

Broker Centre Guide

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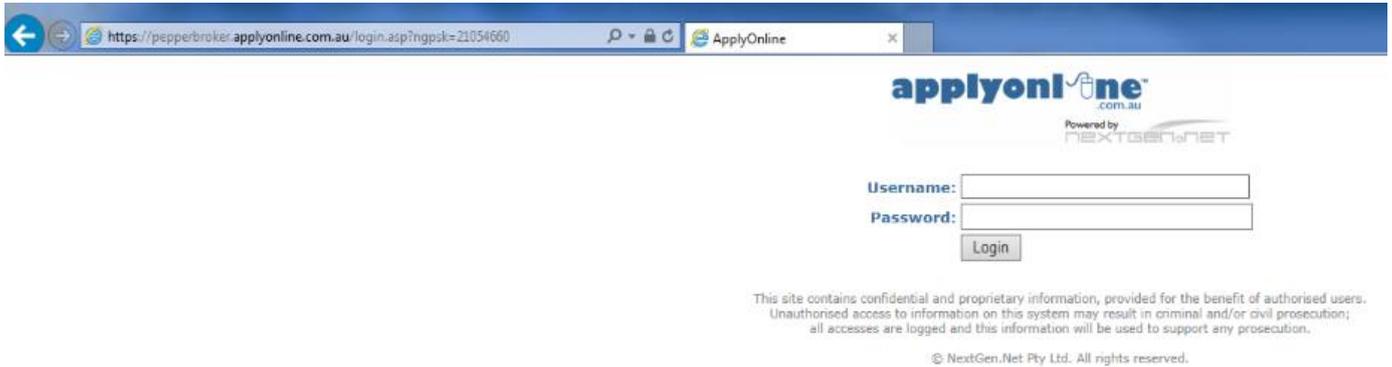
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1.1 Introduction

Electronic lodgements are available at Pepper Money.

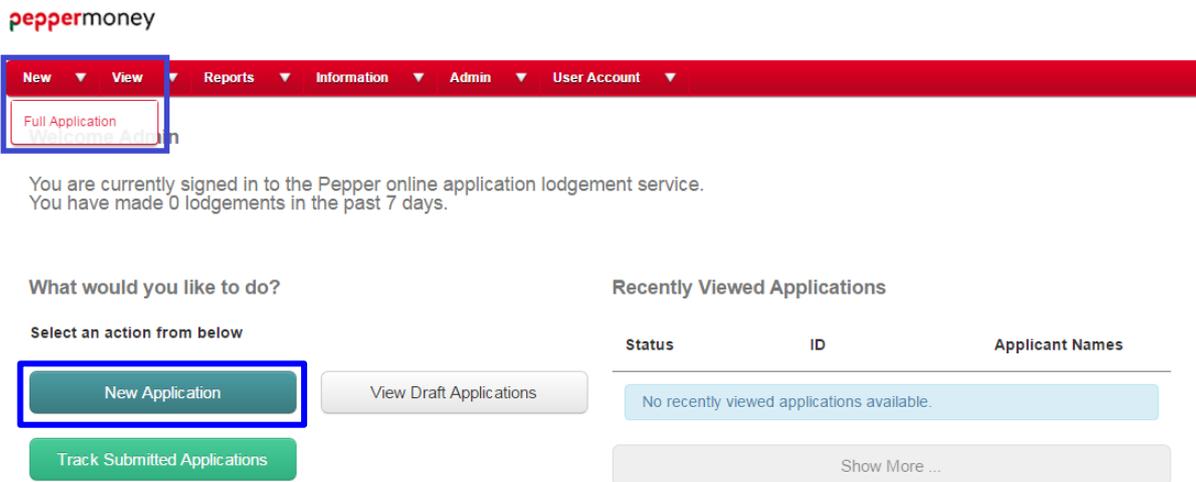
A unique login and password is required to use Broker Centre. Pepper Money origination team will arrange your login credentials upon request. For security purposes your login and password will be provided via email from origination@pepper.com.au.

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.

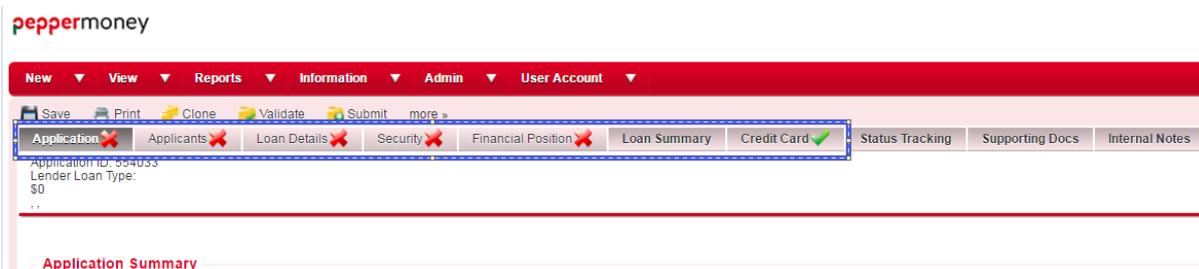


1.2 Data Entry

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.

Application Summary

Application ID 554033
Loan [Owner Occupied \\$0](#)
Applicants Type: Applicant
Security [\(no address entered\)](#) Property Type:

Lender

Lender
Pepper
Lender ID's
Application Number:
Submission ID:

Application

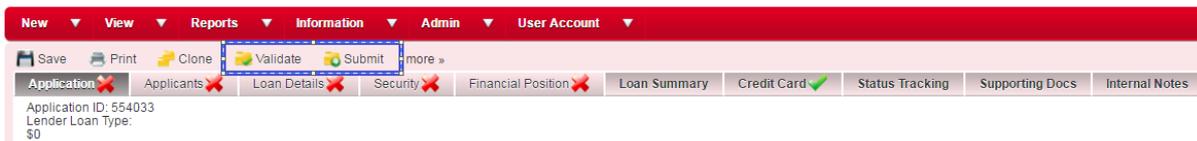
Lender Loan Type:

Loan Writer

Accreditation Number:
Company Name: 
Contact Name:  
Email:
Address Type:
Unit No: Level: Building: 
Street Address: 
Suburb:  State: Postcode: 
Country:

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.

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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.

Credit Impairment

Mortgage History

Arrears Status:

Credit Impairment Comments

If applicants have any arrears on the mortgage, add comments here.

Legal Representation

Will the applicant(s) be representing themselves?: Yes

Receive Loan Offer Documentation: (Applicant)

For purchases where solicitors are acting on behalf of the applicants, details of the solicitor are required.

Comments

Make notes accordingly

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.

1.2.2 Applicants Tab

Complete the fields accordingly.

Borrower 1: of 1 New

Applicant Type

Applicant Type: Person Applicant Role: Primary Applicant

Director: Acting on behalf of a trust:

Applicant

Title: ▼ Eligible First Home Buyer:

First Name: Customer of Lender:

Middle Name: If yes, how long: months

Family Name: Employee of Lender:

Previous Name: Marital Status: ▼

Preferred Name: **Spouse**

Mother's Maiden Name: Co-Applicant

Date of Birth: Non Loan Party

Gender: ▼ First Name:

Permanent Australian Resident: ▼ Family Name:

Residency Status: ▼ **Dependants**

Home Phone Number: Age:

Mobile Phone: Add Dependant

Business Phone Number:

Fax Number:

E-mail Address:

Preferred Contact Method: No Preference

If more than 1 applicant, click 'New'

Applicant Role: Pick either Primary, Co or Guarantor

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'.

Deposits and Contributions

Type	Description	Loan	Amount
First Home Owners Grant ▼	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>
Add New Deposit / Contribution			

When 'Company' applicant is selected, the section 'Beneficial Owners' will appear and these details must be completed.

Applicant Type

Applicant Type: Company Applicant Role: Primary Applicant

Acting on behalf of a trust:

Company

Company Name: ABN: Verify Company

Company Type: ▼ ACN: Please verify your company before saving

Description: ▼ ARBN:

Industry: Registered In: ▼ Registration Date:

Company has been trading for more than 2 years?

Beneficial Owners

Shareholder ▼ Edit New Delete

Shareholder ▼

Controller ▼

Other ▼

Addresses are to be completed manually, by clicking on 'New' below. Apply this process when entering other addresses applicable to the applicants.

Addresses

Residential Address:	<input type="text"/>	<input type="button" value="Edit"/> <input type="button" value="New"/>
Current address since:	<input type="text" value="31"/>	Current housing situation: <input type="text"/>
Previous Address (if current address < 3 years):	<input type="text"/>	<input type="button" value="Edit"/> <input type="button" value="New"/>
From:	<input type="text" value="31"/> To: <input type="text" value="31"/>	Prior housing situation: <input type="text"/>
Current Mailing Address:	<input type="text"/>	<input type="button" value="Edit"/> <input type="button" value="New"/>
Post Settlement Residential Address:	<input type="text"/>	<input type="button" value="Edit"/> <input type="button" value="New"/>
Post Settlement Mailing Address:	<input type="text"/>	<input type="button" value="Edit"/> <input type="button" value="New"/>
	Post Settlement housing situation: <input type="text"/>	

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

Address Editor ✕

Edit address details below or start typing in the search box (selecting will override existing content)

Address Type

ⓘ Please verify your address before saving

Level	Building Name	Unit No.
<input type="text"/>	<input type="text"/>	<input type="text"/>
Street No.	Street Name	Street Type
<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb	Postcode	State
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text" value="Australia"/>		

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

Addresses		
Residential Address:	<input type="text" value="18 SMITH Street, PARRAMATTA, NSW 2150 AU"/>	<input type="button" value="Edit"/> <input type="button" value="New"/>
Current address since:	<input type="text" value="03 Aug 2016"/> <input type="button" value="31"/>	Current housing situation: <input type="text" value="Own Home"/>
Previous Address (if current address < 3 years):	<input type="text"/>	<input type="button" value="Edit"/> <input type="button" value="New"/>
From:	<input type="text" value="31"/> To: <input type="text" value="31"/>	Prior housing situation: <input type="text"/>
Current Mailing Address:	<input type="text" value="18 SMITH Street, PARRAMATTA, NSW 2150 AU"/>	<input type="button" value="Edit"/> <input type="button" value="New"/>
Post Settlement Residential Address:	<input type="text" value="18 SMITH Street, PARRAMATTA, NSW 2150 AU"/>	<input type="button" value="Edit"/> <input type="button" value="New"/>
Post Settlement Mailing Address:	<input type="text" value="18 SMITH Street, PARRAMATTA, NSW 2150 AU"/>	<input type="button" value="Edit"/> <input type="button" value="New"/>
	Post Settlement housing situation: <input type="text"/>	

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.

Application <input checked="" type="checkbox"/>	Applicants <input checked="" type="checkbox"/>	Loan Details <input checked="" type="checkbox"/>	Security <input checked="" type="checkbox"/>	Financial Position <input checked="" type="checkbox"/>	Loan Summary	Credit Card <input checked="" type="checkbox"/>	Status Tracking	Supporting Docs	Internal Notes
Application ID: 553990						Mr Mark Testalot			
Lender Loan Type: FullDoc						Dr Jane Doe			
\$325,000									
100 MARSDEN Road, ERMINGTON, NSW 2115 AU									
Borrower 1: Mr Mark Testalot of 2						<input type="button" value="New"/> <input type="button" value="Delete"/>			

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.

Employment

Employment Section

Employment Status: Primary Employment Employment Type: PAYG

Start Date: 25 Jun 2009 Employment Basis: Full Time

End Date: On Probation:

Role:

Income

Type	Frequency	Value
Gross Salary	Monthly	AUD \$11,000.00

Add New Income

Employer

Loan Party Other CITIGROUP PTY LIMITED - Mr Mark Citi

Edit New

Add New Employment Section

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)

Foreseeable Changes to Circumstance

Do you know of any changes in your ability to make repayments without financial difficulty? No

Identification Documents

Face to Face Identity Check:

Existing Customer:

Document Type	Document Details
Add New Identification	

Declarations

Credit Authority Signed:

Allow Direct Marketing:

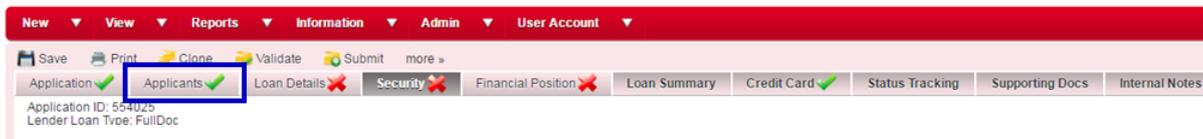
Notes Add New

No internal notes added to this application.

Save Print Clone Validate Submit more »

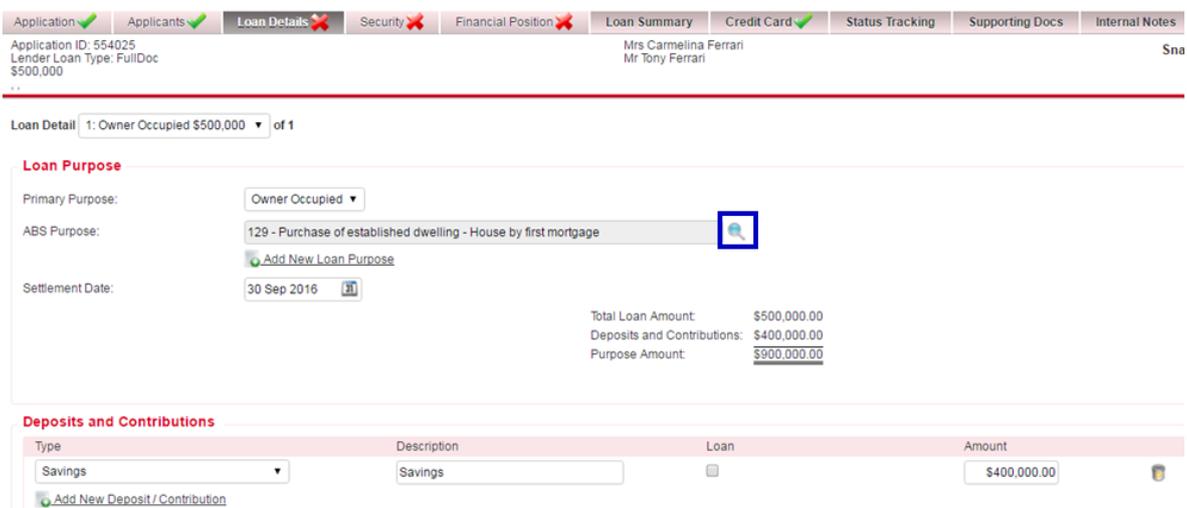
Once all fields have been completed accordingly, click on 'Validate'. A pop up window will appear which is a summary of the specific tab, in this instance the Applicants Tab.

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



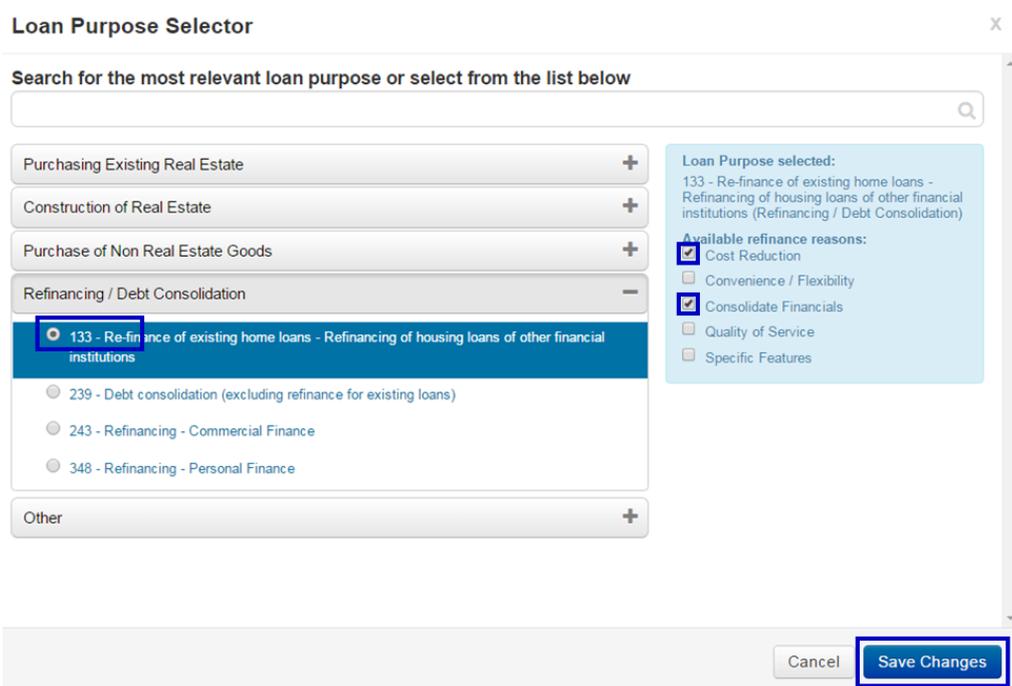
1.2.3 Loan Details Tab

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'.



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.

Loan Detail 1: Owner Occupied \$500,000 of 1

Loan Purpose

Primary Purpose:

ABS Purpose:

[Add New Loan Purpose](#)

Refinance Reason:

Settlement Date:

Total Loan Amount: \$500,000.00
 Deposits and Contributions: \$400,000.00
 Purpose Amount: \$900,000.00

Deposits and Contributions

Type	Description	Loan	Amount
<input type="text" value="Savings"/>	<input type="text" value="Savings"/>	<input type="checkbox"/>	<input type="text" value="\$400,000.00"/>

[Add New Deposit / 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.

Loan Products

Amount:

Product:

Total Loan Term: Years Interest Rate: % pa

Repayment Type: Interest Only Term: Years

Repayment Frequency:

Repayment Method:

Account Name:

Institution:

BSB:

Account No:

Nominated Borrowers:

[Add New Loan Product](#)

'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.

Location
Pre-Approval: Click on drop down button and select address applicable to purchase

Address: Click on drop down button and select address applicable to purchase

Title
Title Type: Title:

Title Identification Type: Value:
Click on 'Add New Identifier' if Title Particulars are available

Contact for Access
 Loan Party
 Other
 Company Name: Phone:
 Contact Name: Fax:
 Contact Type: Mobile:
Click on drop down if applicants will be the ones to provide access to the property

Existing Mortgage(s)
 Priority: Ownership:
 Creditor: Limit:
 Account Name: Current Balance:
 BSB:
 Account No:
 Clearing from this loan?
 Loan Term Remaining: Years/Months
 Repayments: Monthly
Enter in details of mortgage being refinanced accordingly
Tick box if this mortgage is being refinanced
Click on 'Add New Existing Mortgage' if applicants have multiple properties

Notes
 No internal notes added to this application.

Buttons: Save, Print, Clone, **Validate**, Submit, more >

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.

Real Estate Assets

Details	Ownership	Value Basis	Value
Primary Purpose: <input type="text" value="Owner Occupied"/> Zoning: <input type="text" value="Residential"/> Property Type: <input type="text" value="Duplex"/> Address: <u>5 SANDSTONE Crescent, TASCOTT, NSW 2250 AU</u> Rental Income Gross Amount: <input type="text"/> <input type="text" value="Weekly"/> <input type="checkbox"/> Evidence of Tenancy Existing Mortgage(s) Creditor: <input type="text" value="Advantage"/> Current Balance: <input type="text" value="\$150,000.00"/> <input type="checkbox"/> Clearing From This Loan Repayments: <input type="text" value="\$1,500.00"/> <input type="text" value="Monthly"/>	<input type="text" value="All Applicants"/>	<input type="text" value="Certified Valuation"/>	<input type="text" value="\$850,000.00"/>

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.

Other Assets

Type	Details	Ownership	Value Basis	Value
Cheque Account	Institution: <input type="text"/> <input type="button" value="Edit"/> Account Name: <input type="text"/> BSB: <input type="text"/> Account No: <input type="text"/>	All Applicants	Applicant Estimate	<input type="text"/>
Term Deposit	Institution: <input type="text"/> <input type="button" value="Edit"/> Account Name: <input type="text"/> BSB: <input type="text"/> Account No: <input type="text"/>	All Applicants	Applicant Estimate	<input type="text"/>
Gifts	<input type="text"/>	All Applicants	Applicant Estimate	<input type="text"/>

There are no Other Assets for this application

Liabilities

Type	Details	Ownership	Limit	Current Balance
Credit Card	Creditor: <input type="text"/> <input type="button" value="Edit"/> Account Name: <input type="text"/> BSB: <input type="text"/> Account No: <input type="text"/> Clearing from this loan? <input type="checkbox"/> Repayments: <input type="text"/> Monthly	All Applicants	<input type="text"/>	<input type="text"/>

There are no Liabilities for this application

Annotations:

- 'Add New Asset/ Liability' (points to 'Add New Asset' and 'Add New Liability')
- Click on the notepad icon to choose ownership for that specific asset/liability (points to ownership dropdowns)
- To delete an asset/liability, click on the trash can (points to trash icons)
- Repayment figure required (points to 'Repayments' field)

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.

Income

Type	Details	Ownership	Frequency	Value
Gross Salary	No Occupation Selected	All Applicants	Monthly	\$10,000.00
Annuities	<input type="text"/>	All Applicants	Monthly	<input type="text"/>

There is no Income for this application

Expenses

Type	Details	Ownership	Frequency	Value
Basic Living Expenses	e.g. Groceries; Transport; Utilities e.g. electricity, water, gas, council rates; clothing	All Applicants	Monthly	<input type="text"/>

Notes
No internal notes added to this application.

Buttons: Save, Print, Clone, , Submit, more >

Annotation: There are multiple Expense Types:

- Basic Living Expenses
- Child Care Fees
- Child Maintenance
- Discretionary Expenses
- Education Expenses
- Insurance
- Other Household
- Rent

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.

Application Applicants Loan Details Security Financial Position Loan Summary Credit Card

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.

Click on the 'Funds' or 'Govt Fees' to view application assessment metric

Name	Type	Marital Status	Dependants	Residential Address	Post-Settlement Address	Contact Info
Mr Albert Smith	Primary Applicant	Married to Non Loan Party	0	1 CARL Street GOOGONG NSW 2620	1 CARL Street GOOGONG NSW 2620	jpro@gmail.com
Total Loan Parties: 1			Total Dependents: 0			

Loan #	Primary Purpose	Product	Loan Term	Base Amount	Repayment Type	Capitalised Fees	Amount (including capitalised fees)
Loan 1	Owner Occupied	Passport Direct EASY Full Doc (Refund)	30 years	\$400,000.00	Interest Only		\$400,000.00
Total:				\$400,000.00		\$0.00	\$400,000.00

Security Details	Transaction	Value	Basis	Primary Purpose	Existing Mortgage	Current Balance	Clearing?	Current Limit	Ongoing Limit
1 HARVEY Avenue MOOREBANK NSW 2170	Purchasing	\$498,999.00	C	Owner Occupied		\$0.00		\$0.00	\$0.00
Total:		\$498,999.00				\$0.00		\$0.00	\$0.00

Non Real Estate Assets	Value
Total:	\$0.00

Liability Type	Available Limit	Current Balance	Clearing?	Ongoing Liability Amount
Total:	\$0.00	\$0.00		\$0.00

Type	Amount
Total:	\$0.00

Liability Type	Declared Monthly Repayments Only
Total:	\$0.00

Income Type	Gross Monthly Income
Company Profit Before Tax (Albert Smith)	\$10,000.00
Total:	\$10,000.00

Expense Type	Discretionary?	Monthly Living Expenses
Basic Living Expenses	No	\$50.00
Total:		\$50.00

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

✓ Show Validation for the selected tab only

Refresh
Toggle All
Print
Close

- ✔ Application >
- ✔ Applicants >
- ✔ Loan Details >
- ✔ Security >
- ✔ Financial Position >
- ✔ Credit Card >

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.

Credit Card Payment Details

Credit Card Type:

Credit Card Number:

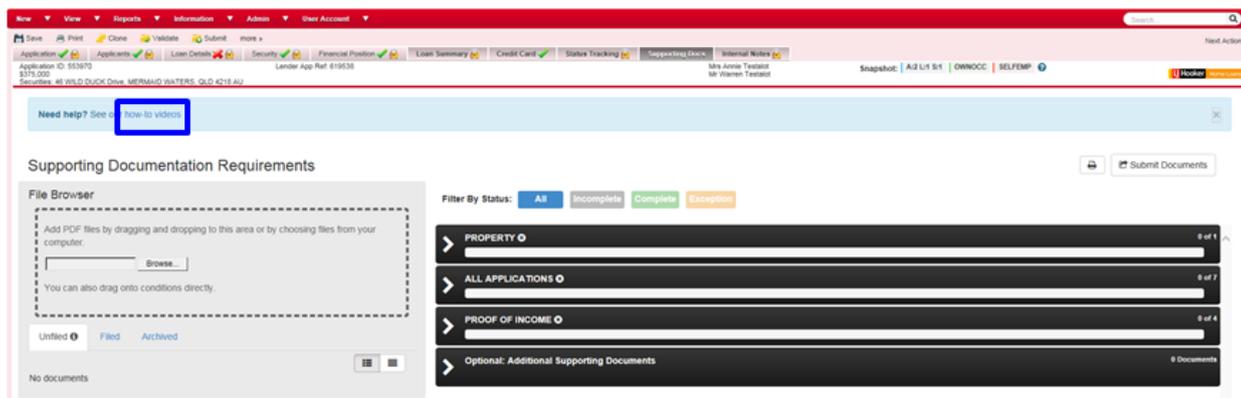
Credit Card Expiry Date:

Name on Credit Card:

Credit card details are not mandatory. If provided credit card will be debited on conditional approval and valuation immediately ordered.

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'.



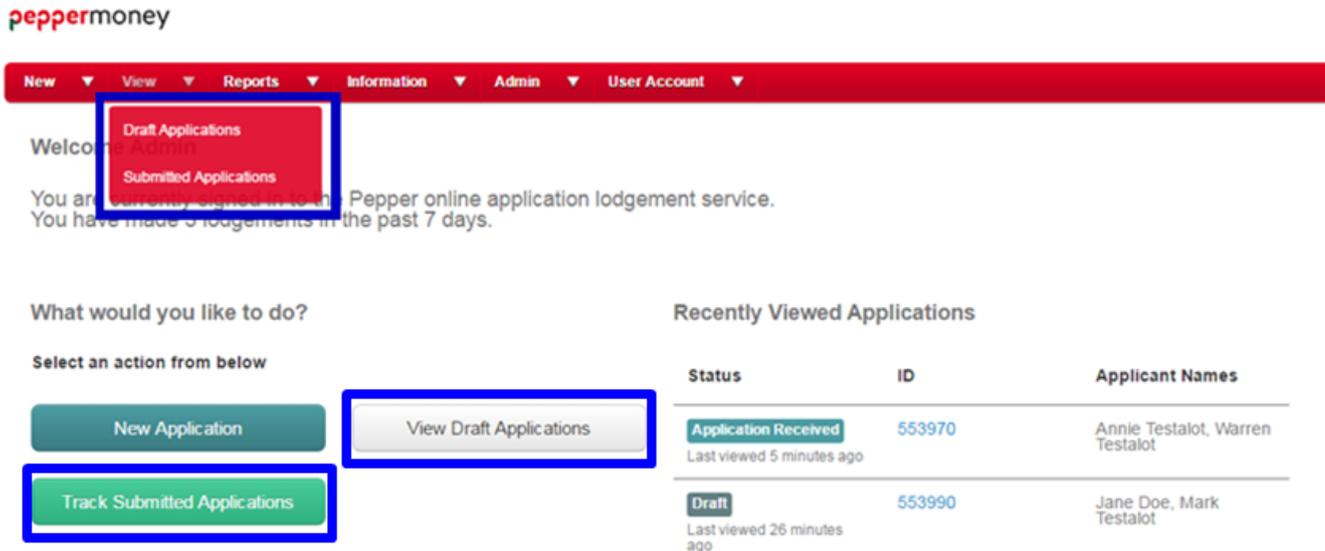
At times, you will see 'Wait for response'. You may 'Close' this window and click on 'Status Tracking' to follow the stages of the application.



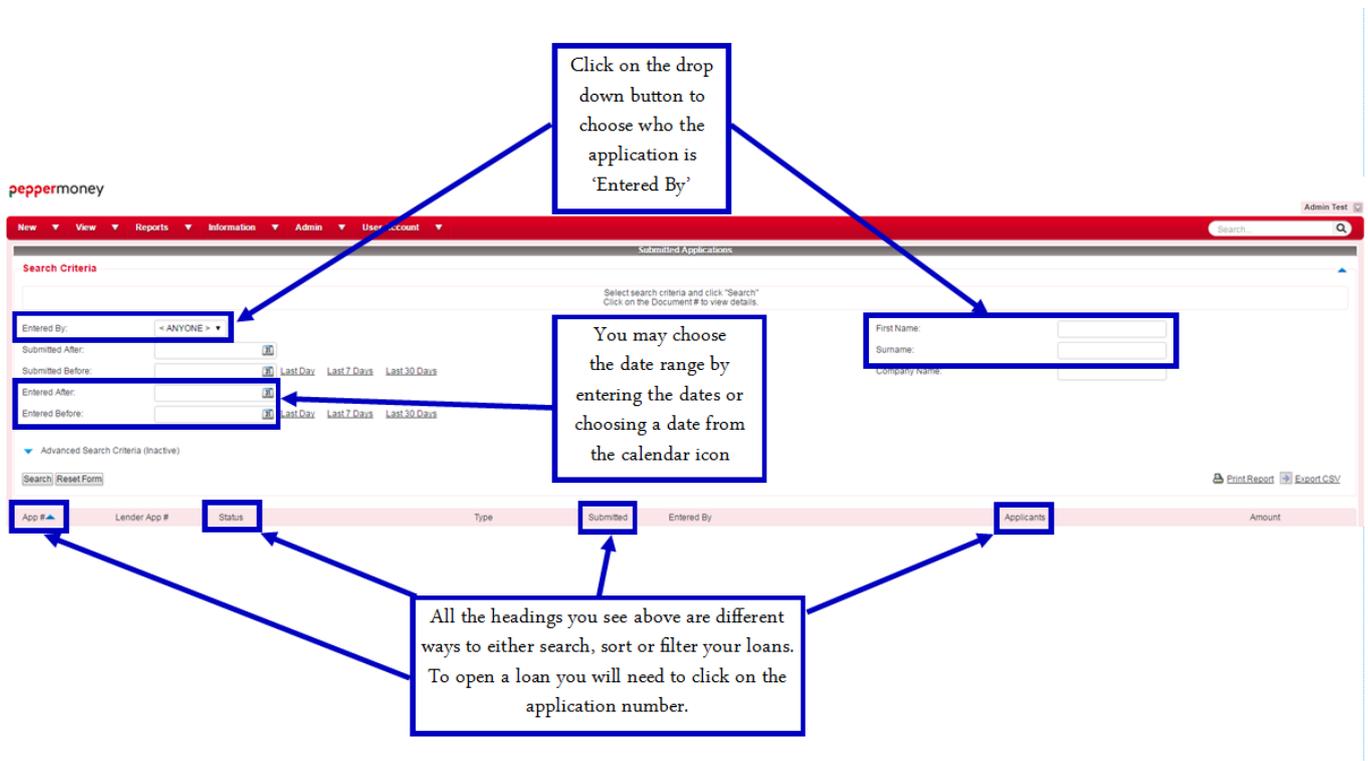
1.4 Tracking Applications

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.



The screenshot displays the Pepper Money application status tracking interface. The interface includes a navigation menu at the top with options like 'New', 'View', 'Reports', 'Information', 'Admin', and 'User Account'. Below the navigation menu, there is a search bar and a 'Next Action' button. The main content area shows a table of application events for Application # 554024. The table has columns for Date/Time, Event, Status, Performed By, and Notification. The 'Status' column is highlighted with a blue box, showing the following entries:

Date / Time	Event	Status	Performed By	Notification
2-Aug-16 2:37 PM	Submit	Application Sent	Cassandra Zammit	
2-Aug-16 2:38 PM	Application Received	Application Received	Pepper Credit	Email sent to: czammit@pepper.com.au
2-Aug-16 2:39 PM	Referred	Referred	Pepper Credit	Email sent to: czammit@pepper.com.au

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