

Top tips to speed up your application

Macquarie Home Loans

Tips to help you submit quality applications for a faster credit decision.

To help you with a smoother and faster application process, we've outlined the main items that currently attribute to 40% of resubmissions. Please remember to **always** enter your correct broker code to avoid delays.



Client name and DOB

Enter your client's name and DOB exactly as they appear on their ID.

Example:

Mr **John George Smith** instead of Mr John Smith or Mr John SMITH

Mr **John McPherson** instead of Mr John Mcpherson

For married couples, you need a copy of their marriage certificate if their maiden name appears on any of the ID documents they've provided.

Remember, whatever you put in your client's loan application will appear on the loan contract/documentation pack that is provided to them. Please ensure you don't abbreviate any words, and that you use upper and lower case letters where appropriate.



Mobile number and email address

Record your client's mobile number and email address correctly.

DocuSign will use these details to send a verification code when your clients are ready to view and accept their loan documents.

Any incorrect details will result in delays at settlement.



Living expenses

When completing your client's living expenses, make sure the figures entered into ApplyOnline are the same as those used in the servicing calculator and that the totals always match.



Security details/title and ownership details

Title holder and ownership details need to be the same as the COS or existing title.

Example:

Certificate of Title shows that Mrs Smith owns 70% and Mr Smith owns 30% of the property. The application form must reflect the same 70:30 split.

To submit a **pre approval**, tick the pre approval check box and do not enter a security address. Pre approvals are assessed solely on the data provided with no human intervention.



Correct data entry is crucial for a faster credit decision, so we ask that you spend **5 minutes** checking that the information you've entered in your aggregator software has carried across accurately to ApplyOnline.