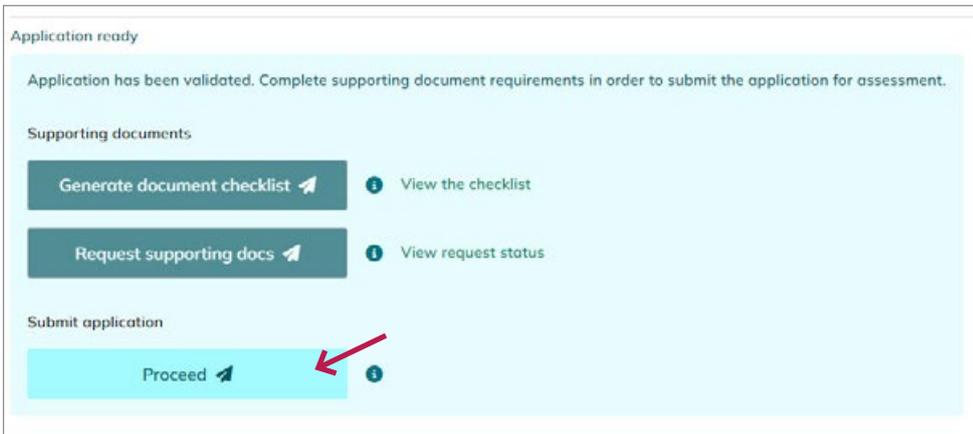


Ensure all supporting documents have been uploaded, the Privacy and Consents and ID Verse have all been completed by the borrower, and all outstanding tasks are completed before submitting your application.

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.



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.



Select Proceed to submit:
Your loan has now been submitted for assessment.

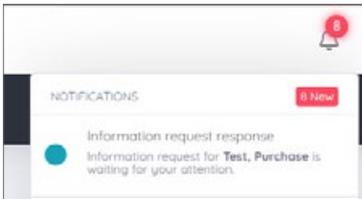
Documents Returned

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.

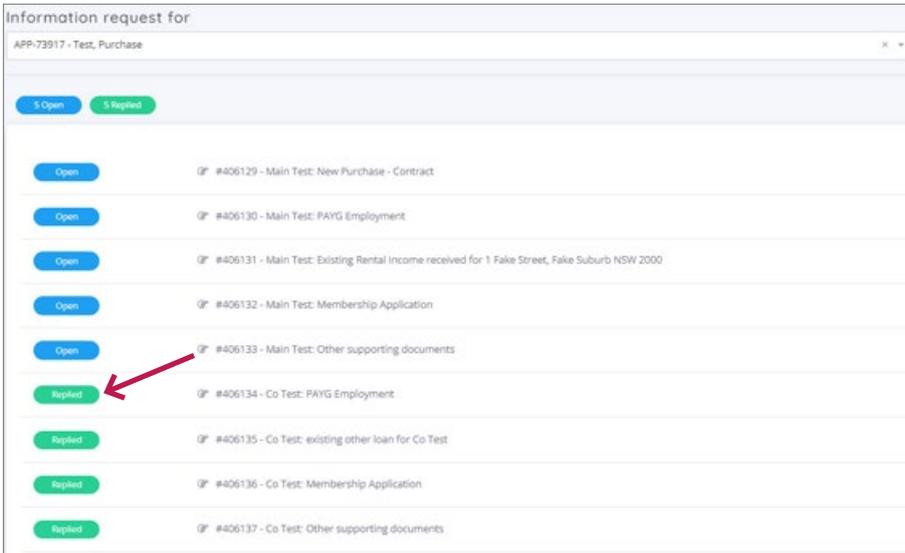


If you click on the bell, it will show details of the alert:



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:



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:

DOCUMENTS RETURNED

#406134 : PAYG Employment: Replied

Request detail

Status: Replied - 15 Aug 2024 10:45 AM
Request from: Co-applicant - Co-Test
Requested by: Broker - [REDACTED]
Request type: Document Upload - Categorized as Employment Income
Instruction: Please provide any one of the following:
• Two (2) most recent consecutive payslips, OR
• Please provide at least 2 of the following:
• Employment contract detailing employment, base wage, date of commencement and probationary period (if applicable)
• PAYG Payment Summary for most recent financial year
• Employer letter confirming employment and income details
• ATO Notice of Assessment for most recent full financial year
• Bank statements for most recent three (3) months showing regular salary deposits

Response received

Uploaded documents below:

Two (2) most recent consecutive payslips, OR

TEST PAYS/SLIP 2.pdf

Two (2) most recent consecutive payslips, OR

TEST PAYS/SLIP 1.pdf

ACTION

Accept response, send doc to supporting docs, and close request

Send documents to supporting documents

Delete all documents

Accept response and close request

Add a comment or clarification, and resend

Cancel request for reason below

Suspend request for reason below

Process action

Returned documents

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



You can also access the Document Manager from Loanapp, select the document icon on the toolbar.

Teachers Mutual Bank

Portal Documents Communication

APP-73917 - Test
1/1 TRA TRA N... \$400,000 Date: 14/08/24

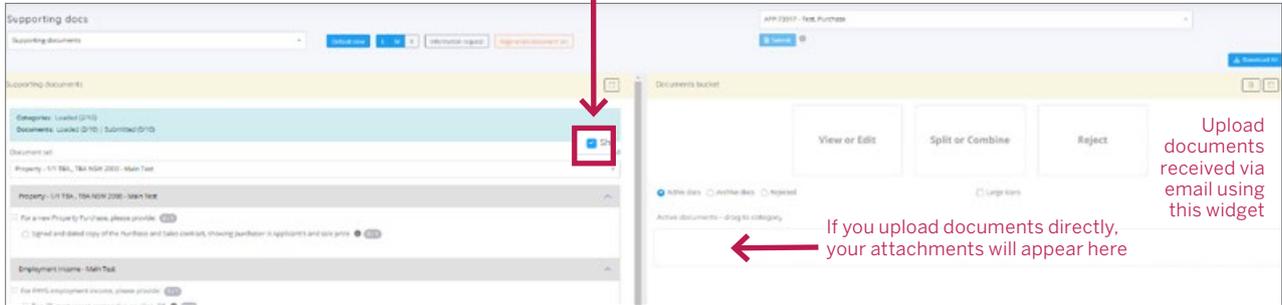
Open



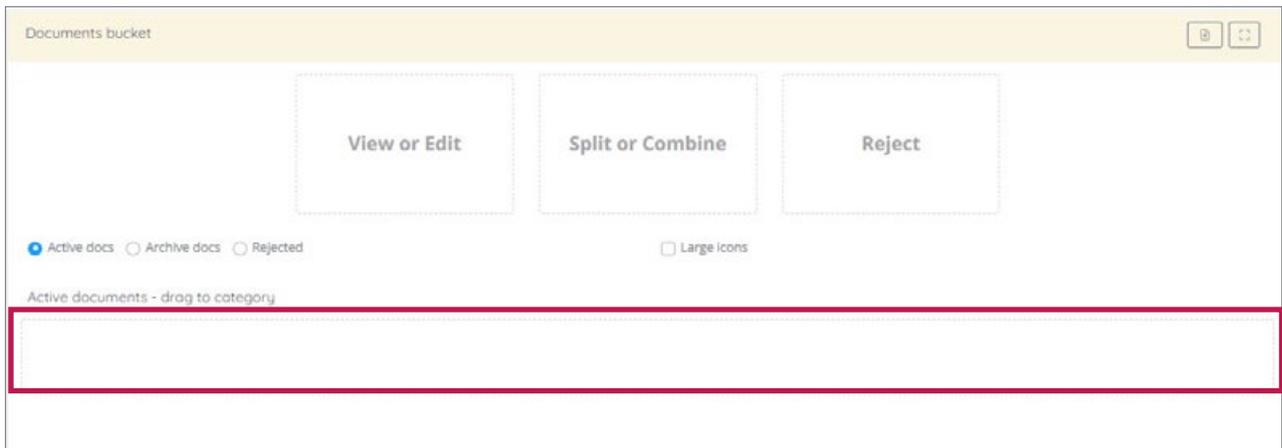
If you cannot view all categories to the left, make sure you have **ticked** 'Show All'

DOCUMENTS RETURNED

You can also download from a local file:



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.



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

DOCUMENTS RETURNED

How to navigate:

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

The screenshot shows a 'Document set' interface. At the top right, there is a 'Show all' button. Below it, a list of document categories is displayed, each with a downward arrow on the right side, indicating they are collapsed. The categories are: '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', and 'Other Income - Main Test'. Below these, there are several sections with checkboxes and radio buttons, each with a progress indicator (e.g., 0/1). These sections include: 'For Existing Rental Income received for 1 Fake Street, Fake Suburb NSW 2000, please provide the following:', 'Other Liabilities - Co Test', 'Verification of Applicant Identity -', and 'Membership Application - Main Test'. Each section also has a downward arrow on the right side.

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

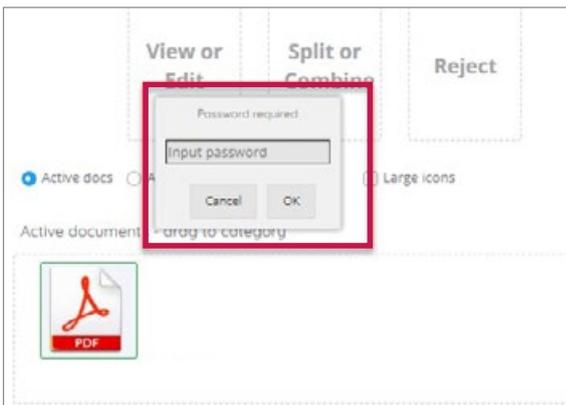
The screenshot shows a 'Document set' interface. At the top, there is a light blue header with the text 'Categories: Loaded (0/10)' and 'Documents: Loaded (0/10) | Submitted (0/10)'. Below the header, there is a 'Document set' dropdown menu. The dropdown menu is open, showing a list of document sets. The first item in the list is 'Property - 1/1 TBA, TBA NSW 2000 - Main Test', which is highlighted with a red border. To the right of the dropdown menu, there is a 'Show all' button. Below the dropdown menu, the selected document set 'Property - 1/1 TBA, TBA NSW 2000 - Main Test' is displayed with a downward arrow on the right side.

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.



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.



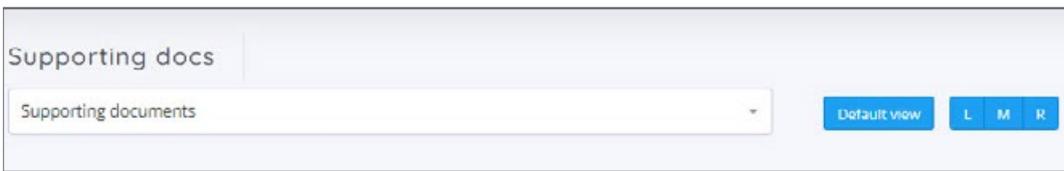
Redacting documents

Required confidential information can be redacted from documents.

- **Drag** the required document to the “View or Edit” square.

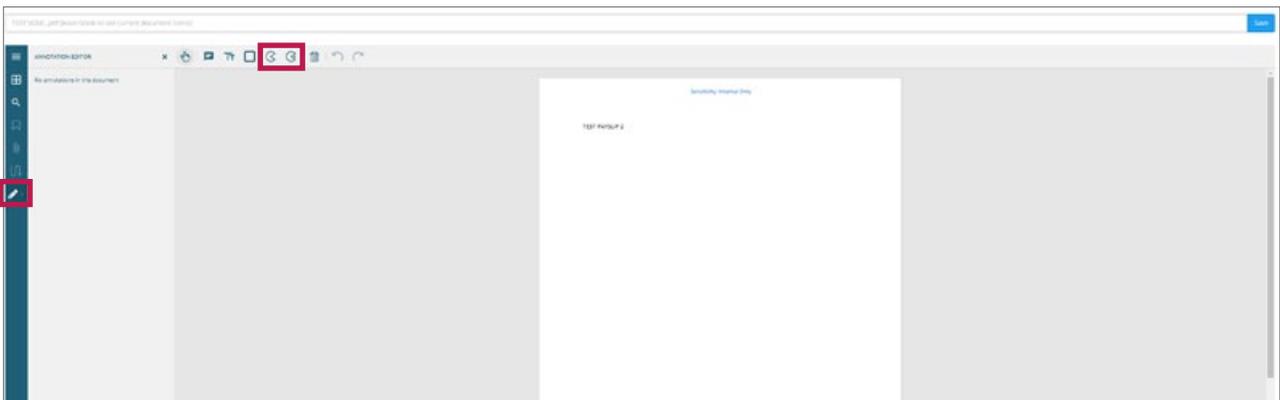


 To make a document easier to view you can remove and add the viewing panes by clicking the Left, Middle and Right button.

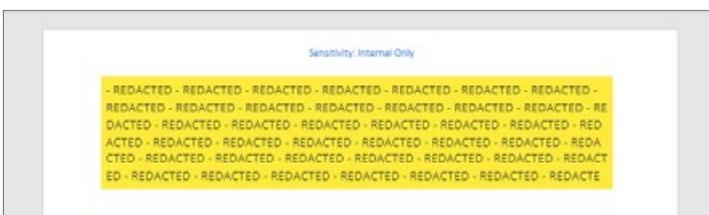


L = Left
R = Right
M = Middle

- **Select** the pencil icon  to edit the document
- **Select** the pacman icon with no dot in its mouth  and 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.

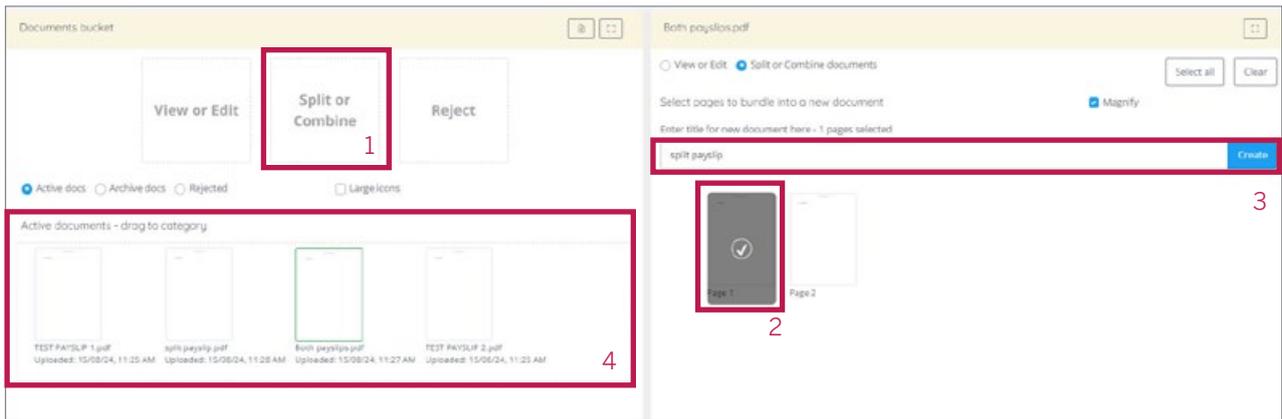


Redacted information will look like the below image:



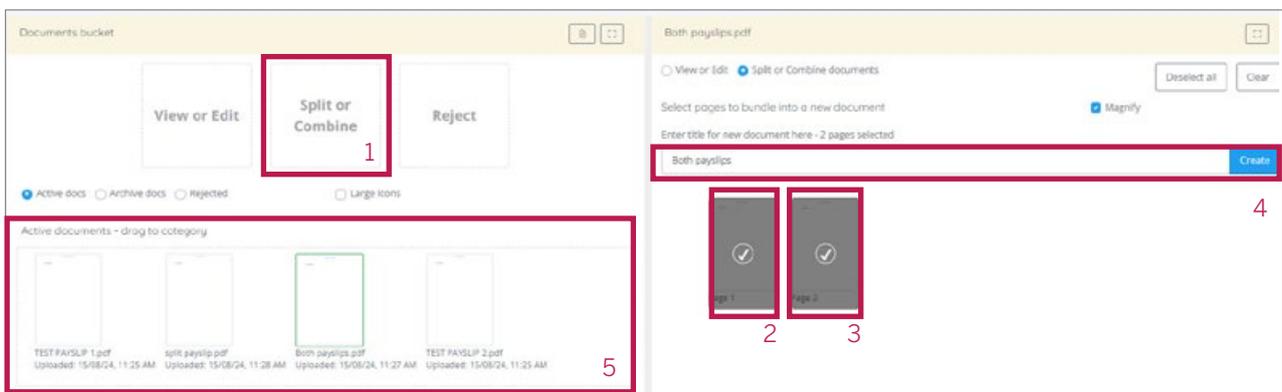
Splitting documents

- **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.



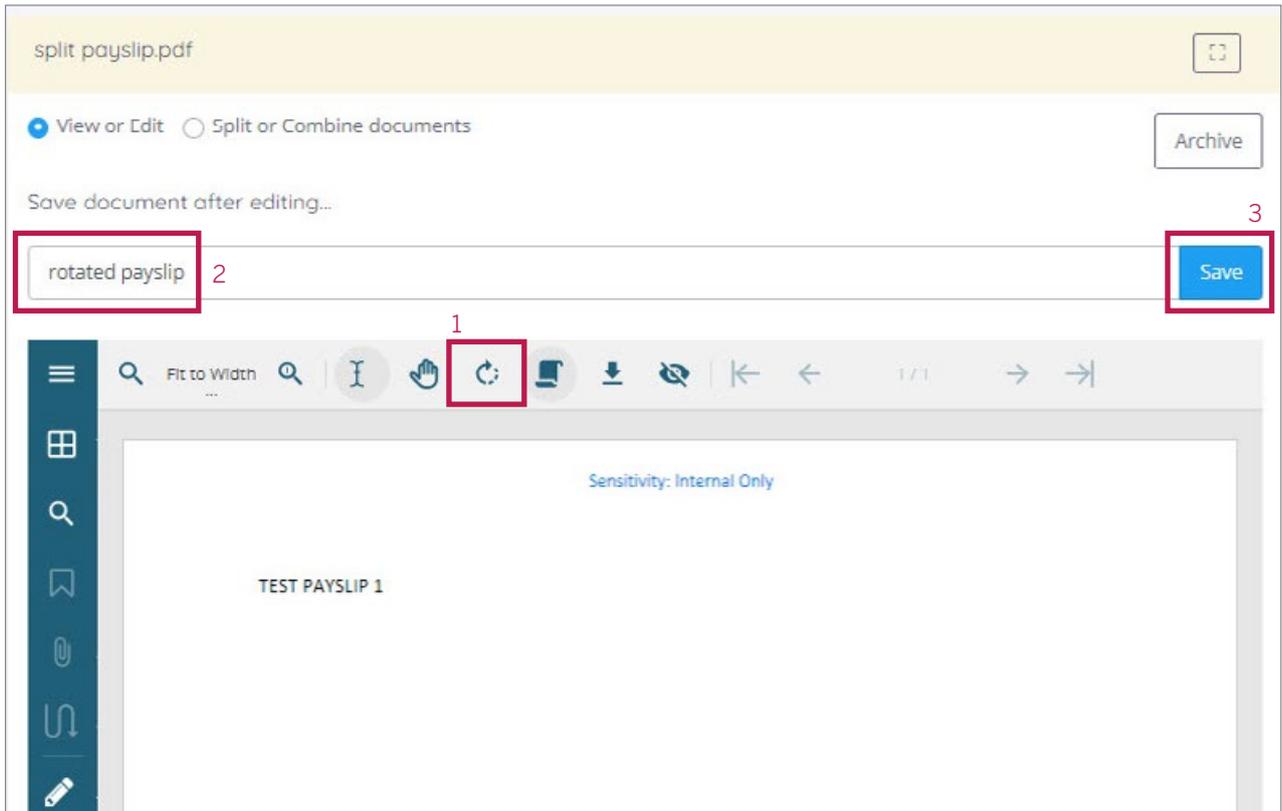
Combining documents

- **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.



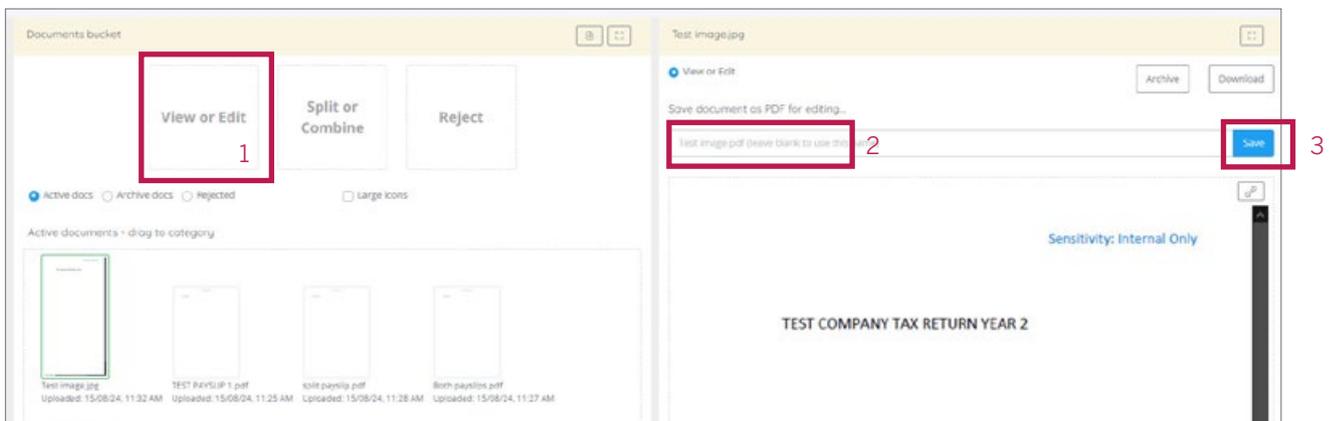
Rotating documents

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



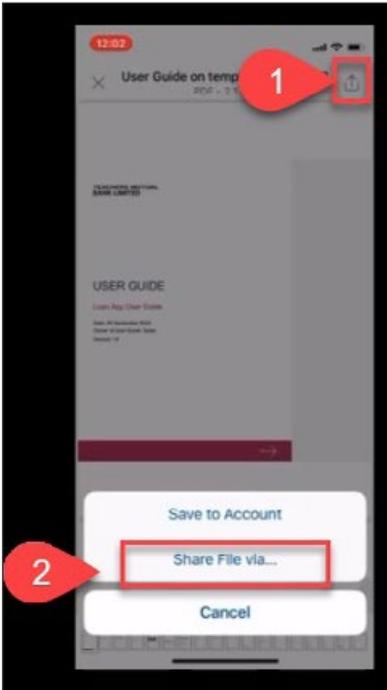
Convert a document to PDF

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

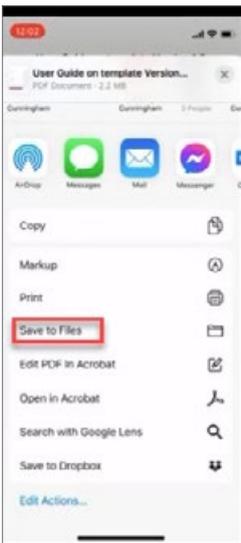


Upload documents to document manager – iPhone

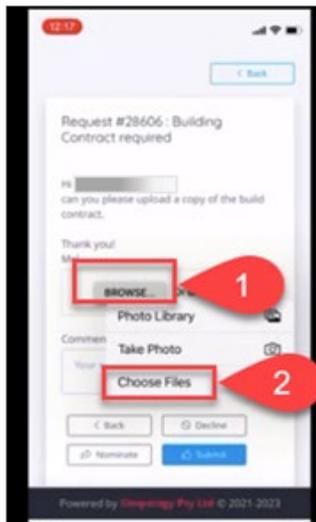
You or the borrower should open file on their mobile device and select the download icon top right then share file via:



And **select** save to files:



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



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.

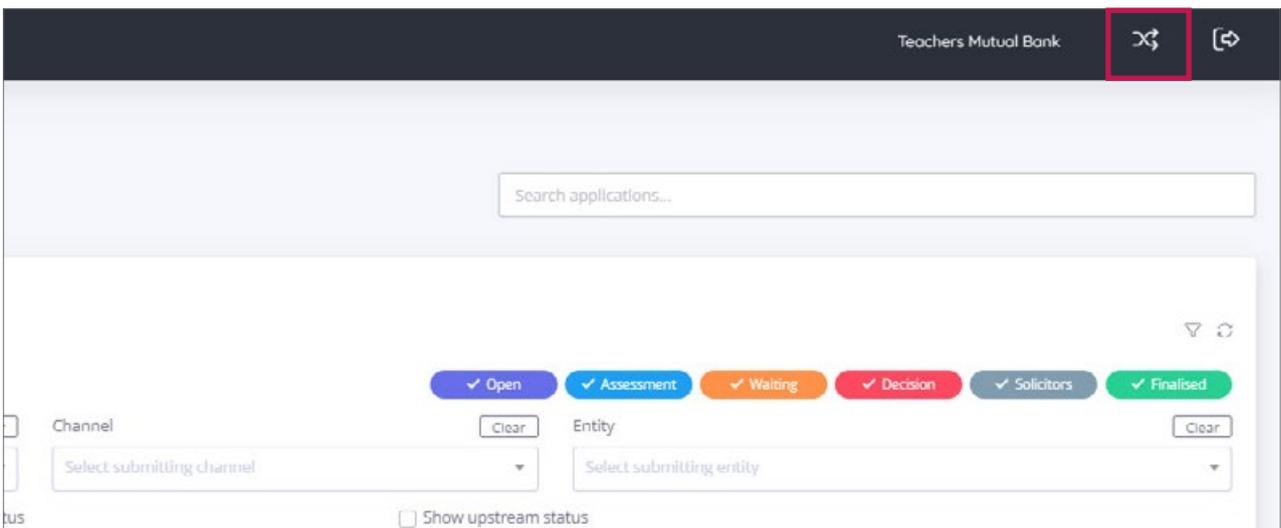
Portal access

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



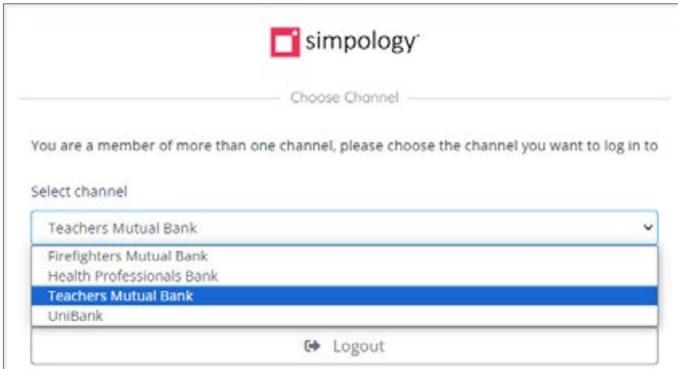
View your loans

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.

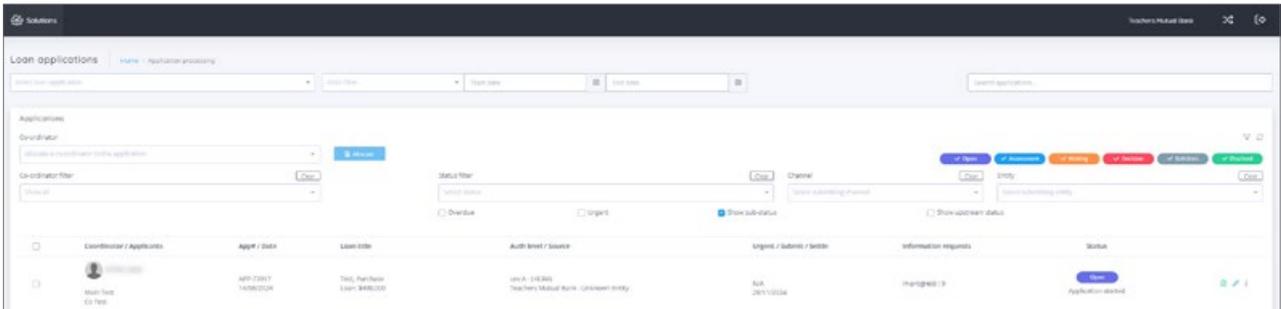
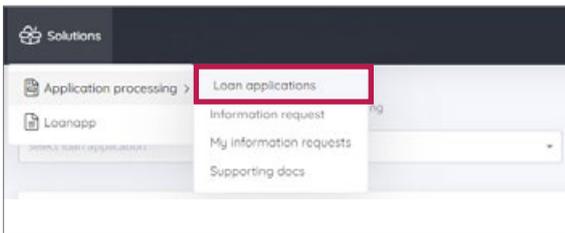


This will take you to a page that will ask which division you would like to view.

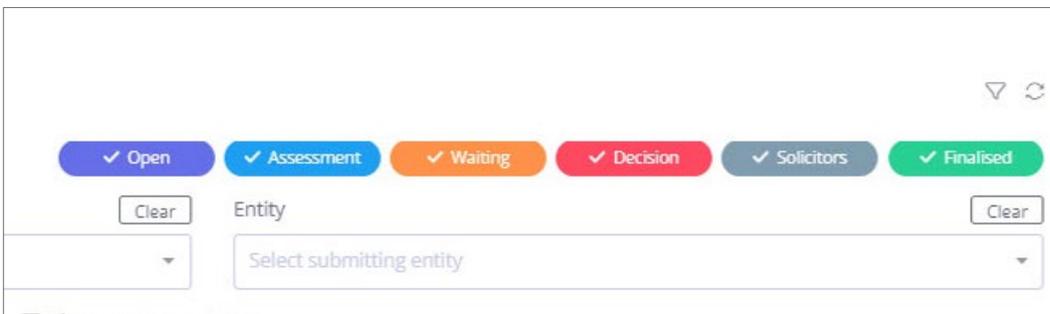
CHECK LOAN STATUS



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

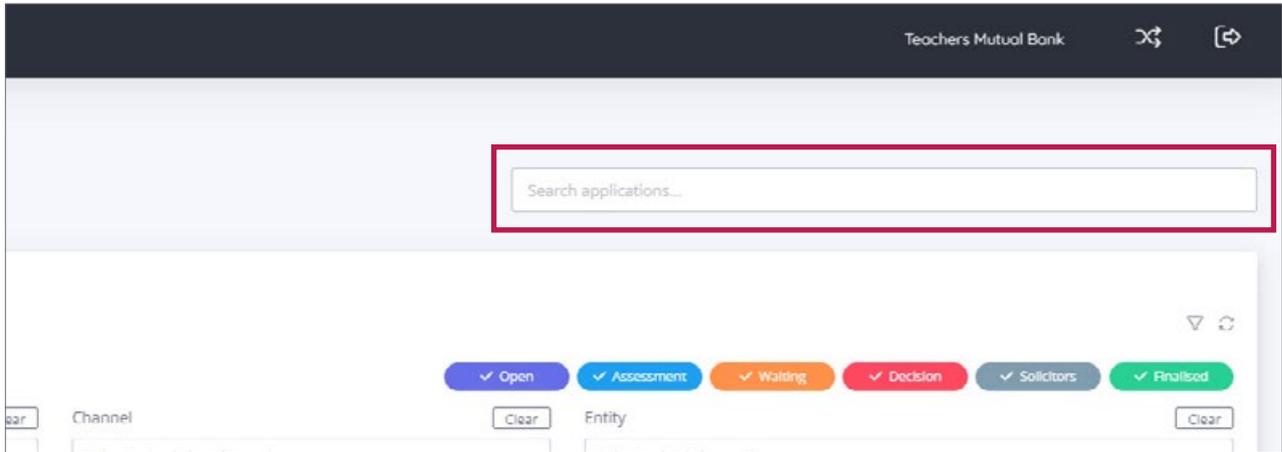


To the right of the screen, you will see 6 application status filter options. Single or multiple filters can be selected to show the current milestones of any application submitted.



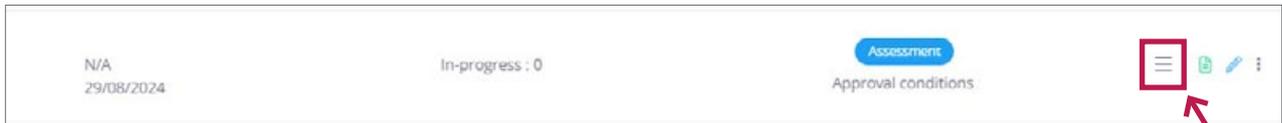
Search for a loan using the filters

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

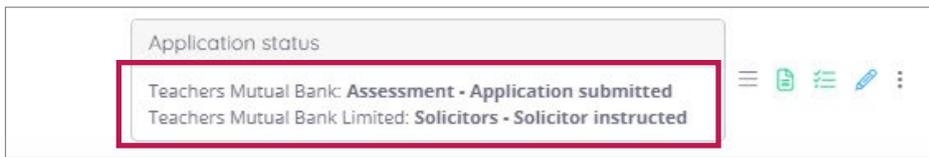


Read the status of your loan

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.



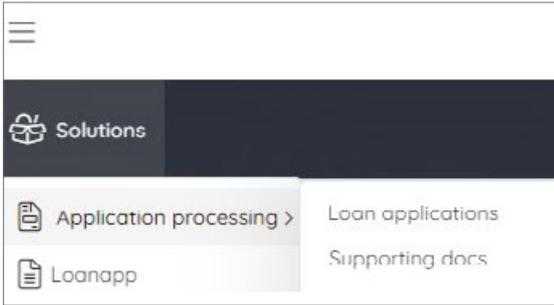
Then you want to read the Teachers Mutual Bank Limited status below the top status.



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**

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

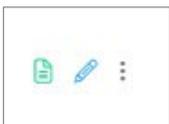


Content: Any supporting documents uploaded post-submission direct to Supporting docs will not trigger to Credit. If you have additional documents to provide, contact Broker Support/BDM for further assistance.

- **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



This is to edit a loan. Administration use only



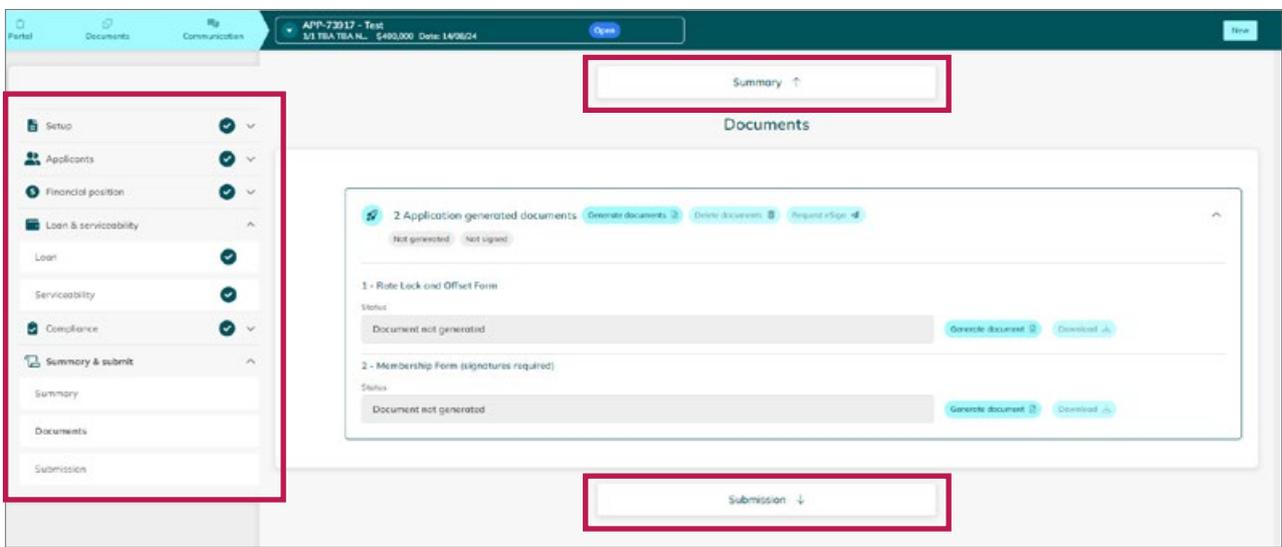
Access supporting documents

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.



Expanding sections

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



ENTERING LOAN DETAILS

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.



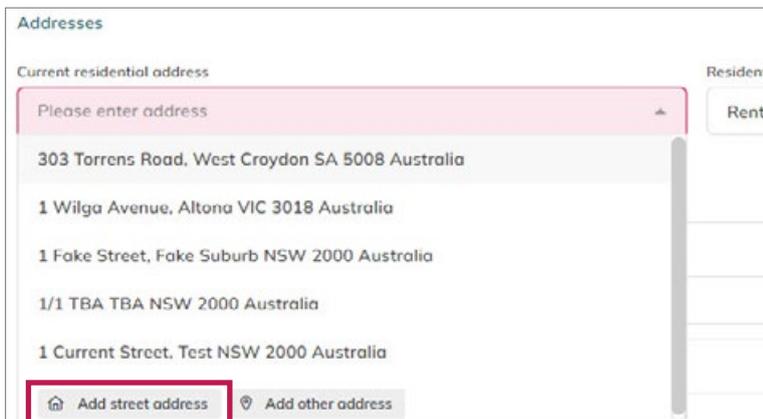
Deleting

You can delete content by selecting the trash icon 



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.



OTHER HELPFUL TIPS

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.

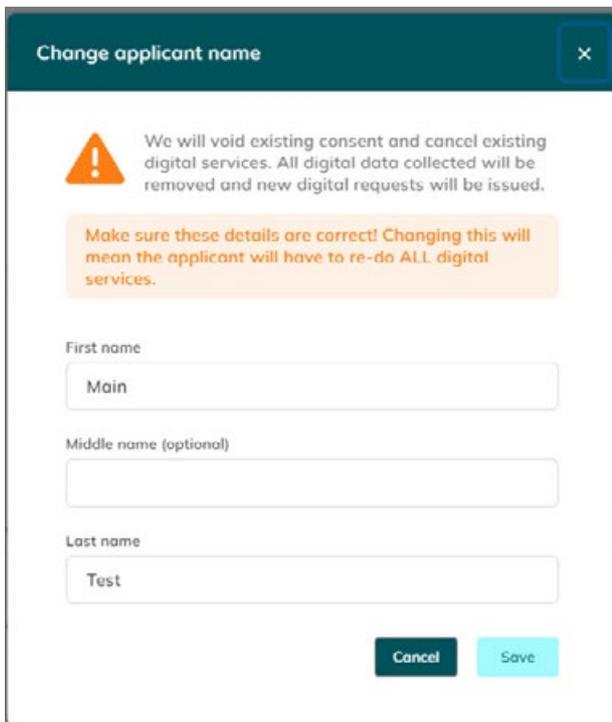


Personal details

Title	Full name	Other n...
Mr	Main Test	None

As the cell is greyed out, select the edit symbol to edit the details

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



Change applicant name

 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 sure these details are correct! Changing this will mean the applicant will have to re-do ALL digital services.

First name
Main

Middle name (optional)

Last name
Test

Cancel Save

