

## How to Guide:

# Individual(s) ATF Trust in ApplyOnline

**Also see, How to Guide: Company ATF Trust in ApplyOnline**

A trust is a legal arrangement whereby a trustee holds and manages assets for the benefit of one or more beneficiaries. Depending on the structure of the trust, the trustee will be either a **company trustee** (a registered company with director/s) or an **individual trustee** (a person or persons that manage a trust).

---

# Contents

1	Individual Trustee - Overview	3
2	Navigation	4
3	Primary Applicant	5
4	Co-Applicant/s	5
5	Trust	6
6	Trustee	7
7	Beneficiary	8
8	Beneficial Owner - <i>(this section relates to Beneficial Owner of the Trust)</i>	10
9	Trust Settlor	12

## Individual Trustee - Overview

### Requirements:

Trust deed required to be provided in **Documents** side tab prior to submission.

The structure in *ApplyOnline* needs to be accurate, see example:

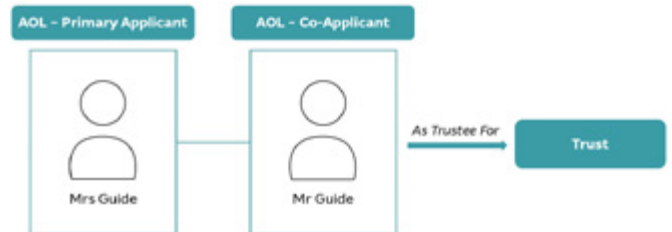
**Example:** Mrs Amanda Guide and Mr Peter Guide act as trustee for Guide Family Trust.

The *ApplyOnline* Applicant Roles needs to be added as follows:

- Mrs Amanda Guide – Primary Applicant
- Mr Peter Guide – Co-Applicant

Verification of individual trustees to be completed using **NextGenID**.

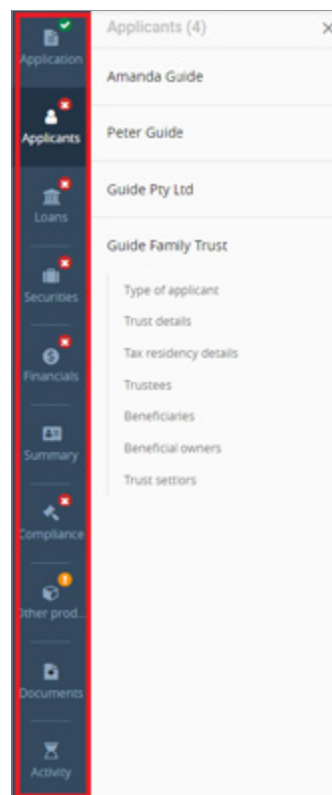
See our **Broker Help Centre** for more information.



**Tip:** To avoid duplicating records it is important to ensure that all parties to the loan i.e. primary applicant and co-applicant/s, have been added to the application before capturing trust details, especially important if applicants need to be selected as beneficiary and/or beneficial owner.

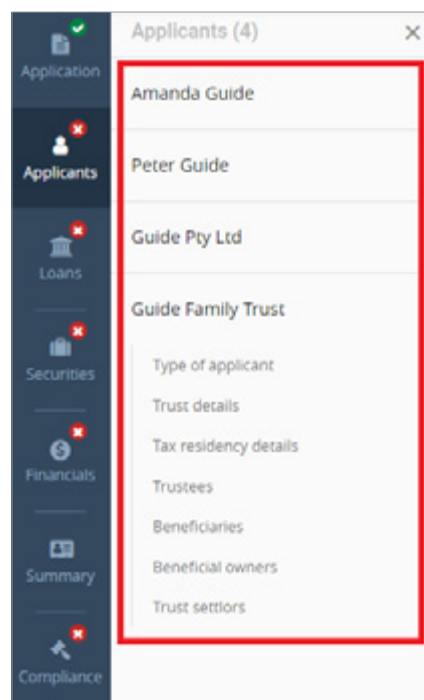
## Navigation

- Navigate between loan application components through the side tabs.



**Note:** Applicant data shown in the examples are not pre-loaded and were manually added to showcase navigation features. Further guidance on how to add applicant data is provided in below sections.

- Navigate between sections of each tab through the side panel.
- Each applicant (i.e. individuals, companies, and trusts) is listed separately within the **Applicants** tab.
- View / edit details of a specific applicant by selecting the desired applicant in the side panel.

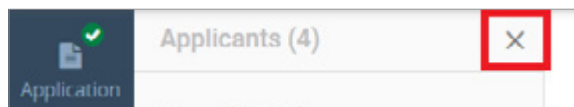


## How to Guide: Individual(s) ATF Trust in ApplyOnline

- Specific sub-sections can be navigated to within the side panel.

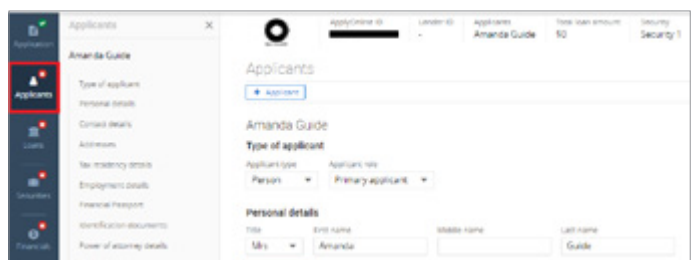


- Hide the side panel by clicking the cross.
- Show the side panel by clicking on the corresponding side tab.



### Primary Applicant

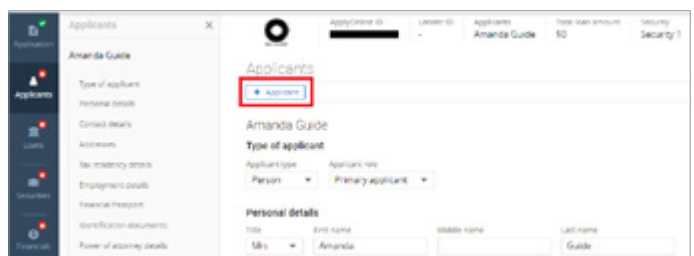
- Select the **Applicants** tab from the left-hand side.
- Ensure **Applicant type** is set to 'Person' and **Applicant role** is set to 'Primary applicant'.
- Capture mandatory details.



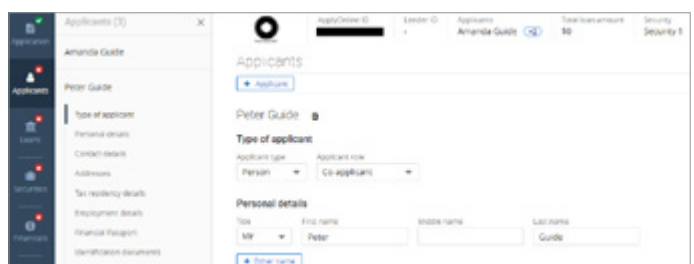
**Note:** Use NextGenID to complete ID verification for your applicant. See our **Broker Help Centre** for more information.

### Co-Applicant/s

- Add additional applicants by selecting the **+ Applicant** button.

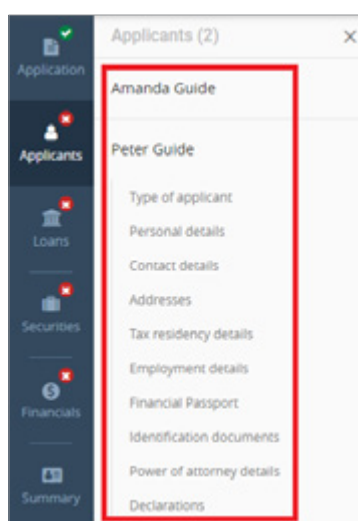


- Ensure **Applicant type** is set to 'Person' and **Applicant role** is set to 'Co-applicant'.
- Capture mandatory details.



## How to Guide: Individual(s) ATF Trust in ApplyOnline

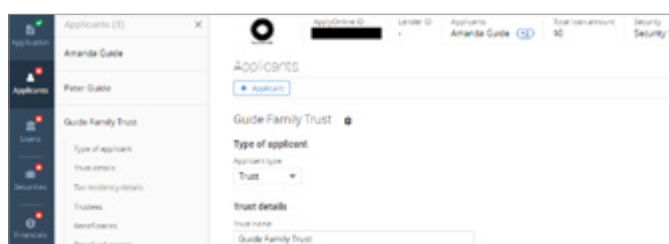
- Navigate to a specific applicant through the side panel.



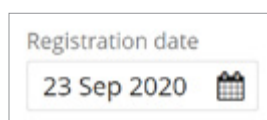
**Note:** Use NextGenID to complete ID verification for your applicant. See our **Broker Help Centre** for more information.

### Trust

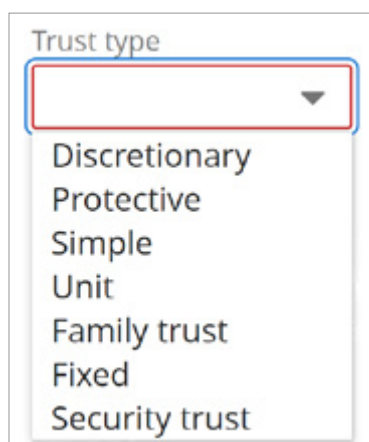
- Ensure **Applicant type** is set to 'Trust'.
- Enter trust name.



- **Registration date** – enter or use calendar icon to lookup.



- Select appropriate **Trust Type** from dropdown menu.



- **Country established** – select from dropdown menu.



## How to Guide: Individual(s) ATF Trust in ApplyOnline

- **Registered office** – enter address in search box and select valid address.

If address is unable to be found, select **switch to manual address entry**.

- **Industry** – click look up icon to search for the nature of the business.

**Note:** For trust applications only 'Financial asset investing' or 'Residential property operators' are acceptable natures of business.

OR

- **Tax residency details** – click + **Tax residency details**.

### Foreign tax detail window displays

- Select **Country / jurisdiction** from dropdown menu and where appropriate to country, enter **Tax identification number** or **Reason TIN not provided**.

**Note:** If 'Australia' selected, no **Tax identification number** or **Reason TIN not provided** to be entered.

## Trustee

- **Trustees** – click + **Trustee**.

- Select trustee from dropdown menu. If applicable, additional trustees can be added by clicking + **Trustee**.

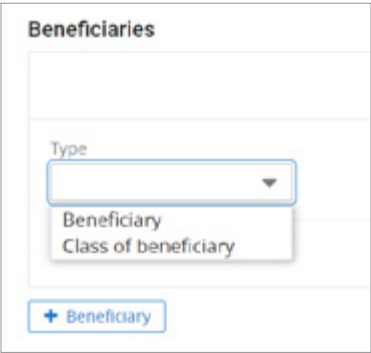
Beneficiary

**Note:** Ensure the Beneficiary matches exact as per the trust deed ('Schedule' section).

- **Beneficiary** – click **+ Beneficiary**.
- Select appropriate option from the dropdown menu.



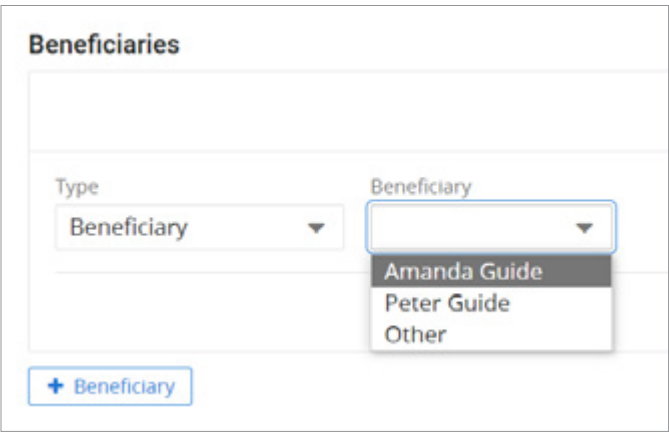
The screenshot shows a box titled 'Beneficiaries' with a blue button labeled '+ Beneficiary' highlighted by a red rectangular box.



The screenshot shows the 'Beneficiaries' section with a 'Type' dropdown menu. The dropdown is open, showing two options: 'Beneficiary' and 'Class of beneficiary'. Below the dropdown is a blue button labeled '+ Beneficiary'.

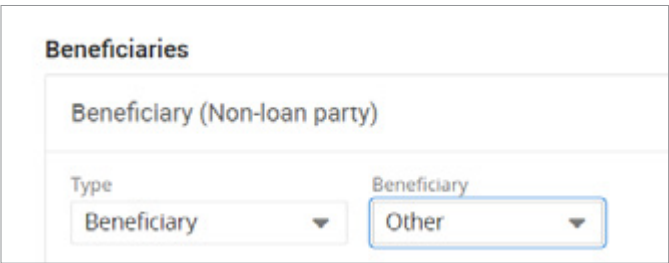
1. If 'Beneficiary' selected, follow these steps:

- Where **Beneficiary** is a Loan Party and has already been added to the application, click the dropdown to select the beneficiary.



The screenshot shows the 'Beneficiaries' section with the 'Type' dropdown set to 'Beneficiary'. The 'Beneficiary' dropdown menu is open, showing three options: 'Amanda Guide', 'Peter Guide', and 'Other'. Below the dropdowns is a blue button labeled '+ Beneficiary'.

- Where **Beneficiary** is a Non-Loan Party select 'Other' from the dropdown menu.



The screenshot shows the 'Beneficiaries' section with the title 'Beneficiary (Non-loan party)'. Below the title, the 'Type' dropdown is set to 'Beneficiary' and the 'Beneficiary' dropdown is set to 'Other'. Below the dropdowns is a blue button labeled '+ Beneficiary'.



## How to Guide: Individual(s) ATF Trust in ApplyOnline

### Beneficiary (Non-loan party) window displays

- Capture mandatory details.

Beneficiaries

Beneficiary (Non-loan party)

Type: Beneficiary Beneficiary: Other

Title: First name: Last name:

Required. Required. Required.

+ Other name

Date of birth: Mobile number: Phone number:

Required. Required. + 61

Fax number: Email:

+ 61 Required.

Address:

Search by entering the address

Or switch to manual address entry

Required.

Done

- Click + Tax residency details.

Tax residency details

At least 1 tax residency detail is required for Beneficiary 1 of Guide Family Trust.

+ Tax residency details

### Foreign tax detail window displays

- Select **Country / jurisdiction** from dropdown menu and where appropriate to country, enter **Tax identification number** or **Reason TIN not provided**.

**Note:** If 'Australia' selected, no **Tax identification number** or **Reason TIN not provided** to be entered.

Foreign tax detail

Country / jurisdiction: Australia Tax identification number (TIN):

Reason TIN not provided:

- Click **Done** button.
- Where more than one Beneficiary, click **+ Beneficiary** and repeat process depending on whether they are a Loan Party already added to application as a borrower or Non-Loan Party.

## 2. If 'Class of beneficiary' selected, follow these steps:

- Enter class of beneficiary in free text type field.

**Note:** If the terms of the trust refer to a class of beneficiary such as: unit holders; family members of a named person; charitable organisation; or cause. List the classes here.

Beneficiaries

Type: Class of beneficiary

Description:

Done

**Beneficial Owner – (this section relates to Beneficial Owner of the Trust)**

A beneficial owner is an individual who owns or controls 25% or more of an entity such as a trust. Provide the names of the individuals that control the trust. Control may be as acting as trustee, appointor or exercising control through some other means.

**Note:** Ensure the Beneficial Owner matches exact as per the trust deed ('Schedule' section). A minimum of one controller type (i.e. non-shareholder) is required to be selected.

- **Beneficial owners** – click **+ Beneficial owner**.

- Select in **Beneficial owner role** what capacity Beneficial Owner controls the trust from the dropdown menu.

**Note:** Care should be taken to only add each individual beneficial owner of the trust **ONCE** and select the most appropriate role from the dropdown menu, regardless if individual holds multiple roles relative to the trust.

- Where Beneficial Owner is a Loan Party and has already been added to the application as a borrower click expander arrow to select from dropdown menu.

Beneficial owners

At least one beneficial owner is required for Guide Family Trust.

Beneficial owner of type controller (non-shareholder) is required for Guide Family Trust.

+ Beneficial owner

Accountant  
Appointor  
Authorised Signatory  
Beneficiary  
Business Partner  
CEO  
CFO  
Chairman  
Co-Borrower  
Controller  
COO  
Director  
Guarantor  
Guardian  
Partner  
Power Of Attorney  
President  
Secretary  
Shareholder  
Shareholder Of Less Than 25%

Beneficial owners

Beneficial owner of type controller (non-shareholder) is required

Beneficial owner role

Beneficial owner

Required.

Amanda Guide  
Peter Guide  
Other

+ Beneficial owner

## How to Guide: Individual(s) ATF Trust in ApplyOnline

- Where Beneficial Owner is a Non-Loan Party select 'Other' from the dropdown menu.

### Beneficial owner (Non-loan party) window displays

- Capture mandatory details.

**Beneficial owners**

✖ Beneficial owner of type controller (non-shareholder) is required for Guide Family Trust.

(Non-loan party)

Beneficial owner role Required. Beneficial owner: Other

**Beneficial owners**

✖ Beneficial owner of type controller (non-shareholder) is required for Guide Family Trust.

(Non-loan party)

Beneficial owner role: Other Beneficial owner: Other

**Required.**

Title: First name: Last name:

+ Other name

Date of birth: dd/mm/yyyy **Required.**

Mobile phone: Phone number: Tax number:

Email:

Address: **Required.**

Search by entering the address. Or switch to manual address entry.

Done

- Click + Tax residency details.

**Tax residency details**

✖ At least one foreign tax detail must be provided for Beneficial Owner 1 of Guide Family Trust.

+ Tax residency details

### Foreign tax detail window displays

- Select **Country / jurisdiction** from dropdown menu and where appropriate to country, enter **Tax identification number** or **Reason TIN not provided**.

**Note:** If 'Australia' selected, no **Tax identification number** or **Reason TIN not provided** to be entered.

- Click **Done** button.
- Where more than one Beneficial Owner, click **+ Beneficial owner** and repeat process depending on whether they are a Loan Party already added to application as a borrower or Non-Loan Party.

**Foreign tax detail**

Country / jurisdiction: Australia Tax identification number (TIN):

Reason TIN not provided:

Trust Settlor

- **Trust settlors** – Select ‘To be provided’.

**Note:** Exemptions no longer apply. An invalid message will appear, if selected.

- Click **+ Trust settlor**.

- Select ‘Other’ from the dropdown menu and select **Type**.

**Note:** Trust settlor must not be a loan party.

- For a company trust settlor, select ‘Company’.
- For an individual trust settlor, select ‘Person’.
- For trust as trust settlor, select ‘Trust’.

This screenshot shows the 'Trust settlors' section with a red error message: 'Trust settlor is required for Guide Family Trust.' Below the message, there are two buttons: 'To be provided' and 'Exemption applies'. The 'To be provided' button is highlighted with a red box.

This screenshot shows the 'Trust settlors' section with the 'Trust settlor' dropdown menu open. The menu options are 'Amanda Guide', 'Peter Guide', and 'Other'. The 'Other' option is selected. Below the dropdown is a '+ Trust settlor' button.

This screenshot shows the 'Trust settlors' section with the 'Type' dropdown menu open. The menu options are 'Company', 'Person', and 'Trust'. The 'Company' option is selected. Below the dropdown is a '+ Trust settlor' button.

## How to Guide: Individual(s) ATF Trust in ApplyOnline

### Trust settlor (Non-loan party) window displays

- Capture mandatory details.

**Note:** Mandatory details will vary depending on selected **Type**.

Trust settlor details

To be provided Exemption applies

(Non-loan party)

Trust settlor: Other Type: Person

Title: First name: Last name:

Required: Required: Required:

+ Other name

Date of birth: dd/mm/yyyy

Required:

Mobile number: Phone number: Fax number:

Required:

Email:

Required:

Address:

Or search by entering the address

Or switch to manual address entry

Required:

Done

- Click + Tax residency details.

Tax residency details

At least one foreign tax detail must be provided for Trust Settlor 1 of Guide Family Trust.

+ Tax residency details

### Foreign tax detail window displays

- Select **Country / jurisdiction** from dropdown menu and where appropriate to country, enter **Tax identification number** or **Reason TIN not provided**.

**Note:** If 'Australia' selected, no **Tax identification number** or **Reason TIN not provided** to be entered.

- Click **Done** button.

Foreign tax detail

Country / jurisdiction: Australia Tax identification number (TIN):

Reason TIN not provided:

**Note:** Only one trust settlor can be added.