User Guide
Handy Tips & Tricks

Avanti Finance

autosupport@avantifinance.co.nz
avantifinance.co.nz | 0800 003 111

Rateseeker

Complete fields in sequence
Fill out all fields left to right, line by line. If you need to change a field later, you'll need to start a new application.

Where to find tier and commissions
The tier outcome is shown under the Promotion on the left-hand side of the page under Repayments. There, you can also find the commission displayed under DPC.

Learner license applications
Check the rateseeker tier first. A Tier 3 or 4 result will be declined for not meeting minimum scorecard requirements, so you may prefer to save time and not submit the full application.

Application submission

Ensure that details match the applicant's identification (e.g. driver license)
Before submitting the application, ensure the applicant's name, date of birth, and driver license number match the details shown on their physical license. Incorrect information can cause the SmartID check to fail, resulting in the application being referred for manual review. Where all details are entered correctly and other lending requirements are met, the application may progress straight through to approval.

Select the correct loan type up front
Choose Consumer or Business on the first page of the application. The loan type can't be changed once the application has been submitted.

Only add comments when necessary
Unread comments move the application into a 'Requires Attention' queue for lenders, and can delay processing. Avoid notes like 'thank you' or 'will send to settlement soon'. Leaving commentary before submission also refers the application for manual review, so please hold off unless it's essential.

Nominee directors/shareholders – usually 'No'
This question asks whether the directors or shareholders listed on the Companies Office register are nominees for the true directors/shareholders. In most cases, the answer is 'No'. Selecting 'Yes' will refer the application for manual review and require you to provide each nominee's name and date of birth. Select 'Yes' only if you know the listed director or shareholder is acting as a nominee for another individual or entity.

Income, Expenses & Liabilities

Correcting an income entry
If you need to change an income entry, delete the line and add a new income record with the correct amount.

Proof of income (payslips)
Payslips must be for consecutive periods and supplied as the original PDF issued by the employer or payroll provider. Non-consecutive payslips can delay verification and sign-off, and screenshots are no longer accepted.

Other expenses vs living expenses
Only use Other Expenses for costs that aren't already included in Living Expenses.

> **Living Expenses**
>
> Regular day-to-day costs such as food (including eating out), utilities, transport and vehicle costs, insurance, clothing and personal care.
>
> **Other Expenses**
>
> Regular ongoing costs including property rates, childcare, healthcare and tithing.

Adding the same expense under both categories will double-count the cost and may unnecessarily impact affordability. If you're unsure, hover over Other Expenses for guidance.

Correct expenses and liabilities
Payslips must be consecutive (non-consecutive payslips delay POI sign-off) and supplied as the original PDF. We no longer accept screenshots.

Split mortgages proportionally
Where a mortgage is split across multiple facilities on the CCR, split the total mortgage payment proportionally across all active facilities, matching each portion. Putting the full payment into one facility and $1 in the others prevents auto-approval of the application.

Mortgage/board/rent expenses
Disclose the full amount even if the expense is shared. We will apportion the payment based on the partner's disclosed income.

Work visa applicants with a partner
If your applicant is on a work visa and their partner isn't a co-borrower, the partner's income can't be apportioned towards household expenses. Select 'No' when prompted about shared expenses, so the application is declared accurately up front and reaches an outcome more quickly.

Send bank statement link before submission
Send the bank statement link to the customer on the last page, where you are advised of the outcome. Otherwise, you will need to send a request to the lenders via the communication function within the application.

Biometrics

Send the biometric link yourself
On the About screen within the application, select 'View' next to the applicant, then click 'Send Biometric' in the top-right corner. There's no need to contact us to send the biometrics request.

Tracking the status of biometrics
Within the same screen, you can track the status of the biometric check, including whether it has been completed, passed or flagged. If a biometric check is flagged, add a comment requesting that a lender review and clarify the result before submitting the application for settlement.

Disbursements, Signing & Settlement

Mark actions and conditions as completed
After uploading the required documents, mark all actions and settlement conditions as Completed, including proof of income. Pending items will block Submit to Settlement and can result in unnecessary follow-up from the lender.

Want proof of income verified pre-settlement?
Upload the documents against the Proof of Income settlement condition (this marks the status as completed), then add a comment in the chat asking the team to verify them upfront. This can help avoid delays later in the settlement process.

Managing third-party payments (e.g. broker application or third-party settlements)
Set the relevant payout disbursement line(s) to $0.00, then add the payment under Third Party Disbursements using the recipient's bank account details. Multiple costs can be combined into one payment line if needed. Ensure you confirm each disbursement line individually before submitting.

Business application signing
If the applicant is signing on behalf of both the company and as a guarantor, they'll receive two separate signing emails. Make sure they complete both.

Docusign guidance
You can view the current status of the DocuSign process in the DocuSign Guidance section at the bottom right of the About screen within the application. This will keep you up to date on the document signing progress.

Need further support?

Contact our dedicated support team on 0800 003 111 or autosupport@avantifinance.co.nz

Alternatively, your local Relationship Manager will be able to assist you.