

## Overview of the loan process



### Collecting your information

- You review our credit and privacy guides
- You complete the client needs analysis form
- You complete our responsible lending fact find online
- You provide us with supporting documents including IDs, income evidence, bank statements, loan statements and property documents



### Choosing your product

- We work out your borrowing capacity and find suitable loan products
- You will be provided with a credit proposal document outlining the suitable loan product and lender you have chosen and other information
- You will also be provided with a preliminary assessment document
- If you are happy to proceed, you have to sign on the credit proposal disclosure and return to us



### Completing your application

- We may order an upfront valuation if required
- We will prepare the loan application for you
- You review and sign the lender's application form
- You provide any other outstanding documents and information required by the lender



### Submission and lender assessment

- We submit your application and supporting documents to the lender
- The lender may request further clarification and/or supporting documents depending on your circumstances
- The lender will order a valuation where applicable, if not already completed
- Turnaround time is dependent on the lender's service level
- We will monitor your loan application and assist if any further clarification is required.



### Loan approval!

- If you applied for pre-approval, you can now go house-hunting
- The lender issues the loan contract
- We will review the loan details and conditions stated in the loan contract
- You review, complete and sign the loan contract and return to the lender
- If you have purchased a property, the lender will liaise with your legal representative to organise settlement
- If you are refinancing, the lender will and liaise with your current lender to organise settlement