

Submitting a dealer-led application

A step-by-step guide



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NEW APPLICATION

In the tool bar of your system, click on the New Application button 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

e.g. ABC123

Stock ID

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? *

\$

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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? *

\$

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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 drop-down.

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

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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

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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 *

Email address *

Mobile phone *

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

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DRIVER LICENSE DETAILS

Enter in the customer's details exactly as shown on the driver license. 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 *	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

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

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 *

CUSTOMER DETAILS

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

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 *

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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? *

What is your employment basis? *

What is your occupation? *

What industry do you work in? *

Who is your current employer? *

How long have you been working there? *

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? *

Do you have a student loan? *

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? *

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)

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LIVING EXPENSES

We will now automatically calculate the applicant's living expenses based on the information provided in the application.

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 spouse/partner's gross annual income will be requested.

Applicant 1's Living expenses

We have automatically calculated estimates of your living expenses (for the categories listed below) based on information you have provided in this application.

- Bills & utilities
- Transport & vehicle costs
- Food & groceries
- Phone, internet & streaming services
- Insurance
- Clothing, shoes & personal care

If we require further clarification we may ask you to provide us with bank statements to support this.

Do you share the expenses above with your spouse / partner? *

REGULAR ONGOING EXPENSES

Any regular ongoing expenses will need to be provided, which could include rates, childcare and/or school fees, medical costs, child support, tithing/donations, or any other regular ongoing non-discretionary expense.

Regular ongoing expenses

Do you have any of the following regular ongoing expenses?

Childcare and/or school fees, medical costs, child support, tithing/donations, or any other regular ongoing non-discretionary expense *

Expense type *

Accommodation costs (rent & board) ▾

Amount spent *

\$111

Frequency *

per week ▾

Add

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CREDIT FACILITIES

Add the information for any credit facilities the customer has.

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

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


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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.




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




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



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

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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	Work phone number
021713793	091111111
Region	BDM
Auckland North	IT-TESTING
Notes	
<input type="text"/>	

Previous Save **Submit**

Ready to Submit

Would you like to submit case?

No Yes

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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.

View Questions

Change broker

Status

Stage	Lender Assessment
Form	

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.



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