

# Selecting products and features in ApplyOnline

April 2019



## About this guide

This guide has been designed to help you:

1. Select products and features in ApplyOnline
2. Add transaction accounts and debit card holders for basic home loans
3. Add offset accounts and debit card holders for offset home loans.

## 1. Selecting products and features in ApplyOnline

1. In the **Loan Details** tab, select the **magnifying glass icon** in the product field under **Loan Products**.

**Loan Products**  
Base Amount:  *Including financed fees*  
LMI Premium:     
Total Loan Amount:   
Product:    
Interest Rate:  % pa  
Repayment Type:   Interest Only Term:  Years

2. A pop up will appear. Select the applicable home loan product – basic or offset.

Select the features you'd like to add:

- credit cards (optional for basic home loans)
- transaction account (with a Debit Mastercard)
- flyer rewards.

Select **Save Changes**.

**Product Selector**   
Search for suitable products or select from the list below    
Variable   
 Basic Home Loan  
 Offset Home Loan  
Fixed   
Product selected:  
Basic Home Loan (Variable)  
Available product features:  
 Credit Card  
 Transaction Account (includes MasterCard Debit Card)  
 Flyer Rewards

3. The features you have chosen will be prepopulated in the **Features and Discounts** field.

If this is not prepopulated, see the **Add New Feature** button and add the features manually.

Feature	Comment:	Assigned To
Credit Card	<input type="text"/>	1 - Basic Home Loan
Transaction Account (includes MasterCard)	<input type="text"/>	1 - Basic Home Loan
<a href="#">Add New Feature</a>		

4. Now you'll need to select credit limits, offset or transaction accounts, credit card holders and debit card holders.

There are **two** steps:

1. Select the **Other Products** tab
2. Select the **Macquarie [edit]** link

The screenshot shows the Macquarie application interface. The top navigation bar includes 'Applications', 'Reports', and 'User Account'. Below this is a toolbar with various tabs: 'Summary', 'Applicants', 'Loan Details', 'Security', 'Financial Position', 'Supporting Docs', 'Loan Summary', 'Event History', 'Notes', and 'Other Products'. The 'Other Products' tab is highlighted with an orange box. Below the toolbar, the 'Current Lender' section displays the Macquarie logo and the text 'Macquarie'. A link labeled '1: Macquarie [edit]' is highlighted with an orange box.

5. Enter in required details in the **Credit Card Request** field. There are **two** fields to complete:

1. Enter the **Preferred Limit** (Macquarie Black Card min. \$15,000)
2. Select **Additional Cardholders** from the drop-down if required

<b>Credit Card Request</b>	
Primary Applicant:	Mr George Constanza
	<input type="checkbox"/> Existing credit card with lender
1. Credit Card Type:	Macquarie Credit Card <input type="button" value="v"/>
Preferred Limit:	<input type="text" value="\$15,000"/>
Please refer to the Lender's product guides for more information on minimum and maximum credit card limits.	
2. Additional Cardholders:	Ms Susan Ross <input type="button" value="v"/>

## 2. Adding transaction accounts and debit cards for basic home loans

You will be required to manually add transaction accounts.

1. Select **Add Transaction Account** to add a standalone transaction account.
2. Select **Add Account Holders** and populate the fields from the drop-down menu.
3. Select **Add Debit Card Holder** and select the appropriate applicants to ensure Debit MasterCard is issued.


**Note: A maximum of two transaction accounts per split applies, with a maximum number of six splits.**

**Account Request**

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**Transaction Accounts**

Account Type: Transaction

Account Holders: Mr Test Tes ▼  Debit Card Holders: [Add Debit Card Holder](#)

[Add Account Holder](#)

Account Type: Transaction

 Account Holders: [Add Account Holder](#) Debit Card Holders: [Add Debit Card Holder](#)

[Add Transaction Account](#)

### 3. Adding offset accounts and debit cards for offset home loans

You will be required to manually add the offset accounts.

1. Select **Add Offset Account**
2. Select **Add Account Holders** and populate the fields from the drop-down menu.
3. Select **Add Debit Card Holder** and select the appropriate applicants to ensure Debit MasterCard is issued.

**Note: A maximum of six splits applies pre-settlement, with a maximum of four offset accounts per split. The client can request an additional six offset accounts per split post-settlement.**

#### Account Request

##### Offset Home Loan: \$250,000

Account Type:	Offset		Debit Card Holders:	Mr George Costanza	
Account Holders:	Mr George Costanza			Ms Susan Ross	
	<a href="#">Add Account Holder</a>			<a href="#">Add Debit Card Holder</a>	
Account Type:	Offset		Debit Card Holders:	Mr George Costanza	
Account Holders:	Mr George Costanza			Ms Susan Ross	
	<a href="#">Add Account Holder</a>			<a href="#">Add Debit Card Holder</a>	
	<a href="#">Add Offset Account</a>				

##### Offset Home Loan: \$700,000

Account Type:	Offset		Debit Card Holders:	Mr George Costanza	
Account Holders:	Mr George Costanza			Ms Susan Ross	
	<a href="#">Add Account Holder</a>			<a href="#">Add Debit Card Holder</a>	
	<a href="#">Add Offset Account</a>				

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