Broker Centre Guide

peppermoney

Contents

1.1 Introduction

Electronic lodgements are available at Pepper Money.

A unique login and password is required to use Broker Centre. Pepper Money origination team will arrange your login credentials upon request. For security purposes your login and password will be provided via email from origination@pepper.com.au.
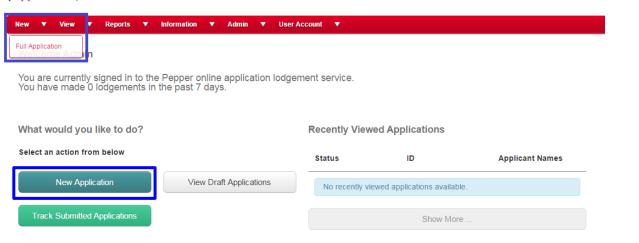
The URL link for Broker Centre is http://pepperbroker.applyonline.com.au. The login page will look like below and this is where you enter your login name and password.
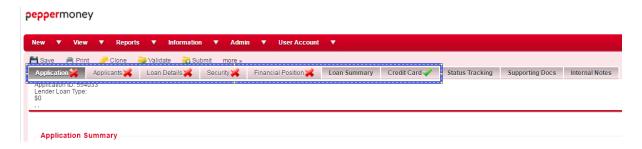

1.2 Data Entry

Click 'New' and from the dropdown select 'Full Application' or Click on New Application.

The following tabs will need to be completed in order for this application to be submitted.

We will now go through each of the following tabs to ensure that data is entered in all critical fields:

- Application
- Applicants
- Loan Details
- Security
- Financial Position
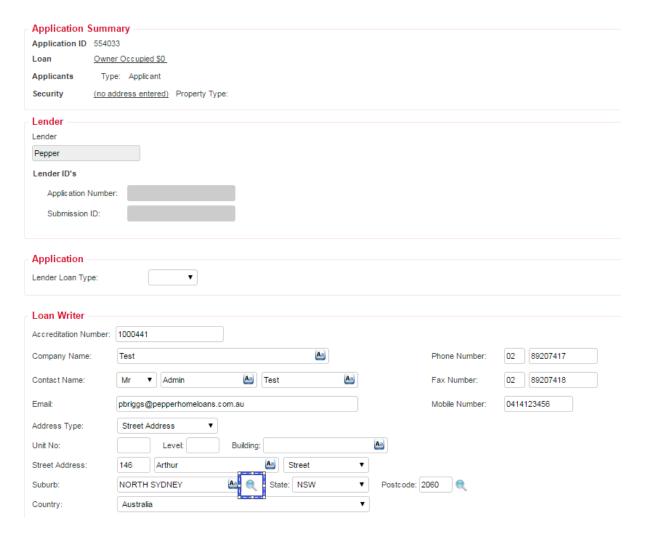- Loan Summary
- Credit Card

Note: You will notice an ✖ in some of the above tabs. This means either that specific tab has not been completed in full or some fields within that tab have not been completed in full. You will need to click on this tab and complete the fields accordingly.

1.2.1 Application Tab

Enter data in all fields applicable to the applicant and yourself.

You may search for address by clicking on the magnifying glass. This will automatically populate all corresponding fields for that address i.e. State, Post Code, Country.

If data cannot be verified or data is required in a 'mandatory' field, ✖ will appear.
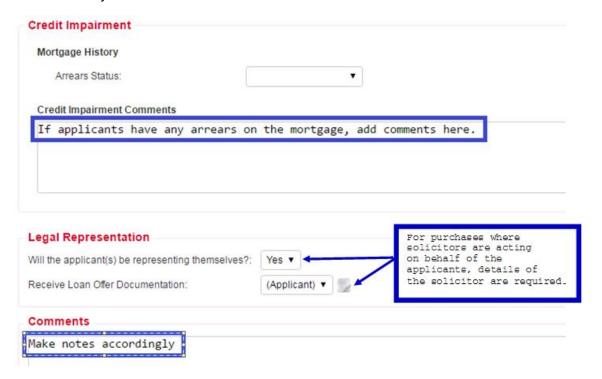
If data has been correctly validated, a ✅ will appear. Both 'Save' and 'Validate' icons may be found at the top or bottom of the page.

Note: At any time during the application process, you may 'Save' or 'Validate' the application. By clicking on the 'Save' button, you will save your current progress and return to the application at a later date. By clicking on the 'Validate' button, the system will determine whether or not data has been entered into the fields correctly.
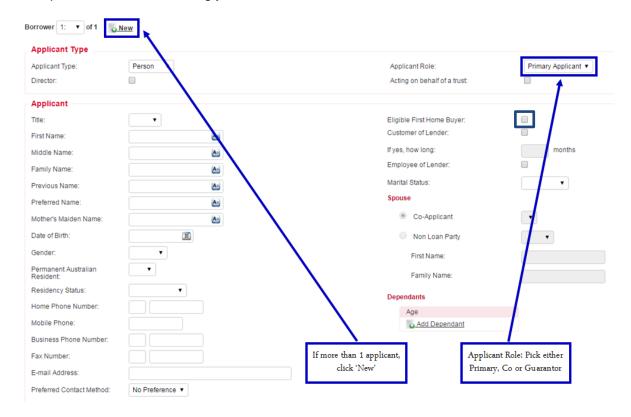

When complete, you will notice a ✅ both in the pop up window as well as the main page of the Application tab.

Once the fields within the Application Tab have been completed and verified correctly, you may now continue on to the next tab – Applicants Tab.
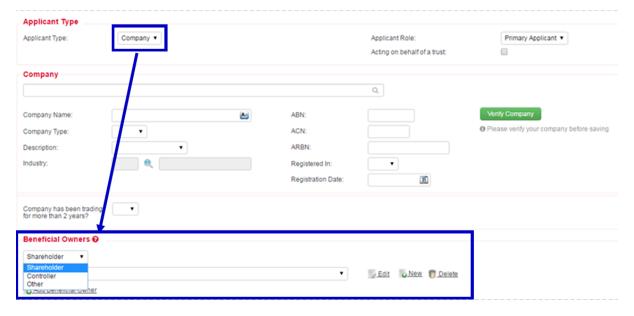
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1.2.2 Applicants Tab

Complete the fileds accordingly.
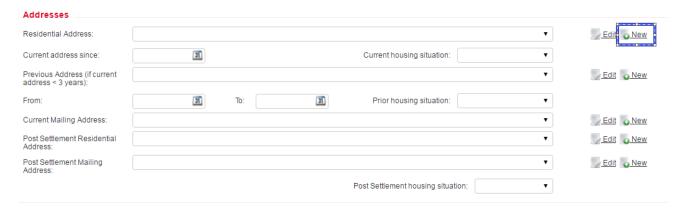

Note: For First Home Owner Grant (FHOG) the 'Eligible First Home Buyer' box must be ticked in order for FHOG to be factored into the application. Once this is ticked, this field will be generated under the 'Loan Details' tab, under 'Deposits and Contributions'.
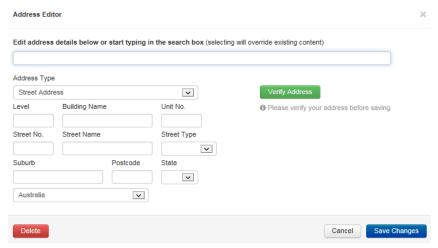

When 'Company' applicant is selected, the section 'Beneficial Owners' will appear and these details must be completed.
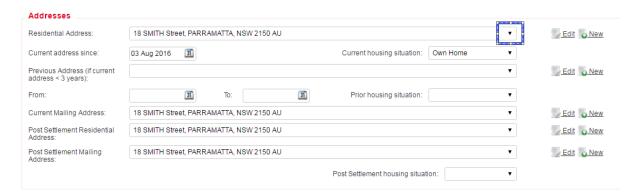
Addresses are to be completed manually, by clicking on 'New' below. Apply this process when entering other addresses applicable to the applicants.

Once you've clicked on 'New', a pop up window will appear. Complete this accordingly and then click on 'Save Changes'.

You will notice the address automatically populate under 'Residential Address'- the dropdown feature will now be available. Continue to complete the remaining fields.
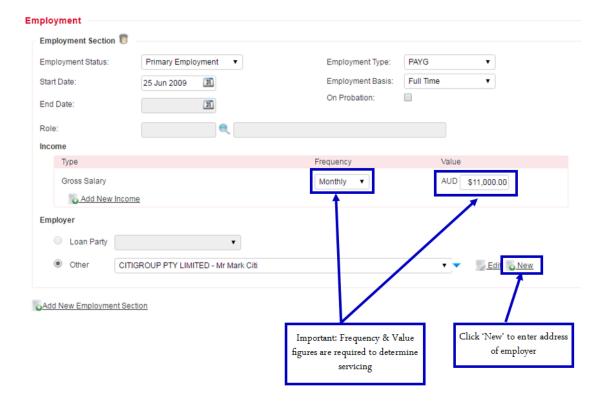

Note: To switch between applicants when carrying out data entry (for both addresses and employment details), click on the drop down button next to 'Borrower 1' towards the top of the page.
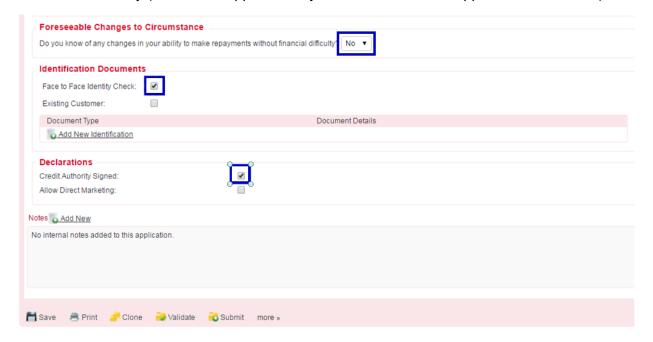
Employment Section follows and must be completed for each applicant.

An address of the employer is required in order to progress with the application. Complete this in the same manner as the addresses above. You will notice 'Add New Employment Section' – click on this if the applicant has multiple jobs or to enter previous employment details if the current employment period is less than two years period.

Important: Frequency & Value figures are required to determine servicing

Click 'New' to enter address of employer

The following fields are mandatory and must be ticked to acknowledge these actions have been carried out:

- Financial Difficulty
- Face to Face Identity Check
- Credit Authority (to enable Pepper to carry out credit checks on applicants/businesses)
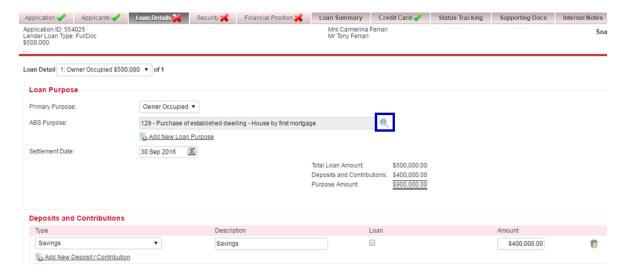

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Once all fields have been completed accordingly, click on 'Validate'. A pop up window will appear which is a summary of the specific tab, in this instance the Applicants Tab.

You will notice a ✅ both in the pop up window as well as the main page of the Applicants Tab.

1.2.3 Loan Details Tab

In the Loan Purpose section, click on the magnifying glass at the end of the 'ABS Purpose' field.

A pop up window will appear. For this example, we have a refinance of an owner occupied property, click on '133 Refinance of existing home loans – Refinancing of housing loans of other financial institution' showing on the diagram below.

Another box will appear on right of screen, tick the appropriate boxes. In this example, 'Cost Reduction' and 'Consolidate Financials' have been ticked then click 'Save Changes'.

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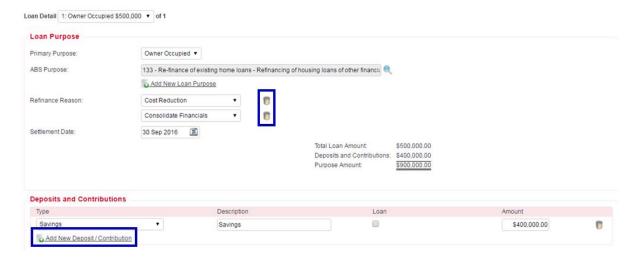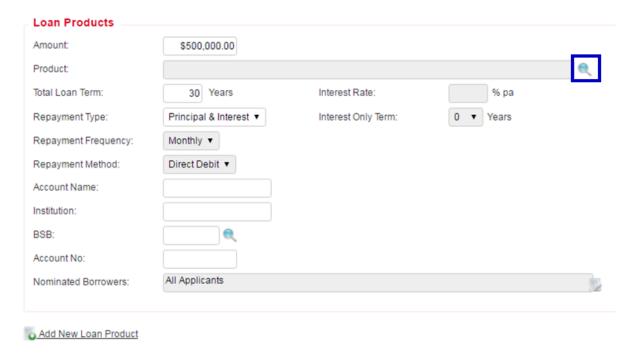Once all data has been entered, the 'Loan Purpose' section will look like below. You will notice a projected settlement date. Ensure that only 1 reason is chosen under 'Refinance Reason'. If more than 1 appears (like below) click on the trash can to delete the reason.

Click on 'Add New Deposit/Contribution'. This section will then expand to allow you to fill in the corresponding details with regards to deposit and contribution.

Complete the 'Loan Products' section accordingly.

Click on the magnifying glass at the end of the 'Product' field then choose the appropriate product from the product list.

'Debit Card' and 'Offset Sub-account' options can be selected when choosing any 'Loan Product' from 'Available product features' section. If a Debit Card is chosen then at least one applicant must be nominated for the Debit Card. Mother's maiden name and email address are mandatory for the applicant (s) nominated for the Debit Card. Redraw is available by default for all products.

1.2.4 Security Tab

Fill in all fields accordingly. You may select 'New' if there is more than 1 security being offered against the mortgage.
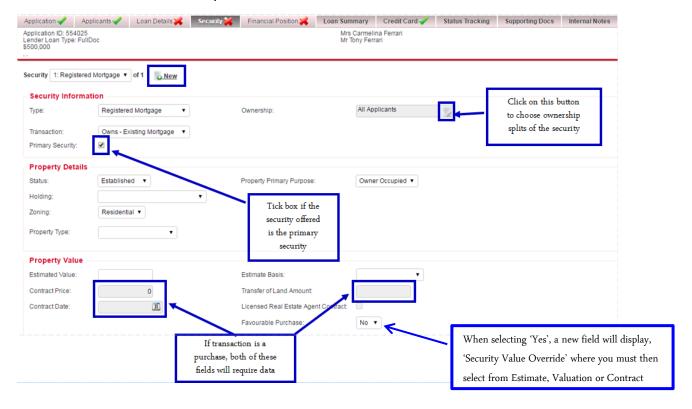
Once all fields have been completed, click on 'Validate'.

For purchases and security TBA, tick box 'Pre Approval' option

Click on drop down button and select address applicable to purchase

If Title Particulars are available, click on 'Add New Identifier'

If purchase, enter in Real Estate Agent details in these fields

Click on drop down if applicants will be the ones to provide access to the property

Enter in details of mortgage being refinanced accordingly

Tick box if this mortgage is being refinanced

If applicants have multiple properties, click on 'Add New Existing Mortgage' and complete accordingly
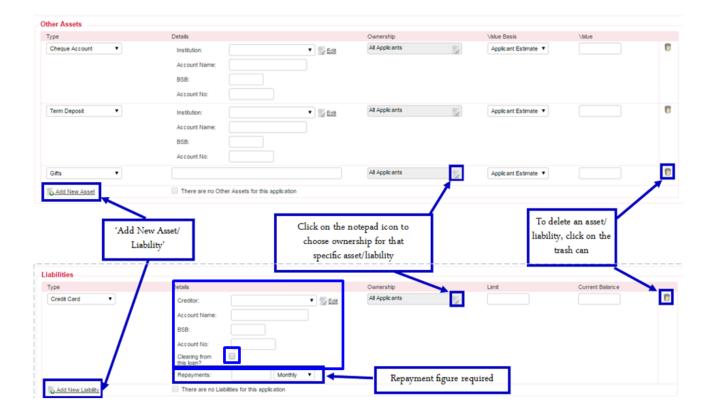
1.2.5 Financial Position Tab

Existing Mortgage(s) and Rental Income Data entered in previous tab (Security) will populate automatically in the Financial Position Tab. This data will be greyed out and uneditable. If you would like to make changes to any of these fields, return to the Security Tab.
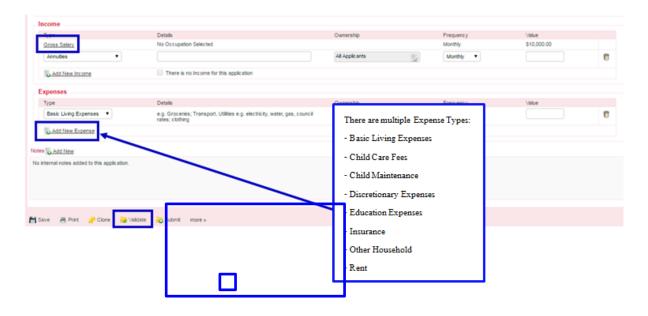

Assets / Liabilities

Enter in all assets/liabilities disclosed by the applicant as per the application form. Click on 'Add New Asset' or 'Add New Liability' and enter in the fields accordingly. Ensure to tick 'Clearing from this Loan' for any loans that are to be paid out and include the Creditor, Account Name, BSB, Account Number and Estimated Exit Costs.

Gross / Expenses / Notes

Data for income was entered under 'Applicants' tab. If changes need to be made, you may click on 'Gross Salary'. This will bring you back to the Applicants tab where you are able to make all necessary changes.

Once all data has been entered, click on the 'Validate' button to ensure all data has been entered correctly. A tick next to Financial Position will appear.

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1.2.6 Loan Summary Tab

The Loan Summary tab will allow you to review the application. The application can be amended by selecting the relevant tab and updating the data.

Note: By clicking on the 'Validate' button, a new window will pop up. The green tick confirms all tabs have been completed correctly.
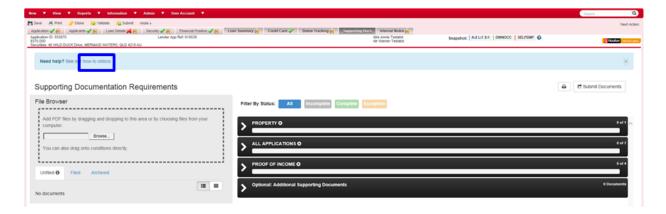

1.2.7 Credit Card Tab

This tab is not mandatory but may be completed if Credit Card details are available. A valuation will be ordered when application is conditionally approved.

1.2.8 Supporting Docs Tab

The tab will allow you to attach any supporting documentation to a Loan application. For assistance or more information on how to upload supporting documents click on the 'how-to-video'.

1.3 How to Submit an Application

You will notice throughout the whole data entry of an application, a 'Submit' button both at the top and at the bottom of the page. By clicking on this icon, you will submit the application. You will also notice the Tabs have now been locked.

A window will pop showing the 'Checklist Item' and the 'Status'.

At times, you will see 'Wait for response'. You may 'Close' this window and click on 'Status Tracking' to follow the stages of the application.
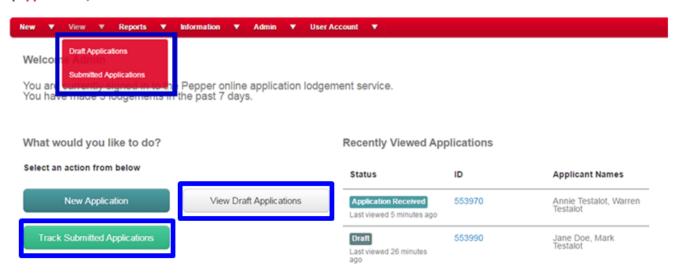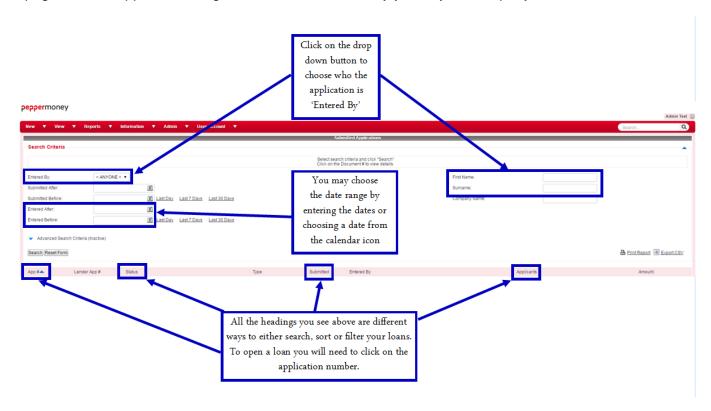

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1.4 Tracking Applications

There are two options to track the progress of your application.

Click on the 'View' menu and from the dropdown list select 'Draft Application or 'Submitted Applications'. Another way to check is by clicking on the Track Submitted Applications or View Draft Applications buttons on the page.

A page will now appear showing all the loans submitted by you or your company.

1.5 Status Tracking Tab

This tab will provide you with the status of your application as it goes through the origination process from Application Receipt through to Settlement. Changes may now only be made by Pepper Money staff and any changes made will not be reflected in Broker Centre.

Advise Pepper Money via email or fax if changes to the application are required.

For more information talk to your Pepper Money BDM or call 1800 737 737

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