





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



NEW APPLICATION

In the tool bar of your system, click on the New Application button to create a new application.

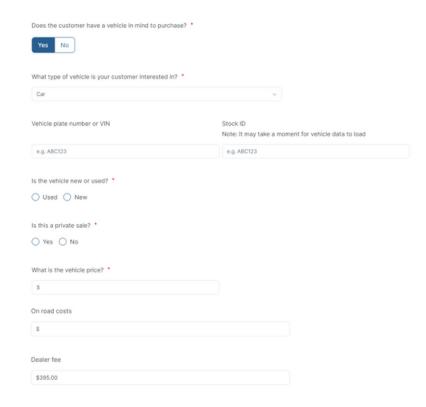


For Motorcentral DMS users that wish to start an application from the Dealer Management System, please refer to 'Creating Finance Central applications through Motorcentral' step-by-step guide.

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.



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? *

TRADE IN

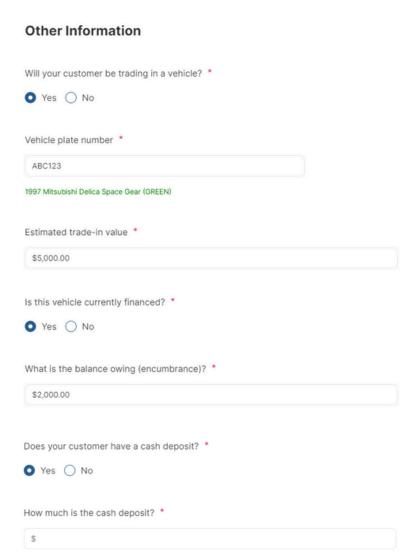
If the customer will be trading in a vehicle, you'll be asked to enter in the vehicle plate number. This will search and display the vehicle information.

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.



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.

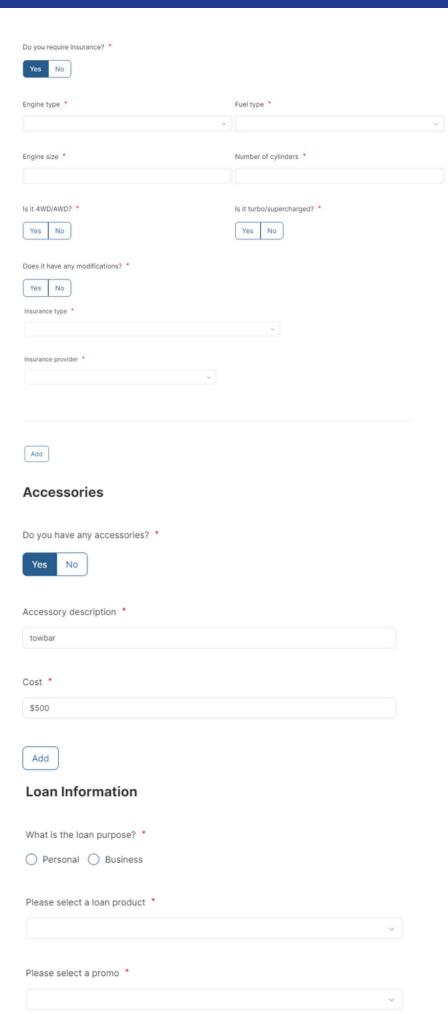
ACCESSORIES

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.



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.

First payment date

Last payment date

Number of repayments

Total amount payable

Repayment Information Interest rate 16.70% Loan term Payment frequency * Weekly Fortnightly Monthly Loan contract start date 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? O Yes O No Advance (Cost of Vehicle & Accessories less Trade in & Deposit) Establishment Fee Dealer Fee \$395.00

LET'S GET STARTED

Enter the primary applicant's name and contact information.

First name * Last name * Email address * Mobile phone *

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.

Number of applicants

Let's get started

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. *

CRITERIA CONFIRMATION

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

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

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.

Start Application

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

Yes

No, my customer will complete

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.

Please enter the following information exactly as it is displayed on your drivers licence. First Name Middle name Jane Last Name Gender Doe Male Female Rather not say Date of birth Day Month Year Driver licence number eg. DL123456 Driver licence version eg. 123

VISA INFORMATION

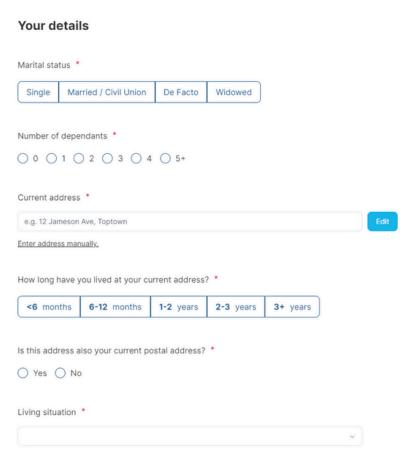
Enter in the customer's details exactly as shown on the visa document. This will ensure the verification process can be completed.

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

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 Non Resident - Working Visa Non Resident - Other Visa Non Resident - No Visa Required Country of citizenship Country of citizenship

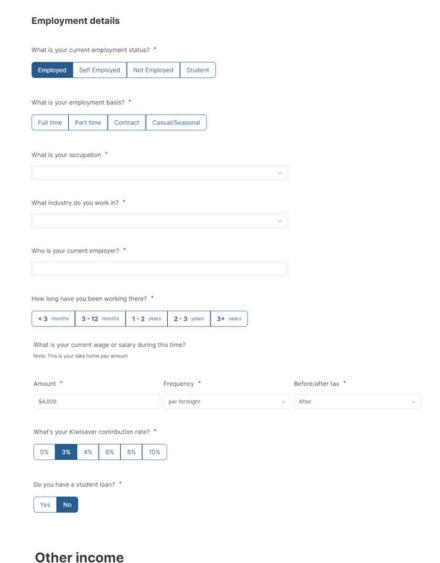
CUSTOMER DETAILS

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



EMPLOYMENT DETAILS

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



OTHER INCOME

This section allows for entry of additional income sources and other government benefits.

Po 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)

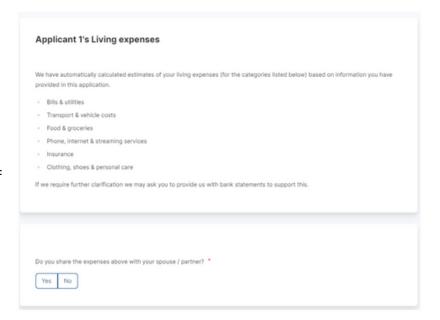
LIVING EXPENSES

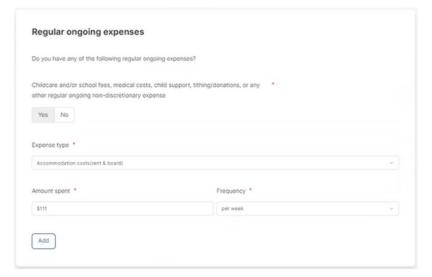
We will now automatically calculate the applicates living expenses based on the information provided in the application.

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.

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.



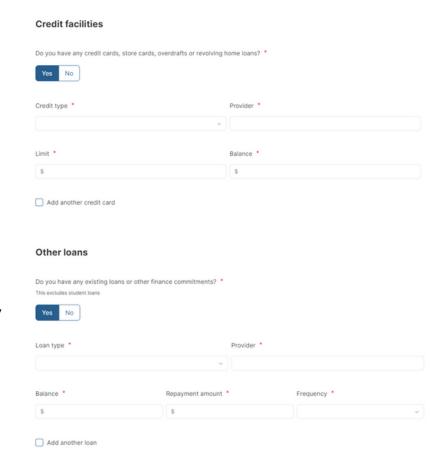


CREDIT FACILITIES

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.

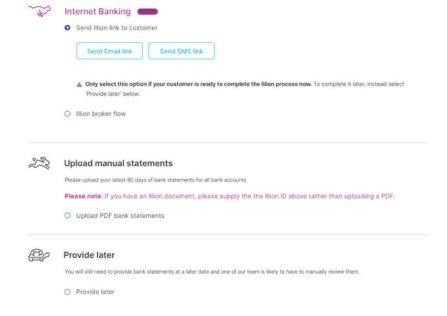


BANK STATEMENT CAPTURE

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.



OTHER INFORMATION

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

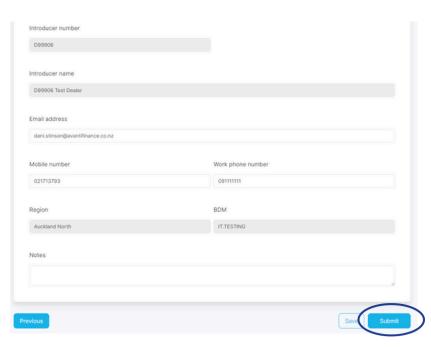
SUPPORTING DOCUMENTS

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

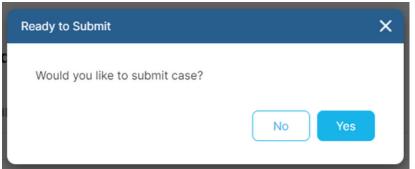
SUBMITTING THE APPLICATION

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 *

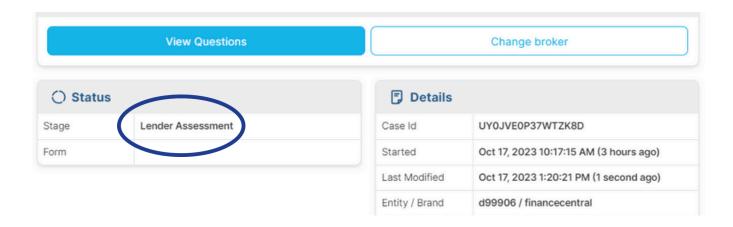


Upload another supporting document



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.



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 brandedfinancial.com



dealerteam@avantifinance.co.nz



0800 003 111