

User Guide

Submitting an Application

PERSONAL LENDING

Quick tips

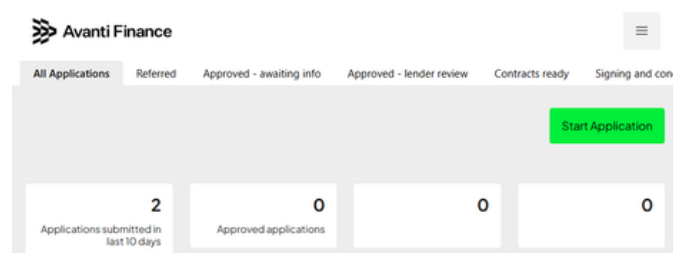
1. Start your application via the Avanti Partner Portal.
2. You can generate a quote before completing the application with the option to email a PDF quote.
3. Liabilities are populated based on the applicant's credit file, making it easier for you to complete this section.
4. After submitting, you can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



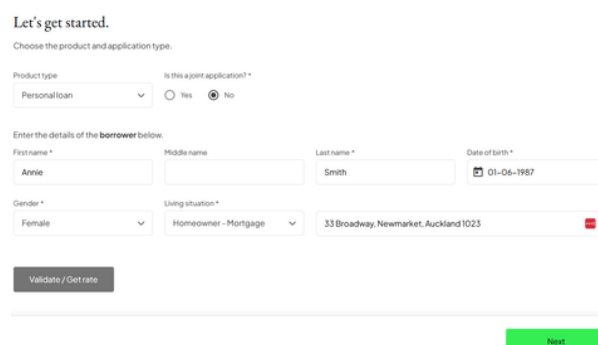
Completing the application

- > 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.



Loan Purpose

Please provide loan purpose and requested amount

| | |
|---|---------------------------------------|
| Loan Purpose 1 * | Amount * |
| <input type="text" value="Click to select..."/> | <input type="text" value="\$10,000"/> |
| Loan Purpose 2 | Amount |
| <input type="text" value="Click to select..."/> | <input type="text" value="\$0"/> |
| Loan Purpose 3 | Amount |
| <input type="text" value="Click to select..."/> | <input type="text" value="\$0"/> |
| Total requested amount | |
| <input type="text" value="\$10,000.00"/> | |

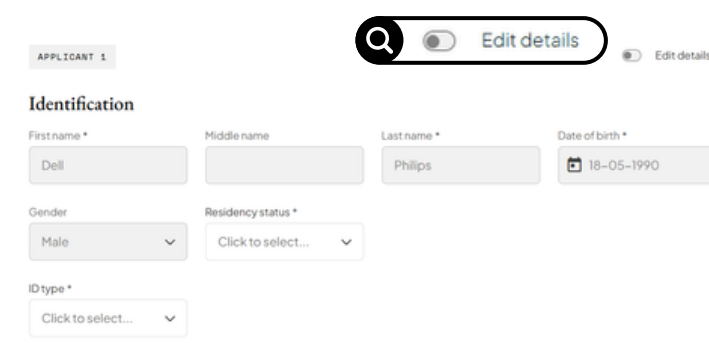
Applicant information

> 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.

Living & employment

| | | |
|---|---|---|
| Relationship status * | Number of household dependants * | |
| <input type="text" value="Click to select..."/> | <input type="text" value="Click to select..."/> | |
| Employment status * | Employment type * | Role * |
| <input type="text" value="Employed"/> | <input type="text" value="Click to select..."/> | <input type="text" value="Click to select..."/> |
| Current employer * | Industry * | Time with current employer * |
| <input type="text"/> | <input type="text" value="Click to select..."/> | <input type="text" value="Click to select..."/> |

> 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.

Income

| | |
|----------------------------------|---|
| Net income amount (after tax) * | Frequency * |
| <input type="text" value="\$0"/> | <input type="text" value="Click to select..."/> |

Do you have any other sources of income? *

Yes No

| Type | Amount (after tax) | Frequency |
|--|--------------------|-----------|
| <input type="button" value="Add new"/> | | |

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.

Expenses

| | | |
|---|---|--|
| Living Ongoing regular household expenses We have automatically calculated the living expenses for this application. | Accommodation Ongoing regular accommodation expenses Please ensure your mortgage is captured in the liabilities below. | Other Ongoing regular other household expenses Declared expenses * <input type="text" value="\$0"/> <input type="text" value="Mon..."/> |
|---|---|--|

Liabilities

We've prepopulated the liabilities based on the applicant(s) credit file. Review each liability below and enter the regular repayment amount and frequency. If any item is a duplicate (e.g joint liability), use the toggle to mark it as such. If there are any liabilities missing, please make sure you add them.

| Account Type | Provider | Limit | Monthly Repayment | Paid in full |
|--|----------|-------|-------------------|--------------|
| <input type="button" value="Add new"/> | | | | |

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.

Your application needs further review...

Thank you for submitting your application. **It has been sent to our lending team for review.**

If we need extra information, you'll see some actions listed below, and you can begin uploading supporting documents right away.

If no actions appear just yet, don't worry — you'll receive an email notification if our team needs more information, and you can view and complete any required actions in the [Introducer Portal](#).

Required actions

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

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.