# User Guide
# Submitting an Application

Avanti Finance

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PERSONAL LENDING

Quick tips

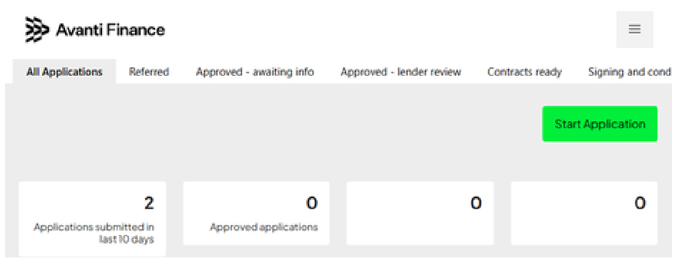
1. Start your application via the Avanti Partner Portal.
2. You can generate a quote before completing the application with the option to email a PDF quote.
3. Liabilities are populated based on the applicant's credit file, making it easier for you to complete this section.
4. After submitting, you can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

## Starting an application

> To start an application from 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.



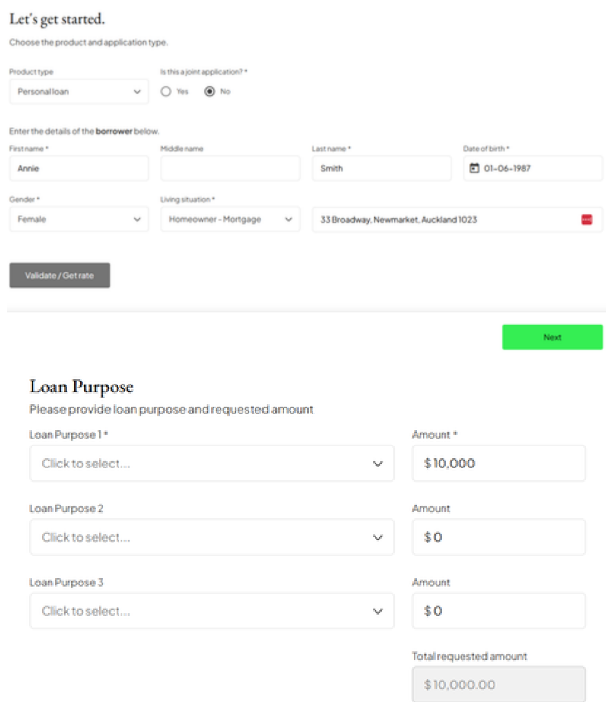

## Completing the application

> Once you've selected the product and application type, complete the details of the borrower or guarantor (if you are applying for a business loan).

**Validate/Get rate:** Click this button to confirm if the customer meets our initial credit criteria.

If they do not, the system will advise you before you complete a full application.

If they do, the system will generate a quote. You can then review the applicant's interest rate and adjust the terms in the repayment calculator.



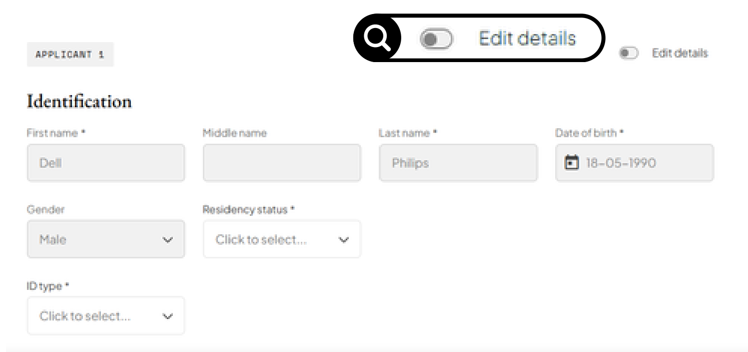

## Applicant information

> **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.

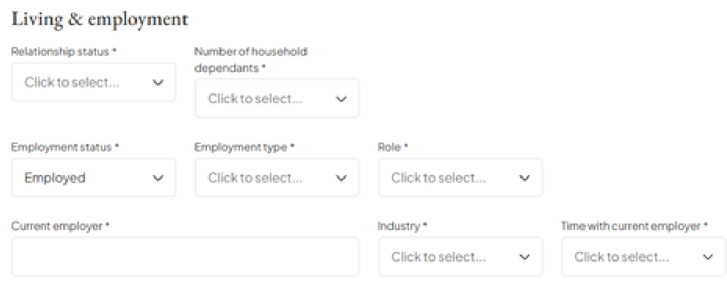
Then, enter the applicant's mobile number and email address.

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

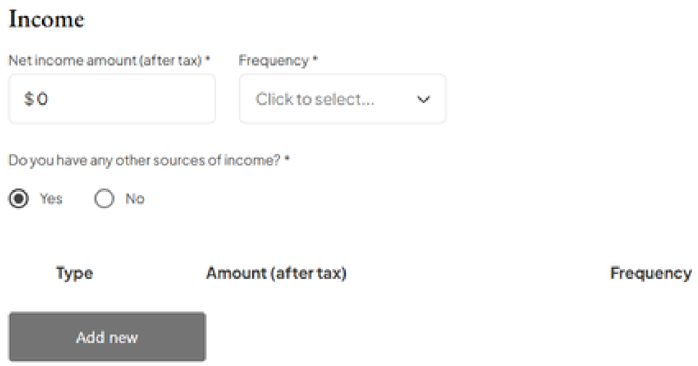


## Applicant information cont.

> **Living and employment**
> Complete the applicant's relationship details.
>
> If the relationship status is married or de facto, you will be asked if expenses are shared. If yes, you will be asked to add the partner's income.
>
> Then, complete the applicant's employment details.

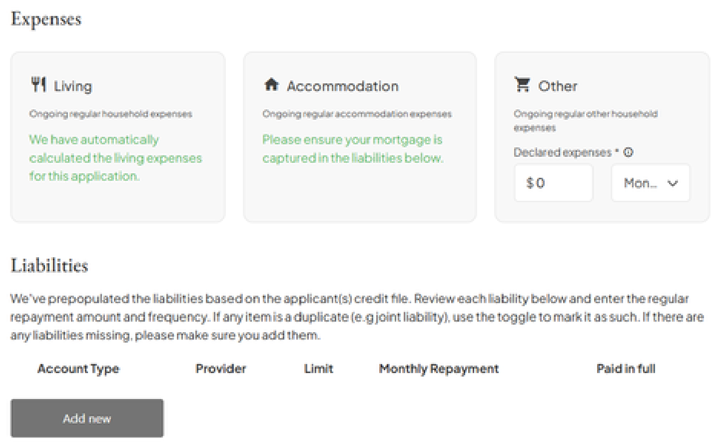



> **Income**
> We no longer require KiwiSaver and Student Loan information, so please use the applicant's net income (after tax).
>
> Any other sources of income can be added as separate lines. These might include second jobs, investment income or director fees.
>
> Where household expenses are shared, please also provide the partner's net income.




## Expenses and liabilities

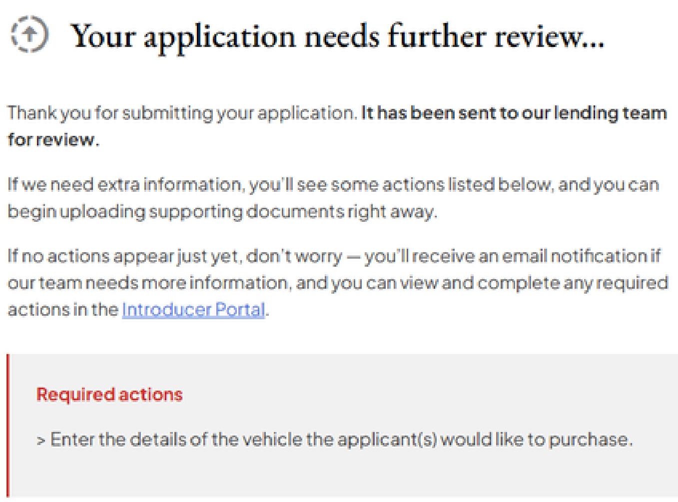
> **Expenses**
> If not automatically calculated, please enter the following expenses into each category:
>
> **Living:** ongoing regular household expenses
> **Accommodation:** ongoing regular household expenses
> **Other:** these may include property rates, childcare, school fees, medical costs, child support, tithing or other donations, and any other ongoing non-discretionary expenses.
>
> Liabilities are pre-populated based on the applicant's credit file. If they have credit card or revolving credit balances please enter the current balances.




## 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.




### Need further support?

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