

Selecting products and features in ApplyOnline

July 2022

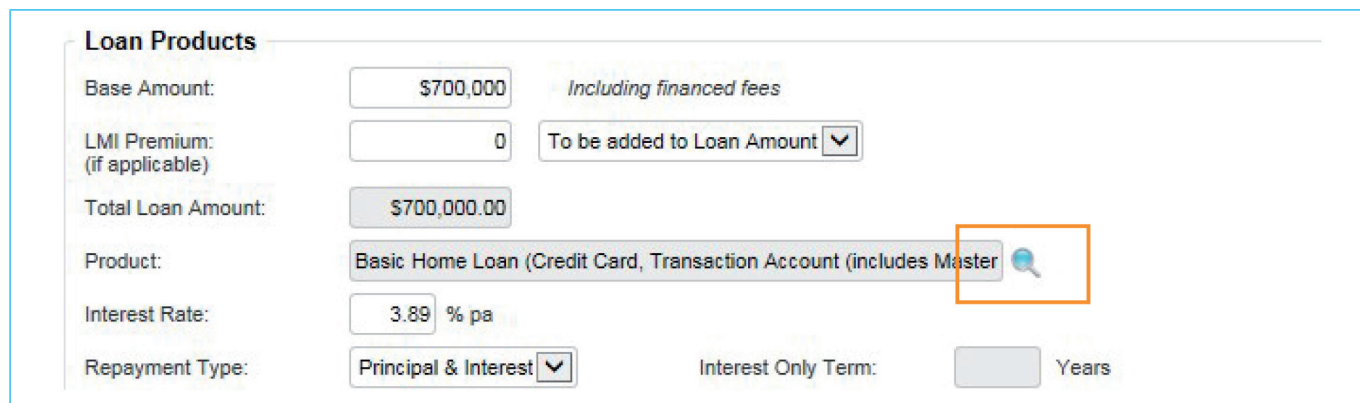
About this guide

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: To be added to Loan Amount ▼ (if applicable)

Total Loan Amount:

Product: 

Interest Rate: % pa

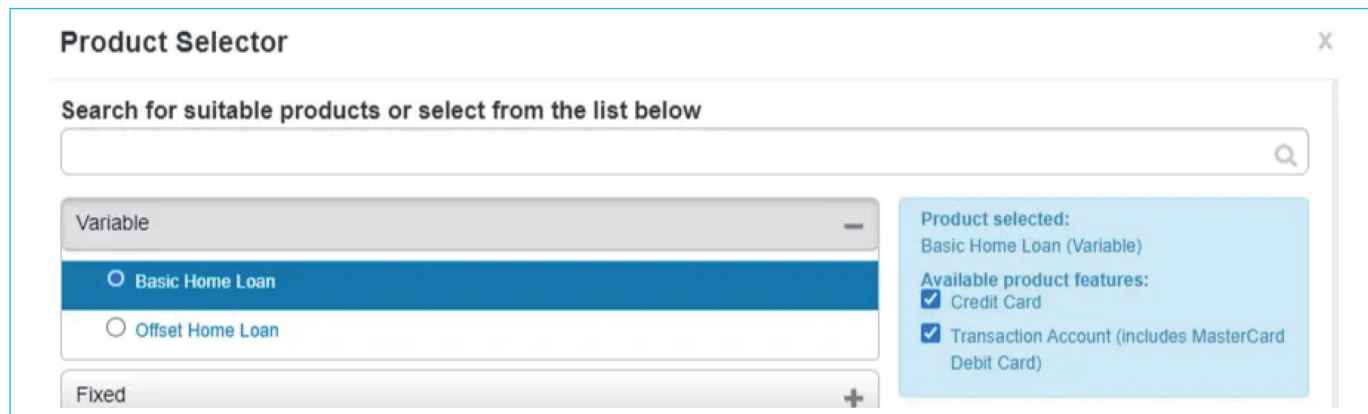
Repayment Type: ▼ Interest Only Term: Years

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)

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)

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	Assigned To
Credit Card	1 - Basic Home Loan
Transaction Account (includes MasterCard)	1 - Basic Home Loan

Add New Feature

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

There are **two** steps:

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

Other Products

Current Lender

Macquarie

1: Macquarie [edit]

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

Credit Card Request

Primary Applicant: **Mr George Constanza**

☐ Existing credit card with lender

1. Credit Card Type: **Macquarie Credit Card**

Preferred Limit: **\$15,000**

2. **Additional Cardholders:** **Ms Susan Ross**

Please refer to the Lender's product guides for more information on minimum and maximum credit card limits.

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.

The screenshot displays the 'Account Request' form with two transaction accounts. The first account is configured with 'Transaction' as the Account Type and 'Mr Test Tes' as the Account Holder. It includes an 'Add Debit Card Holder' button. The second account also has 'Transaction' as the Account Type and an 'Add Account Holder' button. Both accounts feature an 'Add Transaction Account' button at the bottom. The 'Add Debit Card Holder' and 'Add Transaction Account' buttons are highlighted with orange boxes.

3. Adding offset accounts and debit cards for offset 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 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

Account Holders: Mr George Costanza

Ms Susan Ross

Add Account Holder

Debit Card Holders: Mr George Costanza

Ms Susan Ross

Add Debit Card Holder

Account Type: Offset

Account Holders: Mr George Costanza

Add Account Holder

Debit Card Holders: Mr George Costanza

Add Debit Card Holder

Add Offset Account

Offset Home Loan: \$700,000

Account Type: Offset

Account Holders: Mr George Costanza

Ms Susan Ross

Add Account Holder

Debit Card Holders: Mr George Costanza

Ms Susan Ross

Add Debit Card Holder

Add Offset Account

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