

User Guide

Submitting an Application – Commercial

AUTO LENDING

Quick tips

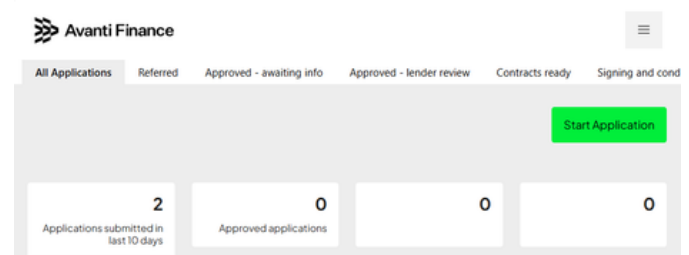
1. Start your application via the Avanti Partner Portal.
2. You can generate a quote before completing the application, with the option to email a PDF quote.
3. Liabilities are automatically populated from the applicant's credit file, making it easier for you to complete this section.
4. After submitting, you can easily send the customer a bank statement request or upload Brokerflow ID.

Starting an application

- > To start an application in the Avanti Partner Portal, click the 'Start application' button on the right-hand side of the screen.

Read and tick to confirm that you remain compliant with your obligations under the Avanti Finance Introducer Agreement and have completed all required training.

You can either choose to be redirected or open in a new window to access the full application form.



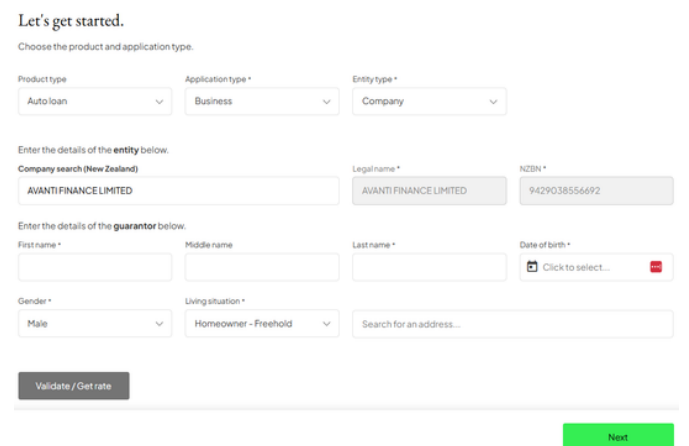
Completing the application

- > Once you've selected the product and application type, complete the entity details using the company search function.

As you start to enter the company name, you will be presented with a list of company names to choose from.

Next, complete the guarantor information.

Validate/Get rate: Clicking this button will verify the customer's information and generate a quote. You can then review the applicant's interest rate and adjust the terms in the repayment calculator.

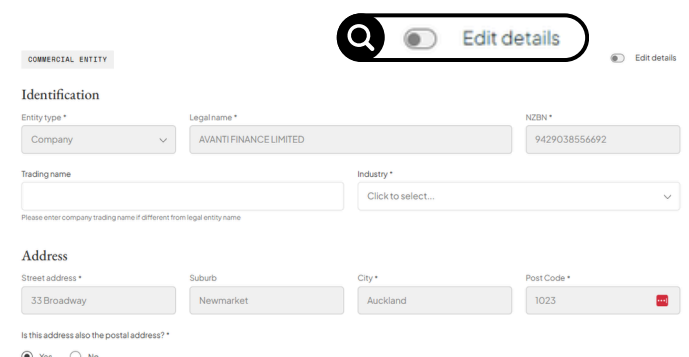


Applicant information

> Identification and editing details

Any applicant information that you have completed in the 'Let's get started' section will be pre-populated. Need to edit the details? Toggle the 'Edit details' button at the top right of the screen.

Then, provide financial information and a contact person's mobile number and email address (this can be someone other than a director or guarantor).



Applicant information cont.

> Directors

Company directors will be displayed based on information from the Companies Office. To assign which director will sign the application, click the edit pencil icon.

A pop-up will display. Tick 'Signing' and then enter the director's email address. Once saved, you will see a green tick next to their name.

You are only required to select one director to sign the application.

Directors

Please select up to two directors that will sign the loan documents.

Full name	Signing
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>

Director details

Full name

Signing



Director email

john@abcgroup.com

Save

Cancel

Guarantor

> Identification and editing details

The guarantor information that you completed in the previous section will be pre-populated. Need to edit the details? Toggle the 'Edit details' button at the top right of the screen.

Once you've completed this page, you can click 'Submit'. This will submit your application for assessment.

Click 'Verify the ID' before continuing, to confirm that the ID is valid and meets our criteria.

Edit details

GUARANTOR

Identification

First name * Middle name Last name * Date of birth *

Gender * Residency status *

ID type * Driver licence number * Version number *

Address & contact

Full address * Living situation * Time at current address *

Is this address also the postal address? * Yes No

Mobile number * Email address *

Submission

> Required actions

Once submitted, your application will be processed. You will receive one of the following outcomes on screen: Declined, Approved, or Referred.

You can then immediately view and complete any required actions in the 'About' tab in the portal.

> Bank statements and documents

On the same page, you can send your customer a secure link to complete their statements or enter a Brokerflow ID if you already have one.

If any action requires document uploads, you can upload them directly on this page.

Congratulations - your application is conditionally approved!

Your application has been approved, **subject to the completion of the following actions:**

Required actions

> Enter the details of the vehicle the applicant(s) would like to purchase.

Once the above actions have been completed (or you have requested an exception from our lending team), the contract documents will be available in the [Introducer Portal](#).

Once signed, we can proceed to settlement, provided the following settlement conditions are met.

Need further support?

Contact our dedicated support team on **0800 003 111** or autosupport@avantifinance.co.nz. Alternatively, your local Relationship Manager can assist you.