



Formal approval from our credit team and preparation of loan documents

Loan documents awaiting client acceptance

Completed loan documents to be reviewed by our Settlements team

Loan documents verified for readiness of funding principal increase

Funding of principal increase

- ❑ You will receive an email advising the principal increase application has been formally approved. Following this, your client will receive a similar email.
- ❑ The formal approval with the loan summary will be emailed to you and your client within 4 hours after the formal credit decision email mentioned above.
- ❑ The loan documents will be issued within an hour from formal approval.
- ❑ You and your client will receive an email with a DocuSign link and prompts to generate a SMS code to access the loan documentation pack. Where there are multiple borrowers, any borrower can sign the documents first.

- ❑ Your client will need to review and complete the execution of the loan documents in DocuSign.
- ❑ Documents that require a wet-ink signature will be specified in the loan documentation pack (for example: independent legal/ financial advice). All original wet-ink signed documents need to be returned to Home Loans Settlements team: GPO Box 3615 Sydney NSW 2000.

- ❑ When your client has signed all loan documents in DocuSign, a confirmation email will be sent to both you and your client with instructions on how to download the completed loan pack.
- ❑ Our Settlements team will also receive a notification of the completed DocuSign envelope. The completed loan pack will be auto filled to the application and will be reviewed within 24 business hours.

- ❑ Our Settlements team will verify the completed loan documents to ensure any supporting documents required (including wet-ink signed) have been returned, and all pre-settlement conditions have been satisfied.
- ❑ Post the review, we will advise you via email if there are any outstanding requirements.
- ❑ If you receive notification for any outstanding requirements, please liaise with your client to provide these documents to our Settlements team.
- ❑ If there are personal loans listed on the credit conditions to be paid out upon funding of the increase, please ensure payment figures and banking details are emailed to us at mmsettlements@macquarie.com at the earliest possible time (quoting the PIA reference).
- ❑ Please note, the case will not be able to progress to settlement booking until all requirements are met.

- ❑ Our Settlements team will process the home loan increase funding when all requirements are met and will attend to repayments of any personal loans per the credit conditions (if applicable).
- ❑ Increase funds will be disbursed as per your client's instructions on the completed loan documents.
- ❑ Once the increase has been processed, you will receive an email confirming settlement has completed.
- ❑ Your client will also receive a SMS text and an email containing a copy of the principal increase variation confirmation.

Reminder:

Did you know?

Reminder:

Reminder:

Reminder:

- ❑ Check your client's email address and mobile number are correct at application to avoid delays in receiving the loan documents.

- ❑ You can track the status of your client's principal increase application in the Macquarie Broker Portal.

- ❑ A download of the completed loan document pack is only available for 90 days post signing.

- ❑ Provide us with an updated home building insurance with Macquarie Bank Limited noted as the interested party (not applicable for strata properties).

- ❑ Review the variation confirmation document and ensure your client is aware of the updated repayment details.