

Cross Collateral Loan Application Submission Guide

Existing and new to bank customers can submit cross collateral applications through ApplyOnline. The functionality is available for individual, company and trust borrowing structures.

Before submitting an application, please be aware of these important instructions for each application scenario below:

- 1. Existing customer with a loan BSB of 182-182
- 2. Existing customer with a loan BSB starting with 183
- 3. New to bank customer with a loan BSB of 182-182

1. Existing customer with a loan BSB of 182-182

If your client has an existing Macquarie loan with a BSB of 182-182, to apply for a new cross collateral loan using the existing loan' collateral security you'll need to submit a new loan application. In ApplyOnline, include the following:

For application 1: New Cross Collateral Loan

1. Mark the existing loan collateral security type as a 2nd Registered Mortgage in the **'Type of security**' section in the **Securities** tab.

| Transaction type Is primary security? | |
|--|--|
| ✓ Refinancing ✓ Yes No | |
| | <i>i</i> - |
| tically allocated to all applicants at submission tim it applicants. Mark Lone (Primary applicant) | e. Allocations below are |
| Total ownership allocation | 100% |
| | |
| | Transaction type Is primary security? Refinancing Yes No Itically allocated to all applicants at submission time tapplicants. Mack Lone (Primary applicant) Total ownership allocation |

2. When prompted also capture the existing loan with BSB 182-182 in the 'Existing mortgages' section.

| Existing mortgage | | × |
|--|--|-----|
| Priority Is principal incr First Ves No | reasing? 🖲 | |
| Ownership | | |
| All applicants Auto-allocation | | ð • |
| Creditor | | |
| Macquarie | ~ | |
| Repayment type | Repayment amount Frequency | |
| Principal and interest 🛛 💌 | \$2,000.00 Monthly 💌 | |
| Current interest rate Is interest ta | ix deductible? Current balance Limit | |
| 3.00% Yes N | lo \$400,000.00 \$400,000.00 | |
| Account name | BSB Account number | |
| | 182182 3456987 | |
| Loan term expiry date Estimated | l years remaining Estimated months remaining | |
| 11 Sep 2043 🛗 20 | 1 | |
| Is clearing from this loan? | | |
| Yes No | | |
| | | |

2. Existing customer with a loan BSB starting with 183

If your client has an existing Macquarie loan with a BSB of 183-712 or 183-711, to apply for a new cross collateral loan using the existing loan's collateral security you'll need to submit multiple applications in ApplyOnline.

Two applications will need to be prepared:

- 1. Refinance the existing Macquarie Loan with a BSB starting with 183. Include any other changes you wish to make with the refinance application. Once settled, this will close the applicant's existing loan facility and they'll be issued with a new loan facility with a BSB of 182-182
- 2. Submit an additional application for the cross-collateral loan. This application will contain the security property used in the first application as well as any other structure requirements.

Once you've prepared both applications in ApplyOnline, follow the below instructions to ensure you've selected the correct security position for both.

For Application 1: Refinance Loan

1. Ensure you select Yes for the 'Multi-part application'.

| Multi-part application Is this a multi-part application? Yes No Application search O | | |
|--|------------------------------|---------|
| Application ID | Total Ioan amount Applicants | Actions |

2. Capture the existing security collateral as a **Registered Mortgage** and enter the details in the 'Existing mortgages' section.

| Securities | | |
|-------------------------|---------------------------------------|--|
| + Security | | |
| 23 KINGS DALE WATSON | ACT 2602 | |
| Type of security | | |
| Туре | Transaction type Is primary security? | |
| Registered Mortgage 🛛 🔻 | Refinancing 👻 Yes No | |
| Ownership | | |
| All applicants | | |
| Auto-allocation | | |

Note: The 'transaction' type should be marked as 'Refinancing' and you will also need to select the 'clearing from this loan' box. You can only tick the 'Interest Tax Deductible? Box' where you are refinancing an investment property loan.

For Application 2: New Cross Collateral Loan

1. Select yes for 'Is this a multi-Part Application' and enter the refinance loan 'Application ID'. This ensures both applications can be assessed by credit at the same time and can be settled simultaneously.

| Multi-part application Is this a multi-part application? Yes No Application search @ | | | |
|---|------------------------------|---------|--|
| Application ID | Total loan amount Applicants | Actions | |

2. Enter the refinance application details also under **Originator comments** in the **Comments and Ioan objectives** section. This will provide our credit team additional information in the event you forget to link the applications.

| Originator comments | |
|---|--|
| Please note refinance loan application ID is APP-12345678 Requirements and objectives of loan are [] | |

3. Enter the existing collateral used in the initial application as a 2nd registered mortgage in '**Type of Security'** section in the **Securities** tab.

| Security | | |
|--|---------------------------------------|------------|
| Type of security | | |
| Гуре | Transaction type Is primary security? | |
| 2nd Registered Mortgage | ✓ Refinancing ✓ Yes No | |
| Dwnership | | |
| All applicants | | <i>i</i> - |
| <i>indicative</i> based on current | applicants. | 100% |
| Primary applicant | Mack Lone (Primary applicant) | |
| Primary applicant | Mack Lone (Primary applicant) | 100 % |
| Primary applicant | Total ownership allocation | 100% |
| Primary applicant Location s for pre-approval? Yes No Address | Total ownership allocation | 100% |
| Primary applicant Location s for pre-approval? Yes No Address | Total ownership allocation | 100% |
| Primary applicant Location s for pre-approval? Yes No Address Property Details | Total ownership allocation | 100% |
| Primary applicant Location s for pre-approval? Yes No Address Property Details Status Propert | y primary purpose | 100% |
| Primary applicant Location s for pre-approval? Yes No Address Property Details Status Propert Established Own | y primary purpose Holding | 100% |
| Primary applicant Location s for pre-approval? Yes No Address Property Details Status Propert Established Property to Window Property to Property t | y primary purpose Holding Sole v | 100% |

4. You'll then be prompted to enter the existing mortgage details of the collateral security which is being refinanced (in the first application) in the **'Existing mortgage'** section. Please ensure you select the **'creditor'** as Macquarie and select **No** for **'Is clearing from this loan?'** You also can only tick 'Is interest tax deductible?' when the property being used is predominantly for investment purposes.

| Existing mortgage | | > |
|--|--|--|
| Priority Is principal increasing? First Yes No Ownership | | |
| All applicants Ownership will be automatically allocate applicants | d to all applicants at submission time. Allocation | s below are <i>indicative</i> based on current |
| Primary applicant Ma | ck Lone (Primary applicant) | 100% |
| Tota | al ownership allocation | 100% |
| Creditor Macquarie Repayment type Repayment a Principal and interest \$2,000,00 | mount Frequency | |
| Current interest rate Is interest tax deductible? 3.00% Yes No | Current balance Limit \$400,000.00 | |
| Account name BSB Yellow L 06 | Account number 2903 3456987 | |
| Loan term expiry date Estimated years remaini 11 Sep 2042 19 Is clearing from this loan? Yes | ng Estimated months remaining | |

3. New to bank customer

If your client has an existing loan with another lender, to apply for a new loan using that existing loan's collateral security you'll need to submit multiple applications in ApplyOnline.

Two applications will need to be prepared:

- 1. Refinance the existing loan to Macquarie. Include any other changes you wish to make with the refinance application.
- 2. Subsequent application for the cross-collateral loan. This application will contain the security property used in the first application as well as any other differing structure requirements (i.e. an additional security).

Once you've prepared both applications in ApplyOnline, follow the below instructions to ensure you've selected the correct security position for both.

For Application 1: Refinance Loan

1. Ensure you select Yes for 'Multi-part application'.

| Multi-part application Is this a multi-part application? Yes No Application search © | | | |
|---|-------------------|------------|---------|
| Application ID | Total loan amount | Applicants | Actions |

2. Capture the existing security collateral as a **Registered Mortgage** and enter the details in the 'Existing mortgages' section.

| Securities | | |
|-------------------------------|--|-----|
| + Security | | |
| 23 KINGS DALE WATSON | ACT 2602 | |
| Type of security | | |
| Type Registered Mortgage 🔹 | Transaction type Is primary security? Refinancing Yes No | |
| Ownership | | |
| All applicants | | ø . |
| Auto-allocation | | |

Note: The 'transaction' type should be marked as 'Refinancing' and you'll also need to select the 'clearing from this loan' box. You can only tick the 'Interest Tax Deductible? Box' where you're refinancing an investment property loan.

For Application 2: New Cross Collateral Loan

1. Select Yes for 'Is this a multi-part application?' and enter the refinance loan 'Application ID'. This ensures both applications can be credit assessed at the same time and can be settled simultaneously.

| Multi-part application Is this a multi-part application? Yes No Application search O | | |
|--|------------------------------|---------|
| Application ID | Total loan amount Applicants | Actions |

2. Enter the refinance application details also under the 'Comments and Loan Objectives' section. This will provide our credit team additional information in the event you forget to link the applications.

| Originator comments Comments and Ioan objectives |
|---|
| Please note refinance loan application ID is APP-12345678 Requirements and objectives of loan are [پې] |

3. Enter the refinanced loan collateral security as a 2nd registered mortgage in '**Type of security**' section in the '**Securities**' tab.

| Security 23 KINGS DALE WATSON ACT 2602 Type of security Type 2nd Registered Mortgage Transaction type Is primary security? All applicants All applicants Primary applicant Indicative based on current applicants. Primary applicant Mack Lone (Primary applicant) I00% Convership allocation I00% Cocation Is for pre-approval? Yes No Address 23 KINGS DALE WATSON ACT 2602 Property Details Status Property primary purpose Holding Established Owner Occupied Sole Fully Detached House Fully Detached House Fully Detached House Ves No Yes No | Securities | | | | | |
|--|---|---|---------------------------|--|--|--|
| 23 KINGS DALE WATSON ACT 2602 Type of security Transaction type to primary security? 2nd Registered Mortgage Refinancing Refinancing No Ownership All applicants Refinancially allocated to all applicants at submission time. Allocations below are Indicative based on current applicants. Primary applicant Mack Lone (Primary applicant) 100% Total ownership allocation 100% Cocation Is for pre-approval? Yes No Property Details Status Property primary purpose Holding Established Owner Occupied Sole Sole Zoning Property type Residential Property upe Residential Fully Detached House Off the plan? Will own 3 units in complex? Will own 25% of complex? Yes No Yes No Yes No Yes No | + Security | | | | | |
| 23 KINGS DALE WATSON ACT 2602 Type of security Type | | | | | | |
| Type of security Type Transaction Total ownership allocation Tot | 23 KINGS DALE WATS | ON ACT 2602 | | | | |
| Type Transaction type Is primary security? Primary security? All applicants Primary applicant Mack Lone (Primary applicant) 100% Total ownership allocation 100% Location Is for pre-approval? Yes No Address 23 KINGS DALE WATSON ACT 2602 Property primary purpose Holding Established Owner Occupied Sole Complex? Yes No Yes No Yes No Yes No Yes No | Type of security | | | | | |
| 2nd Registered Mortgage Retinancing Ownership All applicants Ownership will be automatically allocated to all applicants at submission time. Allocations below are indicative based on current applicants. Primary applicant Mack Lone (Primary applicant) 100% Total ownership allocation Location Is for pre-approval? Yes Yes No Address 23 KINGS DALE WATSON ACT 2602 Property Details Status Property Details Status Property type Residential Fully Detached House Off the plan? Will own 3 units in complex? Yes Yes No Yes Yes | Type Transaction type Is primary security? | | | | | |
| All applicants Ownership will be automatically allocated to all applicants at submission time. Allocations below are indicative based on current applicants. Primary applicant Mack Lone (Primary applicant) 100% Total ownership allocation 100% Location Is for pre-approval? Yes No Address 23 KINGS DALE WATSON ACT 2602 Property Details Status Property primary purpose Holding Established Owner Occupied Sole Coning Property type Residential Fully Detached House Coning Property type Residential Fully Detached House Off the plan? Will own 3 units in complex? Will own 25% of complex? Yes No | 2nd Registered Mortgage | ✓ Refinancing ▼ Yes No | | | | |
| All applicants Ownership will be automatically allocated to all applicants at submission time. Allocations below are indicative based on current applicants. Primary applicant Mack Lone (Primary applicant) 100% Total ownership allocation 100% Location Is for pre-approval? Yes No Address 23 KINGS DALE WATSON ACT 2602 Property Details Status Property primary purpose Holding Established Owner Occupied Sole Fully Detached House Coning Property type Residential Fully Detached House Off the plan? Will own 3 units in complex? Will own 25% of complex? Yes No Yes | Ownership | | | | | |
| Ownership will be automatically allocated to all applicants at submission time. Allocations below are indicative based on current applicants. Primary applicant Mack Lone (Primary applicant) 100% Total ownership allocation Location Is for pre-approval? Yes No Address 23 KINGS DALE WATSON ACT 2602 Property Details Status Property primary purpose Holding Established Owner Occupied Sole Fully Detached House Fully Detached House Complex? Yes No Yes No Yes No Yes No Yes No | All applicants | | (ar - | | | |
| Primary applicant Mack Lone (Primary applicant) 100% Total ownership allocation 100% Location Is for pre-approval? Yes No Address 23 KINGS DALE WATSON ACT 2602 Property Details Status Property primary purpose Holding Established Owner Occupied Sole Property type Residential Fully Detached House Fully Detached House Off the plan? Will own 3 units in complex? Yes No | Ownership will be automati indicative based on current | cally allocated to all applicants at submission tir applicants. | ne. Allocations below are | | | |
| Total ownership allocation 100% Location Is for pre-approval? Yes Yes 23 KINGS DALE WATSON ACT 2602 Property Details Status Property Details Status Property Details Status Property type Residential Fully Detached House Off the plan? Will own 3 units in complex? Yes Yes Yes Yes Yes | Primary applicant | Mack Lone (Primary applicant) | 100% | | | |
| Location Is for pre-approval? Yes No Address 23 KINGS DALE WATSON ACT 2602 Property Details Status Property primary purpose Holding Established Owner Occupied Sole Zoning Property type Residential Fully Detached House Vff the plan? Will own 3 units in complex? Will own 25% of complex? Yes No Yes No Yes No | | Total ownership allocation | 100% | | | |
| Location Is for pre-approval? Yes No Address 2 3 KINGS DALE WATSON ACT 2602 Property Details Status Property primary purpose Holding Established Owner Occupied Sole Sole Zoning Property type Residential Fully Detached House Fully Detached House Yes No Yes No Yes No Yes No | | | | | | |
| is for pre-approval? Yes No Address 23 KINGS DALE WATSON ACT 2602 Property Details Status Property primary purpose Holding Established Owner Occupied Sole Zoning Property type Residential Fully Detached House Coff the plan? Will own 3 units in complex? Will own 25% of complex? Yes No Yes No Yes No | Location | | | | | |
| Yes No Address 23 KINGS DALE WATSON ACT 2602 Property Details Status Property Details Owner Occupied Status Property primary purpose Holding Owner Occupied Zoning Property type Residential Fully Detached House Off the plan? Will own 3 units in complex? Yes No | ls for pre-approval? | | | | | |
| Address 23 KINGS DALE WATSON ACT 2602 Property Details Status Property primary purpose Established Owner Occupied Sole Fully Detached House Fully Detached House Yes No Yes No Yes No Yes No Yes No Yes No | Yes No | | | | | |
| 23 KINGS DALE WATSON ACT 2602 Property Details Status Property primary purpose Holding Established Owner Occupied Sole Coning Property type Residential Fully Detached House Fully Detached House Yes No Yes No Yes No Yes No | Address | | | | | |
| Property Details Status Property primary purpose Holding Established Owner Occupied Sole Zoning Property type Residential Fully Detached House Off the plan? Will own 3 units in complex? Will own 25% of complex? Yes No Yes | 23 KINGS DALE WATSON AC | T 2602 | ø | | | |
| Status Property primary purpose Holding Established Owner Occupied Sole Zoning Property type Residential Fully Detached House Image: Complex Property Primary Purpose Off the plan? Will own 3 units in complex? Will own 25% of complex? Yes No Yes No | Property Details | | | | | |
| Established Owner Occupied Sole Zoning Property type Residential Fully Detached House Off the plan? Will own 3 units in complex? Will own 25% of complex? Yes No Yes No Yes No Sole | Status Propert | y primary purpose Holding | | | | |
| Zoning Property type Residential Fully Detached House Off the plan? Will own 3 units in complex? Yes No Yes No | Established 🔻 Owne | er Occupied 🔻 Sole | • | | | |
| Residential Fully Detached House Off the plan? Will own 3 units in complex? Will own 25% of complex? Yes No Yes No Yes No Yes No | Zoning Property t | уре | | | | |
| Off the plan? Will own 3 units in complex? Will own 25% of complex? Yes No Yes No | Residential 🔻 Fully De | etached House 🔻 | | | | |
| Yes No Yes No Yes No | Off the plan? Will own 3 units | in complex? Will own 25% of complex? | | | | |
| | Yes No Yes No | Yes No | | | | |

4. You'll then be prompted to enter the existing mortgage details of the collateral security which is being refinanced (in the first application) in the 'Existing mortgage' section. Please ensure you select the 'creditor' as Macquarie and select No for 'Is clearing from this loan?'. You also can only tick 'Is interest tax deductible?' when the property being used is predominantly for investment purposes.

Note: The 'Limit' and 'Current Balance' should be the same on the cross collateral loan application but not on the refinance loan application.

| Existing mortgage | | |
|--|--|-------|
| Priority Is principal in First Ves No | creasing? | |
| Ownership | | |
| All applicants | | (an a |
| Auto-allocation | | |
| Creditor | | |
| Macquarie | • | |
| Repayment type | Repayment amount Frequency | |
| Principal and interest 🛛 💌 | \$2,000.00 Monthly 💌 | |
| Current interest rate Is interest I | ax deductible? Current balance Limit | |
| 3.00% Yes | No \$400,000.00 \$400,000.00 | |
| Account name | BSB Account number | |
| Yellow L | 062903 3456987 | |
| Loan term expiry date Estimate | d years remaining Estimated months remaining | |
| 11 Sep 2042 🋗 19 | 1 | |
| Is clearing from this loan? | | |
| Yes No | | |
| | | |

Note: Both loan applications will be assessed and settled at the same time. The cross collateral loan will assume that the refinance loan and security collateral has occurred and is now with Macquarie. If the refinance loan from another lender does not proceed, the customer may no longer be eligible for the cross collateral product.

A new validation in ApplyOnline will indicate the above requirement and you'll not be able to proceed until the creditor name is corrected to 'Macquarie'. However, you should keep the BSB and Account No as per the existing loan being refinanced.

| First Ves | al increasing? () | | | |
|-----------------------------------|----------------------------|--------------------|--------------|------|
| Ownership | | | | |
| All applicants Auto-allocation | | | | d" = |
| Creditor | | | | |
| CBA | • | | | |
| Invalid (mu | | | | |
| Repayment type | Repayment amount | Frequency | | |
| Principal and interest | \$2,400.00 | Monthly | * | |
| Current interest rate Is inter | est tax deductible? Curren | nt balance | Limit | |
| 6.00% Yes | No \$400 | 0,000.00 | \$400,000.00 | |
| Account name | BSB | Acco | unt number | |
| ML | 062903 | 345 | 56987 | |
| | Invalid (BS | | | |
| oan term expiry date Estin | nated years remaining Est | timated months rer | naining | |
| | | | | |

For further information on Cross Collateral Loan applications please contact your BDM.

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