

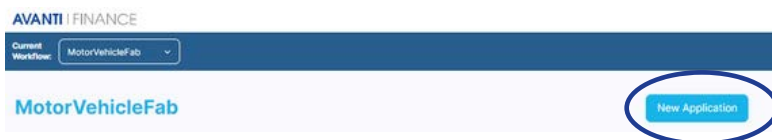
*Submitting a dealer-led application*  
*A step-by-step guide*



# Submitting a dealer-led application

## NEW APPLICATION

In the tool bar of your system, 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

## 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 would like to spend.

### 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? \*

\$

# Submitting a dealer-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, add in the balance owing.

## CASH DEPOSIT

If the customer has a cash deposit, the cash deposit value can be added 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? \*

\$

# Submitting a dealer-led application

## INSURANCE

If the customer wants to purchase Insurance, 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? \*

Yes  No

Is it turbo/supercharged? \*

Yes  No

Does it have any modifications? \*

Yes  No

Insurance type \*

Insurance provider \*

Add

## Accessories

Do you have any accessories? \*

Yes  No

Accessory description \*

towbar

Cost \*

\$500

Add

## Loan Information

What is the loan purpose? \*

Personal  Business

Please select a loan product \*

Please select a promo \*

## ACCESSORIES

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

## LOAN INFORMATION

In this section, you must 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.

# Submitting a dealer-led application

## REPAYMENT INFORMATION

In this section, you must 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 repayment 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 requested amount cannot be approved.

## QUOTE

Your quote will calculate automatically for you.

The commission amount is displayed in the last field.

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

## Repayment Information

Interest rate \*

16.70%

Loan term \*

Payment frequency \*

Weekly

Fortnightly

Monthly

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

Advance (Cost of Vehicle & Accessories less Trade in & Deposit)

Establishment Fee

Dealer Fee

\$395.00

PPSR Fee

First payment date

Last payment date

Number of repayments

Interest rate

16.7% p.a

Weekly repayments

\$0.00

Monthly Administration Fee

Total amount payable

# Submitting a dealer-led application

## LET'S GET STARTED

Enter the primary applicant's name and contact information.

## NUMBER OF APPLICANTS

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

## CRITERIA CONFIRMATION

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

## START APPLICATION

If you'll be submitting the application on your customer's behalf, select 'start dealer app' to continue.

Note: Selecting 'No, my customer will complete' will send the customer an email with a link for them to complete the application online. See the separate training document on the customer-led process to learn more.

### 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

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

### 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

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

Yes  No, my customer will complete

# Submitting a dealer-led application

## DRIVER LICENSE DETAILS

Enter in the customer's details exactly as shown on the drivers license. This will ensure the verification process can be completed.

## VISA INFORMATION

Enter in the customer's details exactly as shown on the Visa document. This will ensure the verification process can be completed.

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

## CUSTOMER DETAILS

Complete the customer's personal details, listing their current address, marital status, and dependents.

### Drivers Licence Details

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

First Name *	Middle name
<input type="text" value="Jane"/>	<input type="text"/>
Last Name *	Gender *
<input type="text" value="Doe"/>	<input type="button" value="Male"/> <input type="button" value="Female"/> <input type="button" value="Rather not say"/>
Date of birth *	
Day <input type="text" value=""/>	Month <input type="text" value=""/> Year <input type="text" value=""/>
Driver licence number *	
<input type="text" value="eg. DL123456"/>	
Driver licence version *	
<input type="text" value="eg. 123"/>	

### 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

Country of citizenship \*

Country of birth \*

### Your details

Marital status \*

Number of dependants \*

0  1  2  3  4  5+

Current address \*

[Enter address manually.](#)

How long have you lived at your current address? \*

Is this address also your current postal address? \*

Yes  No

Living situation \*

# Submitting a dealer-led application

## EMPLOYMENT DETAILS

Select the customer's employment type. The fields below will vary depending on the employment type selected.

### 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 \*

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 for entry of additional income sources and other 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 \*

Notes/details

Add another source of income (Max. 5)



# Submitting a dealer-led application

## LIVING EXPENSES

Fill in the customer's living expenses for each category.

If the customer is in a relationship (but applying for the loan on their own) there will be 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

\$0.00

# Submitting a dealer-led application

## OTHER EXPENSES

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

## CREDIT FACILITIES

Add the information for any credit facilities the customer has.

## OTHER LOANS

Enter any hire purchase, existing loans and other financial commitments including Buy Now Pay Later facilities.

### Other Expenses

Do you have any other regular ongoing expenses? \*

Expense type \*

\$

### Credit facilities

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

Credit type \*

Provider \*

Limit \*

Balance \*

\$  \$

Add another credit card

### Other loans

Do you have any existing loans or other finance commitments? \*

This excludes student loans

Loan type \*

Provider \*

Balance \*

Repayment amount \*

Frequency \*

\$  \$

Add another loan

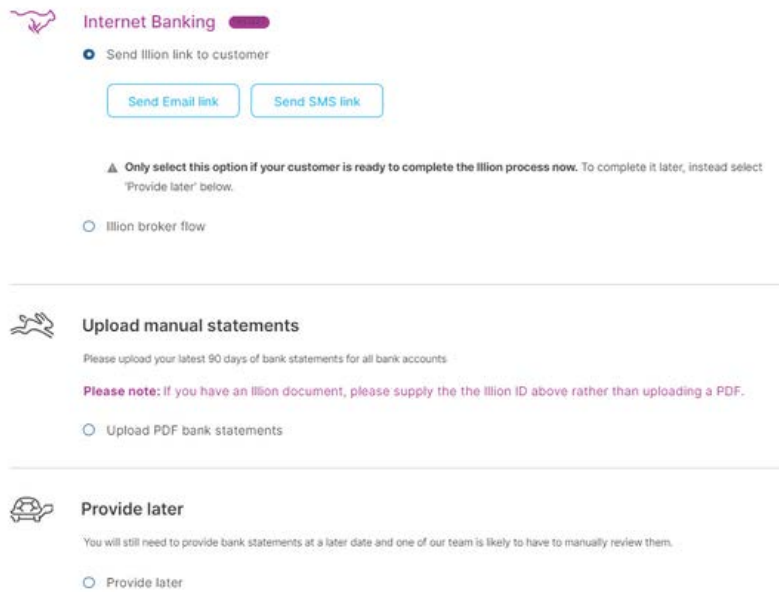
# Submitting a dealer-led application

## BANK STATEMENT CAPTURE

There are three options available to retrieve bank statements.

- Internet banking
- Illion broker flow
- Document upload.

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



The screenshot shows the 'Internet Banking' section of the application form. It features a purple header with a hand icon and the text 'Internet Banking'. Below this, there is a radio button selected for 'Send Illion link to customer'. Two buttons, 'Send Email link' and 'Send SMS link', are positioned below the radio button. A warning message states: 'Only select this option if your customer is ready to complete the Illion process now. To complete it later, instead select "Provide later" below.' Below the warning, there is a radio button for 'Illion broker flow'. The section is separated from the next by a horizontal line.

**Internet Banking**

Send Illion link to customer

[Send Email link](#) [Send SMS link](#)

▲ Only select this option if your customer is ready to complete the Illion process now. To complete it later, instead select "Provide later" below.

Illion broker flow

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**Upload manual statements**

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

**Please note:** If you have an Illion document, please supply the the Illion ID above rather than uploading a PDF.

Upload PDF bank statements

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**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

# Submitting a dealer-led application

## OTHER INFORMATION

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

## SUPPORTING DOCUMENTS

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

## SUBMITTING THE APPLICATION

The last page displays your dealer account details and you'll find the submit button at the bottom right hand of the page.

### Other information

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

Yes  No

Notes/details \*

### Supporting documents

Would you like to upload any supporting documents?

Yes  No

Please select a document type \*

Upload another supporting document

Introducer number  
D99906

Introducer name  
D99906 Test Dealer

Email address  
dani.stinson@avantifinance.co.nz

Mobile number  
021713793

Work phone number  
091111111

Region  
Auckland North

BDM  
IT-TESTING

Notes

Ready to Submit ✕

Would you like to submit case?

# Submitting a dealer-led application

## REVIEWING THE APPLICATION

After submitting the application, you'll be redirected to the system's main page, where you can see all of your applications and where they're at in the approval process.

The screenshot shows a user interface for reviewing an application. At the top, there are two buttons: a blue 'View Questions' button and a white 'Change broker' button. Below these are two panels. The 'Status' panel on the left shows a table with 'Stage' set to 'Lender Assessment' (circled in blue) and 'Form' set to 'MotorVehicleFin'. The 'Details' panel on the right shows a table with the following information:

Details	
Case Id	UY0JVE0P37WTZK8D
Started	Oct 17, 2023 10:17:15 AM (3 hours ago)
Last Modified	Oct 17, 2023 1:20:21 PM (1 second ago)
Entity / Brand	d99906 / financecentral

STAGE	DESCRIPTION
Conditionally Approved	Application has been conditionally approved; customer will need to satisfy the conditions outlined in the letter of offer.
Lender Assessment	The application has been submitted to our lending team for manual assessment. Our team will reach out if we require any further information to support a decision.
Decline	Unfortunately, we were unable to approve the loan. For more information, please refer to the email you will have received providing the declined reasons.



[avantifinance.co.nz](http://avantifinance.co.nz)  
[brandedfinancial.com](http://brandedfinancial.com)



[dealerteam@avantifinance.co.nz](mailto:dealerteam@avantifinance.co.nz)



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