

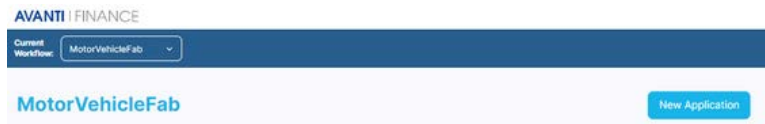
*Submitting a customer-led application*  
*A step-by-step guide*



# Submitting a customer-led application

## NEW APPLICATION

In the tool bar, you'll see a New Application button - click it to create a new application.



For Motorcentral DMS users that wish to start an application from the Dealer Management System, please refer to 'Creating Finance Central applications through Motorcentral' step-by-step guide.

## VEHICLE SELECTED

If the customer has selected a vehicle, click 'Yes' and complete the vehicle details.

This can be changed later in the process if the application is approved within the system.

Does the customer have a vehicle in mind to purchase? \*

Yes  No

What type of vehicle is your customer interested in? \*

Car

Vehicle plate number or VIN Stock ID  
e.g. ABC123 Note: It may take a moment for vehicle data to load  
e.g. ABC123

Is the vehicle new or used? \*

Used  New

Is this a private sale? \*

Yes  No

What is the vehicle price? \*

\$

On road costs

\$

Dealer fee

\$395.00

## Vehicle Information

Does the customer have a vehicle in mind to purchase? \*

Yes  No

What type of vehicle is your customer interested in? \*

How much would your customer like to spend? \*

\$

## NO VEHICLE SELECTED

If no Vehicle is selected, you'll be asked what type of vehicle the customer is interested in and how much they'd like to spend.

# Submitting a customer-led application

## TRADE IN

If the customer will be trading in a vehicle, you'll be asked to enter in the Vehicle plate number, this will search and display the vehicle information.

Add your estimated trade in value.

If the vehicle is currently financed, complete the balance owing.

## CASH DEPOSIT

If the customer has a cash deposit, add the amount here.

## Other Information

Will your customer be trading in a vehicle? \*

Yes  No

Vehicle plate number \*

ABC123

1997 Mitsubishi Delica Space Gear (GREEN)

Estimated trade-in value \*

\$5,000.00

Is this vehicle currently financed? \*

Yes  No

What is the balance owing (encumbrance)? \*

\$2,000.00

Does your customer have a cash deposit? \*

Yes  No

How much is the cash deposit? \*

\$

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## INSURANCE

If the customer is wanting to purchase Insurances the details can be added here. If unsure or not required, select no.

To enable integrated insurance products, advanced vehicle information may be required.

Do you require insurance? \*

Yes  No

Engine type \* Fuel type \*

Engine size \* Number of cylinders \*

Is it 4WD/AWD? \* Is it turbo/supercharged? \*

Yes  No  Yes  No

Does it have any modifications? \*

Yes  No

Insurance type \*

Insurance provider \*

Add

## ACCESSORIES

If the customer wants to purchase accessories, the details can be added here. If unsure or not required, select no.

### Accessories

Do you have any accessories? \*

Yes  No

Accessory description \*

Cost \*

Add

## LOAN INFORMATION

You need to select the loan purpose, product and promo from the options in the dropdown.

This information will pre-populate the interest rate in the next section.

### Loan Information

What is the loan purpose? \*

Personal  Business

Please select a loan product \*

Please select a promo \*

# Submitting a customer-led application

## REPAYMENT INFORMATION

You need to select the loan term and payment frequency from the options available. This can be changed at a later stage if required.

## REPAYMENT INFORMATION

Select the settlement date as the loan contract start date and enter the customer's requested first payment date.

Note: There's an option asking if you'd like our team to assess whether they can approve a lower amount if the original amount can't be approved.

## QUOTE

Your quote will automatically calculate.

The commission amount is displayed in the last field.

You can also generate a copy of the quote to provide to the customer.

## Repayment Information

Interest rate \*

16.70%

Loan term \*

Payment frequency \*

Loan contract start date

Day  Month  Year

First repayment date \*

Day  Month  Year

If we cannot approve you for your requested loan amount, would you like us to check whether we could approve you for a lower amount?

Yes  No

## Quote

Total Loan Amount	<input type="text"/>
Advance (Cost of Vehicle & Accessories less Trade in & Deposit)	<input type="text"/>
<hr/>	
Establishment Fee	<input type="text"/>
Dealer Fee	\$395.00
PPSR Fee	<input type="text"/>
<hr/>	
First payment date	<input type="text"/>
Last payment date	<input type="text"/>
Number of repayments	<input type="text"/>
Interest rate	16.7% p.a
Weekly repayments	\$0.00
Monthly Administration Fee	<input type="text"/>
<hr/>	
Total amount payable	<input type="text"/>

# Submitting a customer-led application

## LET'S GET STARTED

Enter the primary applicant's name and contact information.

### Let's get started

First name *	Last name *
<input type="text"/>	<input type="text"/>
Email address *	Mobile phone *
<input type="text"/>	<input type="text"/>

## NUMBER OF APPLICANTS

Here you can select whether the application is for a business, or if there are additional applicants to include.

### Number of applicants

Do you want to apply in the name of a business? \*

Yes  No

Would you like to add any other parties to this application? \*

Yes  No

Total number of individuals/participants. \*

2  3

## CRITERIA CONFIRMATION

Ensure that your customer meets the criteria listed here and has read, understood and accepted the privacy policy.

### Please confirm that your client(s):

- Are 18 years or older
- Holds a current NZ Drivers License, a valid passport, or other accepted form of ID
- Agree to a credit check
- Has read, understood and accepts the Privacy Policy and consents to receive electronic disclosure and marketing communications from Avanti.
- Understands that they are applying for a vehicle loan with Avanti Finance

[Read privacy policy](#)

My client confirms they meet the above criteria

## START APPLICATION

If you wish to send a link to the customer for them to complete the rest of the application, select 'No, my customer will complete'. Then you can save and exit out of the application.

### Start Application

Will you be completing this application on behalf of the customer? \*

Yes  No, my customer will complete

# Submitting a customer-led application

## CUSTOMER REVIEW

The customer will have an opportunity to review certain details already entered by the dealer and will be able to amend as required.

### Tell us about your loan

#### Vehicle Information

Do you have a vehicle in mind you'd like to purchase?

What type of vehicle are you interested in?

Car

How much would you like to spend?

\$20,000

#### Vehicle Information

Do you have a vehicle in mind you'd like to purchase?

What type of vehicle are you interested in?

Car

Vehicle plate number

e.g. ABC123

Is the vehicle new or used?

Is this a private sale?

Vehicle cost

Include any on-road costs and/or clean car fees

\$20,000

#### Other Information

Will you be trading in a vehicle?

Do you have a cash deposit?

Will you be purchasing any other items? (This includes insurances, accessories etc.)

**Total amount to borrow**

**\$20,000.00**

# Submitting a customer-led application

## CUSTOMER REVIEW

All information already entered by the dealer will pre-populate, but the customer will be able to edit the fields if required.

**Other Information**

Will you be trading in a vehicle?

Yes  No

Vehicle plate number

Estimated trade-in value

Is this vehicle currently financed?

Yes  No

What is the balance owing?

Do you have a cash deposit?

Yes  No

Cash deposit value

Will you be purchasing any other items? (This includes insurances, accessories etc.)

Yes  No

Total other items

**Total amount to borrow** **\$20,000.00**

**Loan Information**

What is the loan purpose?

Personal  Business

**Repayment Information**

If we cannot approve you for your requested loan amount, would you like us to check whether we could approve you for a lower amount?

Yes  No

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# Submitting a customer-led application

## CUSTOMER REVIEW

The customer's name and contact details, and the number of applicants will pre-populate. The customer can amend the number of applicants at this stage.

## PRIVACY AND CREDIT CONSENT

The customer must confirm they have read and agree to the privacy policy and credit enquiry.

### Who is this loan for?

Our loan application process is 100% online, takes only a few minutes to complete and you'll get a response right away.

#### Let's get started

First name

Jane

Last name

Doe

Email address

itesting@avantifinance.co.nz

Mobile phone

0210553001

#### Number of applicants

Do you want to apply in the name of a business?

Yes

No

Would you like to add any other parties to this application?

Yes

No

### Before we continue



ID required



Over 18 only

#### Privacy policy consent

During the application process we receive & store private information you provide to us. We may also need to pass some or all of that information on to third parties for the purposes of this application process. It's important you understand this and agree to us doing this prior to going any further.

[Read privacy policy](#)

I have read and agree to the privacy policy

Note: This means you give authorisation for Finance Central to request, collect and store personal information about you required for the purposes of this application process, including personal information collected from (and disclosed to) third parties that may also be required as part of this process.

#### Credit enquiry

Please be aware we may request credit enquiry reports from third party providers (to help assess your credit risk) as part of our application process.

I consent to a credit enquiry

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# Submitting a customer-led application

## DRIVER LICENCE DETAILS

Customer details need to be entered exactly as it's shown on their drivers licence. This will ensure the verification process can be completed.

Drivers Licence Details

Please enter the following information exactly as it is displayed on your drivers licence.


First Name: Jane Middle name: [ ]

Last Name: Doe Gender: Male Female Rather not say

Date of birth: Day: [ ] Month: [ ] Year: [ ]

Driver licence number: eg. DL123456

Driver licence version: eg. 123



## VISA INFORMATION

Customer details need to be entered exactly as shown on the visa document. This will ensure the verification process can be completed.

Note: The visa expiration date must be past the end date of the loan term.

Visa information

Are you a New Zealand citizen or permanent resident?

Yes No

Residency status

Note: You must have a valid visa to apply for a loan

Non Resident - Working Visa Non Resident - Other Visa Non Resident - No Visa Required

Country of citizenship: [ ] Country of birth: [ ]

# Submitting a customer-led application

## CUSTOMER DETAILS

The customer will need to complete their personal details, listing their current address, marital status, and dependents.

Your details

Marital status

Number of dependants

Current address

[↻ Enter address manually.](#)

How long have you lived at your current address?

Is this address also your current postal address?

Living situation

# Submitting a customer-led application

## EMPLOYMENT DETAILS

The customer will need to select their employment type. The fields they'll need to complete will vary depending on what they select.

### Employment details

What is your current employment status?

Employed  Self Employed  Not Employed  Student

What is your employment basis?

Full time  Part time  Contract  Casual/Seasonal

What is your occupation?

What industry do you work in?

Who is your current employer?

How long have you been working there?

< 3 months  3 - 12 months  1 - 2 years  2 - 3 years  3+ years

What is your current wage or salary during this time?  
Note: This is your take home pay amount.

Amount	Frequency	Before/after tax
<input type="text" value="\$"/>	<input type="text"/>	<input type="text"/>

What's your Kiwisaver contribution rate?

0%  3%  4%  6%  8%  10%

Do you have a student loan?

Yes  No

## OTHER INCOME

This section allows the customer to enter any additional income sources and any government benefits.

### Other income

Do you have any additional sources of income?

Yes  No

Source type

How much do you currently earn from this?  
Note: This value should be after any tax and/or deductions

Amount	Frequency
<input type="text" value="\$"/>	<input type="text"/>

Notes/details

Add another source of income (Max. 5)


# Submitting a customer-led application

## LIVING EXPENSES


The customer will need to enter their living expenses for each category listed.

If the customer is in a relationship (but applying for the loan on their own) there will be a question asking if they share their expenses with their partner. If the answer is yes, their annual gross income will be requested.


### Living expenses

 **Bills & utilities**  
This includes your power, gas, water rates etc.


Amount spent:  Frequency:

 **Transport & vehicle costs**  
This includes fuel, Uber & taxis, bus fares, vehicle costs etc.


Amount spent:  Frequency:

 **Food & groceries**  
This includes groceries, takeaways, drink and liquor etc.


Amount spent:  Frequency:

 **Phone, internet & streaming services**  
This includes phone & internet costs, and any subscription services like Netflix etc.

Amount spent:  Frequency:

 **Insurance**  
This includes all your insurances like car, life, health, house and contents.

Amount spent:  Frequency:

 **Clothing, shoes & personal care**  
This includes any clothing purchases, haircuts, etc.

Amount spent:  Frequency:

**Total living expenses** **\$1,950.00**  
per month

# Submitting a customer-led application

## OTHER EXPENSES

If the customer has any other regular ongoing expenses, such as rates or child care, they can enter them here.

Other Expenses

Do you have any other regular ongoing expenses?

Yes  No

Expense type

Rates

\$800 per month

Add

## CREDIT FACILITIES

In this section the customer can add the information for any credit facilities they have.

Credit facilities

Do you have any credit cards, store cards, overdrafts or revolving home loans?

Yes  No

Credit type Provider

Limit Balance

\$ \$

+ Add another credit card

## OTHER LOANS

The customer can enter any hire purchase, existing loans and other financial commitments including Buy Now Pay Later facilities

Other loans

Do you have any existing loans or other finance commitments?  
This excludes student loans

Yes  No

Loan type Provider

Balance Repayment amount Frequency

\$ \$

+ Add another loan

# Submitting a customer-led application

## BANK STATEMENT CAPTURE

There are two options available to retrieve bank statements.

- Internet banking
- Document upload

If needed, this section can be skipped and completed after the application is submitted using the provide later option. Please note that if this option is selected, it may affect the time it takes to provide a decision.

## INTERNET BANKING PROCESS

The customer will be prompted to enter their full name and agree to the terms before selecting their bank. Then they can enter their standard banking login details so the bank statements for the previous 90 days can be automatically collected.



### Internet Banking FASTEST

Illion securely connects to your bank account using your Internet Banking login details and retrieves the transaction history that we require to complete our assessment. Please be assured, at no time can we or Illion control your bank account(s) using these login details.

↓ Retrieve my banking history



### Upload manual statements

Please upload your latest 90 days of bank statements for all bank accounts

Upload PDF bank statements



### Provide later

You will still need to provide bank statements at a later date and one of our team is likely to have to manually review them.

Provide later

↓ Retrieve my banking history

illion  
BankStatements

Your Bank Statements. Instantly.

The secure, incredibly easy way to submit your bank statement data in seconds.

Please enter your full name

90 days of statements will be sent to Avanti.

To continue please agree to the [User Terms & Conditions](#) and [Privacy Policy](#).

I agree

SELECT YOUR BANK

Start typing your bank's name

BNZ

Access Number

Password

Login

← Back to Bank Selection

# Submitting a customer-led application

## OTHER INFORMATION

If you'd like to add any notes to the application for our lending team, you can enter them here.

Other information

Is there anything else you'd like us to know?

Yes  No

Notes/details

## SUPPORTING DOCUMENTS

If you'd like to add any further documents to support the application, you can upload them here.

Supporting documents

Would you like to upload any supporting documents?

Yes  No

Please select a document type

Visa

Upload files

Drag and drop here  
or

## SUBMITTING THE APPLICATION

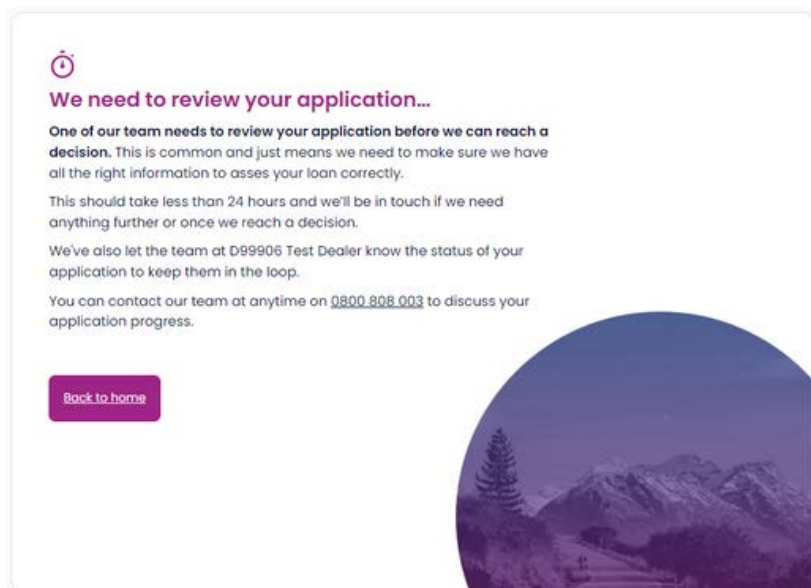
The application will now be processed. An outcome will be displayed within 60 seconds.



# Submitting a customer-led application

## APPLICATION OUTCOME

After submitting the application, the outcome will be displayed on screen.



Outcome	Description
Refer	We need to review your application.
Conditionally Approved	Your application has been conditionally approved.
Decline	Unfortunately we can't approve your loan at this time.



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