Application Lodgement Guide

AFG HOME LOANS BRIDGE

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Overview and prerequisites

This process guide outlines the step-by-step procedures required for AFG mortgage brokers to initiate, capture data for, and lodge a bridging loan application using the AFG Home Loans (AFGHL) Bridge Broker Portal (powered by Bridgit).

Prior to commencing step 1, ensure you have:

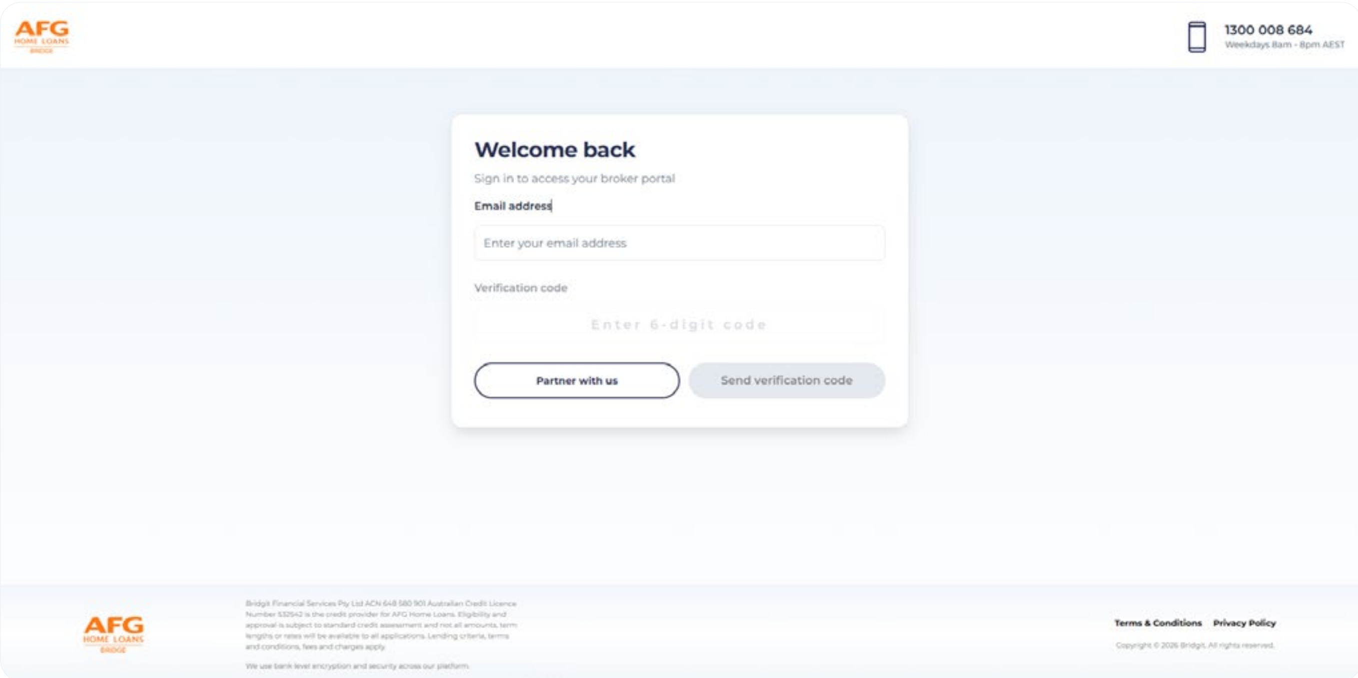
- Active AFGHL Bridge accreditation;
- Completed the following compliance requirements:
  - Privacy and Consent form signed by client(s);
  - Credit Guide provided to the client(s);
  - Reasonable Enquiries and Responsible Lending Requirements have been met under NCCP; and
  - Best Interest Duty requirements have been met.
- Complete property transaction details (purchase and sale addresses, contract status, estimated values/ mortgages)

Application lodgement process overview

Step	Application step	Focus/outcomes
Step 1	**Authentication**	User login & 6-digit OTP verification
Step 2	**Dashboard**	Application launch via '+ Create new' button
Step 3	**Compliance**	(Mandatory) Complete all compliance requirements
Step 4	**Product Select**	Select Bridging vs. Single Security structure
Step 5	**Property details**	Capture details for the property being bought and sold
Step 6	**Loan details**	Define equity contributions & additional cash-out purpose
Step 7	**Borrower Details**	Configure individual, company, or trust entity structure
Step 8	**Ownership**	Allocate 100% legal title ownership per property
Step 9	**Income**	Capture income streams & complete 12-month change questions
Step 10	**Expenses**	Record dependants & complete HEM living expense schedule
Step 11	**Assets and liabilities**	Complete statement of position
Step 12	**Submit application**	Complete the final step of the process

Step-by-step guide

Step 1: Portal authentication & one-time passcode verification



Objective:

Login and authenticate securely into the AFGHL Bridge Broker Portal

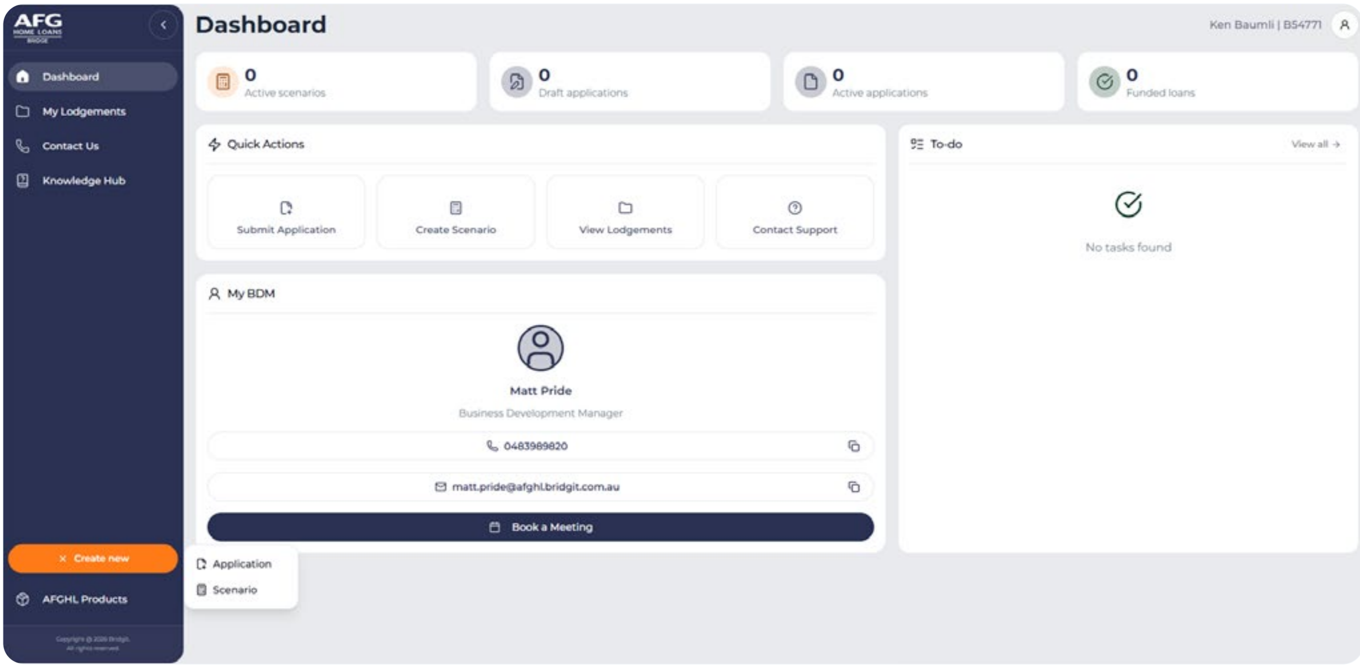
Key actions and field mapping:

- Input your registered email address into the ‘Email address’ field.
- Click ‘Send verification code’ to dispatch a secure 6-digit code to your registered email address.
- Enter the received code into the ‘Verification code’ field and submit to authenticate.

Checks:

Ensure the email used matches the details of your accredited AFG broker account.
Contact 1300 008 684 if the passcode delivery fails.

Step 2: Dashboard navigation and workflow initiation



Objective:

Access broker support tools and create a new loan application

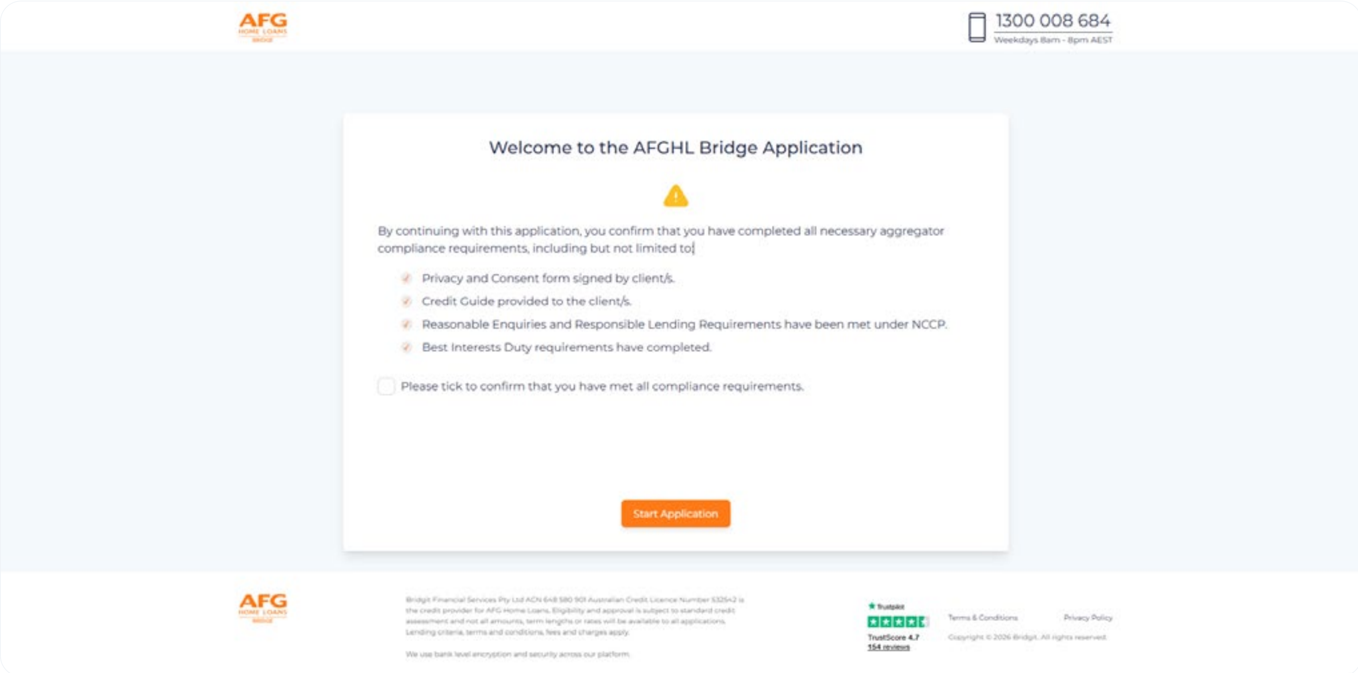
Key actions and field mapping:

- Review active portal metrics (Active scenarios, Draft applications, Active applications, Funded loans).
- Locate the primary left sidebar navigation or the quick-action interface.
- Click the '+ Create new' button at the bottom left of the sidebar and select 'Application' (or click 'Submit Application' under Quick Actions).

Checks:

Utilise the BDM contact widget directly on this dashboard if scenario pre-assessment or policy clarification is required before starting.

Step 3: Complete broker compliance requirements



Objective:

Formally acknowledge and declare that all regulatory and aggregator compliance prerequisites have been fulfilled prior to submitting the application.

Key actions and field mapping:

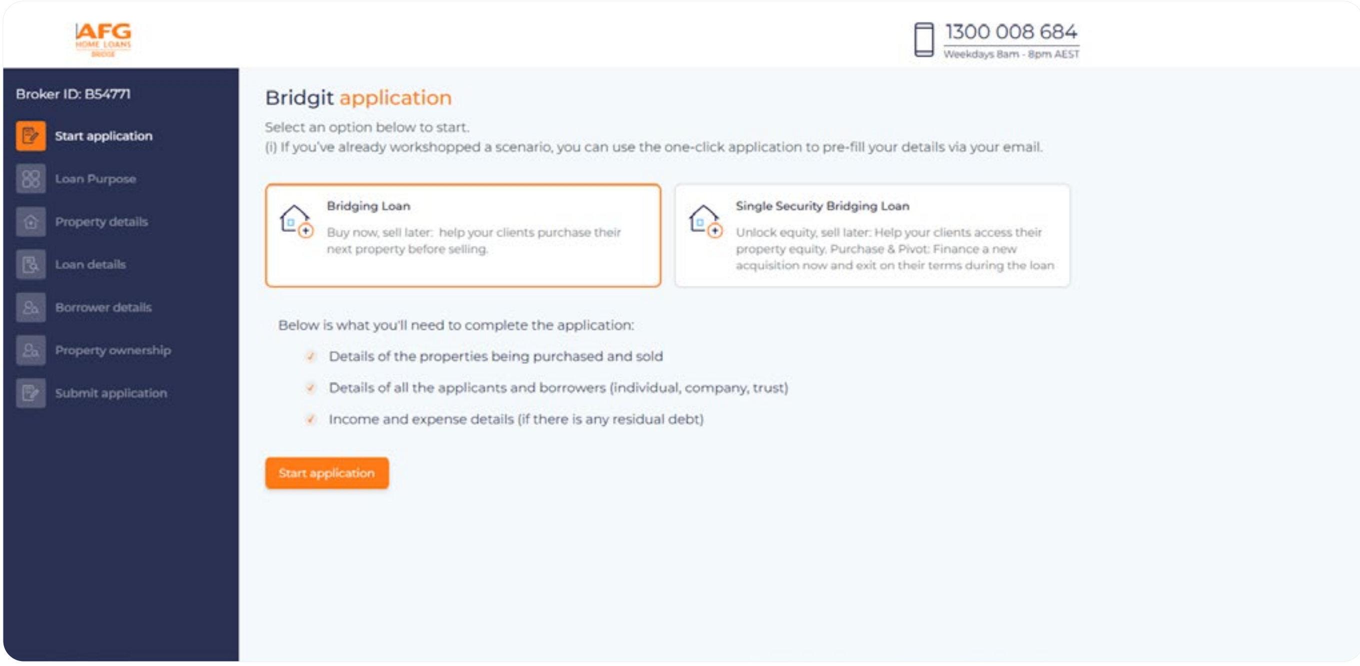
- Review the mandatory compliance check items displayed:
  - Signed Privacy and Consent form by client/s.
  - Credit Guide provided to client/s.
  - Reasonable Enquiries & Responsible Lending Requirements met under NCCP.
  - Best Interests Duty (BID) obligations met.
- Check the box: 'Please tick to confirm that you have met all compliance requirements.'
- Click 'Start Application'.

Checks:

The 'Start Application' button remains inactive until the confirmation checkbox is checked.

→ Brokers must ensure all requirements are met before proceeding to application lodgement. Audit trail logging occurs upon consenting to the form.

Step 4: Select product type



Objective:

Select the correct bridging loan product. Brokers can choose between the Bridging Loan and Single Security Bridging Loan.

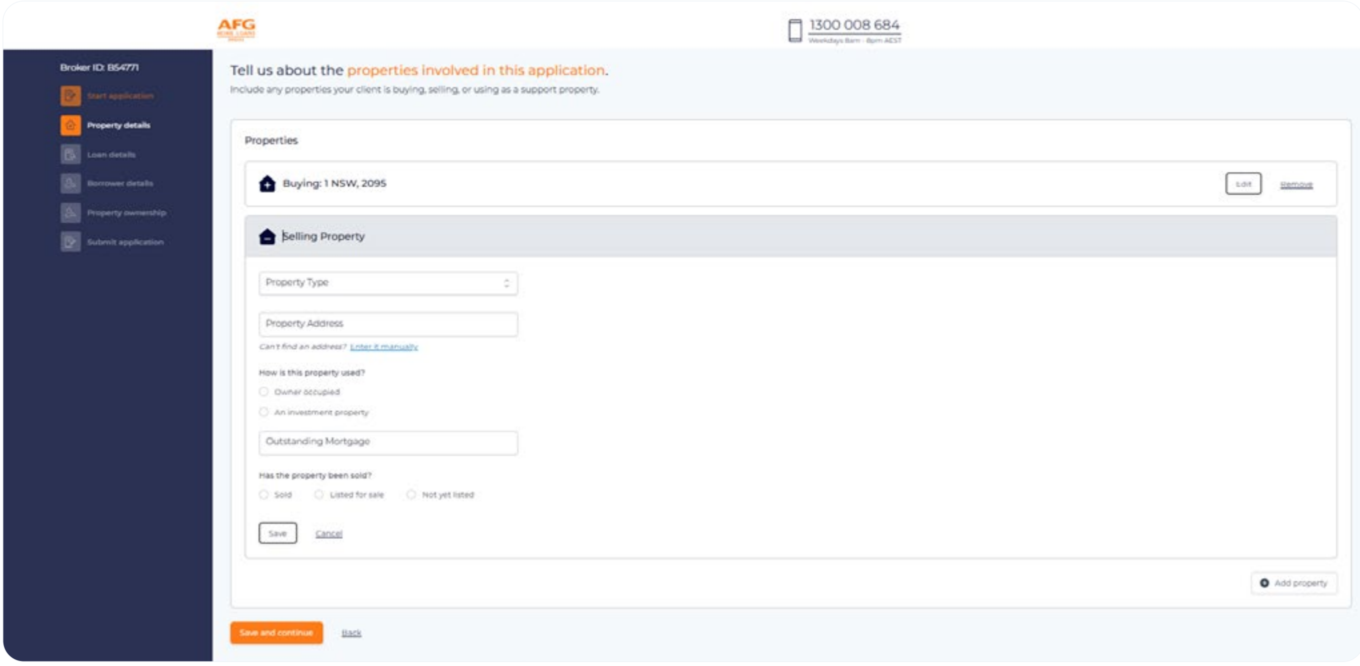
Key actions and field mapping:

- Select the relevant product structure:
  - Bridging Loan: Buy now, sell later (purchasing a new property before selling existing assets).
  - Single Security Bridging Loan: Release equity/sell later or finance a new acquisition with a single security exit.
- Review the checklist of required information needed for completion (Property details, Applicant details, Income/Expense data).
- Click 'Start application'.

Checks:

Ensure the chosen structure matches the client's actual security structure to prevent wrong workflow routing.

Step 5: Capture purchasing property details



Objective:

Enter complete details regarding the incoming and outgoing properties.

Key actions and field mapping for the property being purchased:

- Select 'Property Type' from the drop-down menu.
- Input full address in the 'Property Address' field
- Select property usage button: 'Owner occupied' or 'An investment property'
- Select contract status for the property being sold
- Complete all additional fields as listed in the form
- Click 'Save' inside the property card.

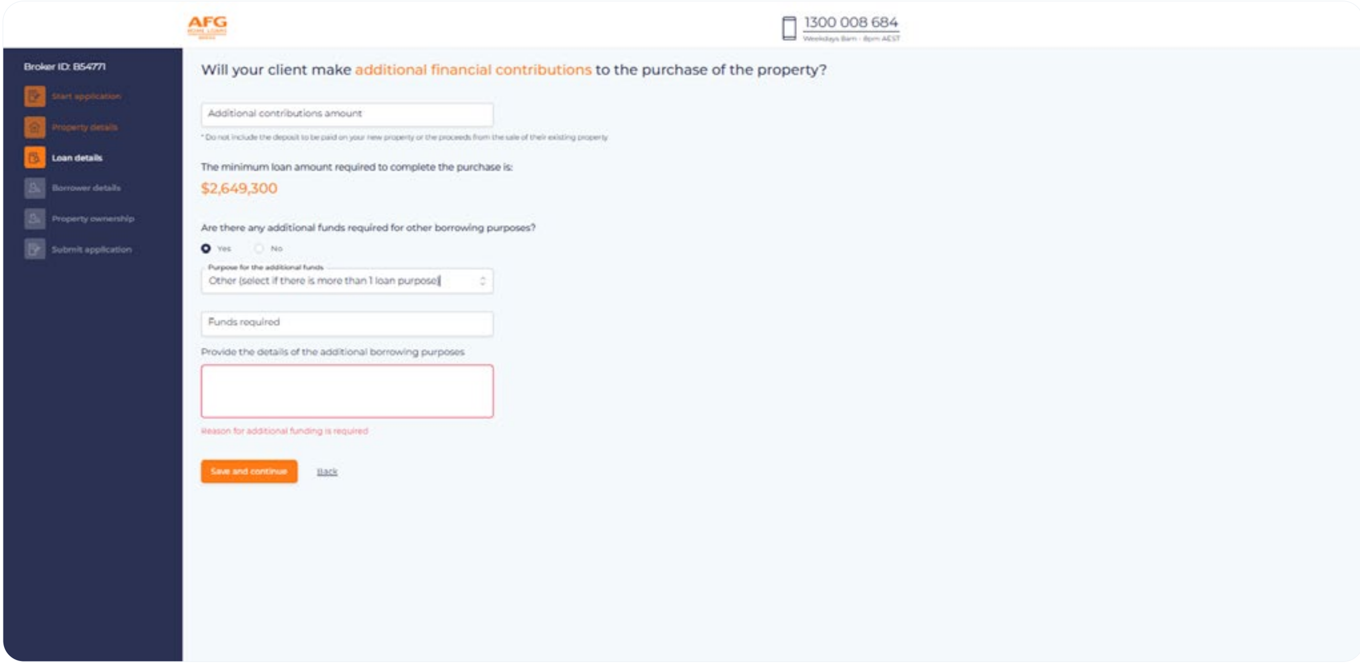
Key actions and field mapping for the property being sold:

- Click '+ Add property' if the card isn't automatically open.
- Select 'Property Type' and input full address in 'Property Address'.
- Select property occupancy classification ('Owner occupied' or 'An investment property').
- Enter current encumbrance in 'Outstanding Mortgage' ($).
- Select listing/sale stage under 'Has the property been sold?': 'Sold', 'Listed for sale', or 'Not yet listed'.
- Click 'Save' inside the property card.
- Repeat the process for all properties included as part of the Bridging Loan or Single Security Bridging Loan

Checks:

Confirm that both Buying and Selling cards show completed statuses in the summary view.

Step 6: Define loan purpose and additional funding requirements



Objective:

Outline equity contributions and detail any extra funds requested beyond basic property settlement

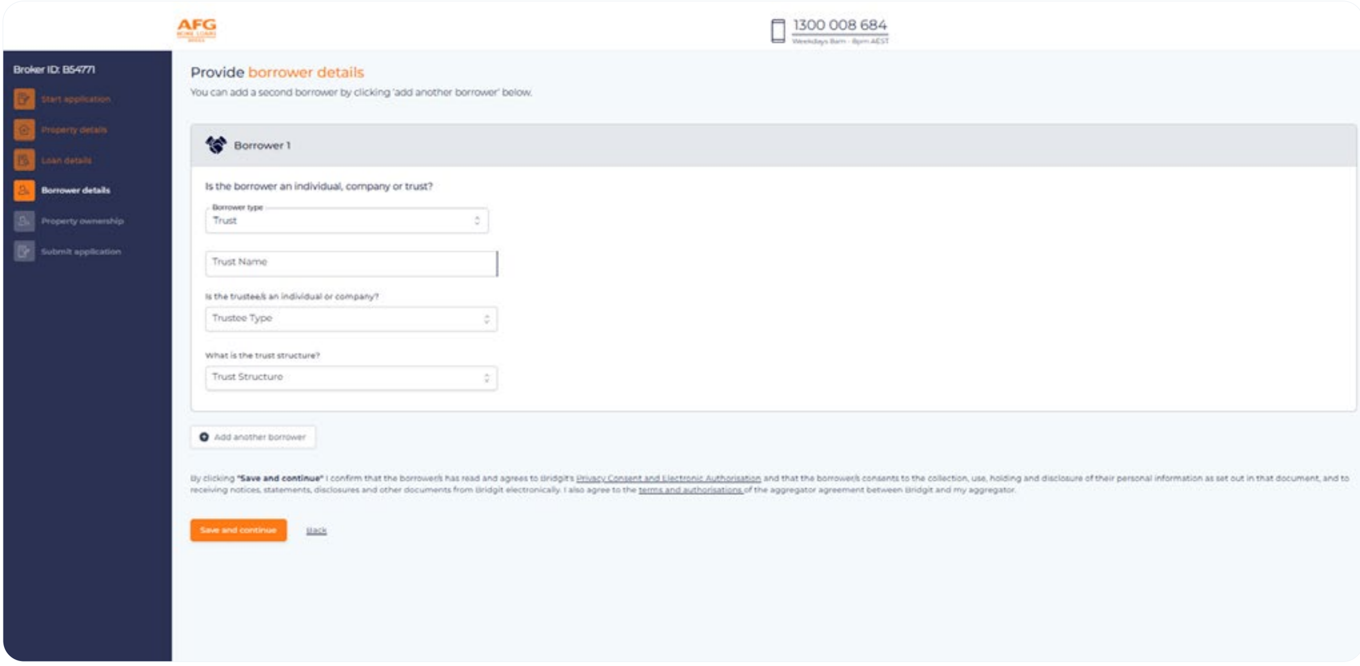
Key actions and field mapping:

- Enter funds provided by the client in 'Additional contributions amount' (excluding purchase deposit or proceeds from sale).
- Answer 'Are there any additional funds required for other borrowing purposes?': Select 'Yes' or 'No'.
    - If 'Yes':
        - Select 'Purpose for the additional funds' from the drop-down (e.g., Other).
        - Enter dollar value in 'Funds required'.
        - Complete mandatory text field: 'Provide the details of the additional borrowing purposes' (e.g., reason for extra funds).
- Click 'Save and continue'.

→ If additional funds are selected, the text box is mandatory. Failure to fill it triggers a red warning: 'Reason for additional funding is required'.

→ Detailed explanations for cash-out/additional funds reduce turnaround delays and conditional approval queries from credit managers.

Step 7: Provide borrower and entity structure details



Objective:

Define borrowing entity types and personal or corporate details for all applicants.

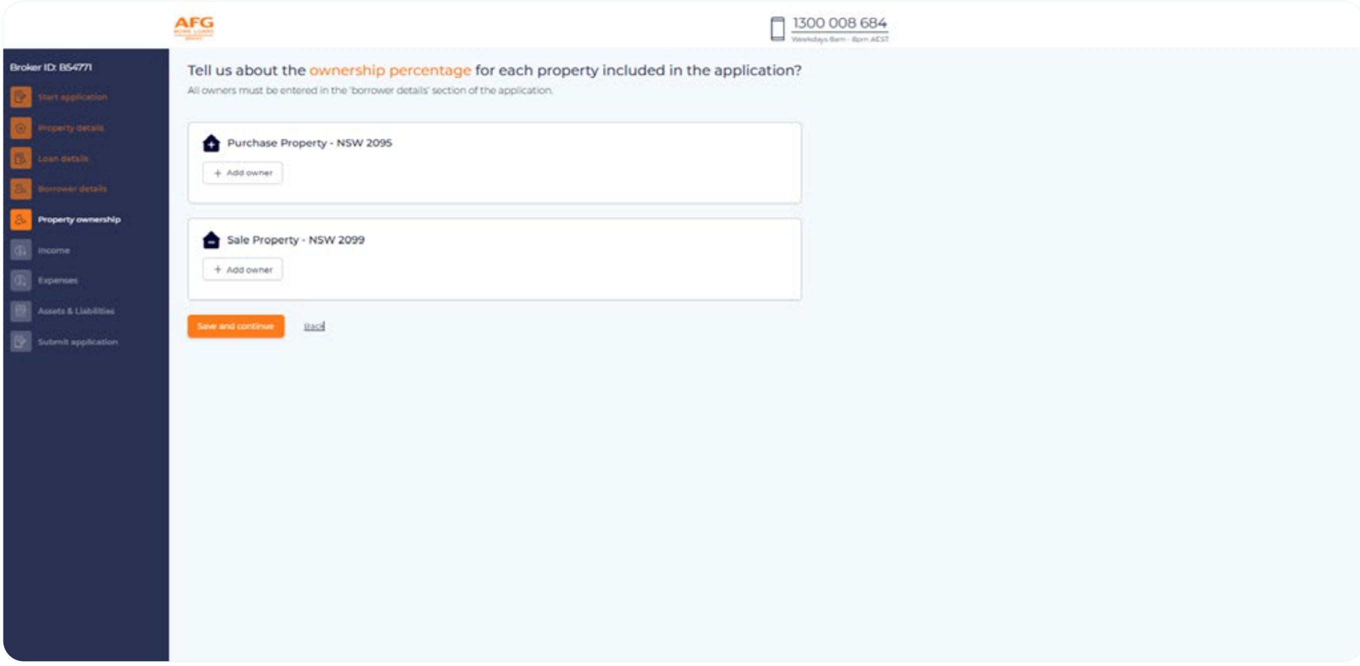
Key actions and field mapping:

- Select entity type from 'Borrower type' drop-down (e.g., Individual, Company, or Trust).
  - If 'Trust' / 'Company' is selected:
    - Enter entity name in 'Trust Name' / 'Company Name'.
    - Select trustee classification from 'Is the trustee/s an individual or company?' drop-down.
- Select underlying trust structure from 'What is the trust structure?' drop-down.
- Click '+ Add another borrower' if multiple applicants exist.
- Review the electronic consent text at the bottom of the page.
- Click 'Save and continue'.

→ Ensure all individuals behind corporate/trust structures are fully added to meet Anti-Money Laundering (AML) / Verification of Identity (VOI) guidelines

→ Clicking 'Save and continue' confirms applicant acceptance of electronic authorisation and Bridgit Privacy Consents.

Step 8: Establish property ownership allocations



Objective:

Map borrowers/entities to specific properties and allocate exact legal title ownership percentages.

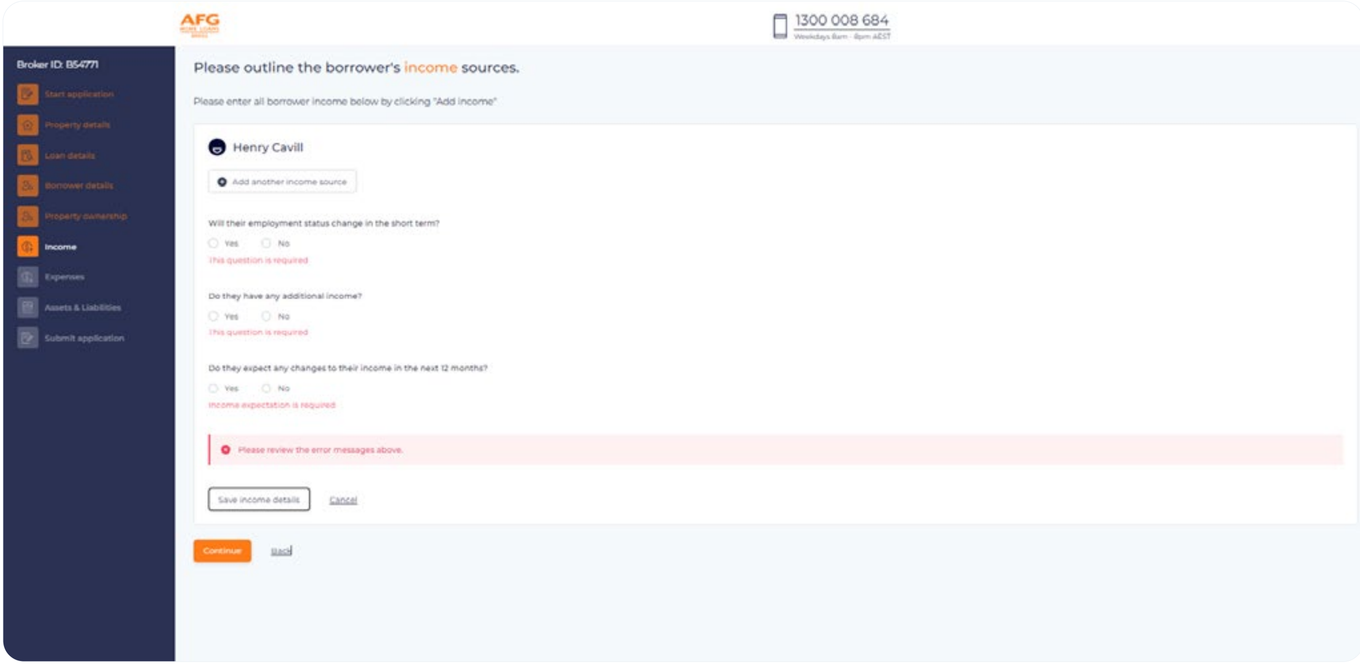
Key actions and field mapping:

- Under 'Purchase Property', click '+ Add owner' to link the nominated borrower(s) and enter their ownership percentage (e.g., 100% or 50/50 split).
- Under 'Sale Property', click '+ Add owner' to link registered title holders and input respective ownership percentages.
- Verify all percentages for each property total exactly 100%.
- Click 'Save and continue'.

→ Every owner declared in this section must already be created in the 'Borrower details' step.

→ Title ownership must mirror full legal names on Title Searches to avoid legal re-documentation fees prior to settlement.

Step 9: Capture borrower income and future financial change declarations



Objective:

Record income streams and complete NCCP financial change declarations for each borrower.

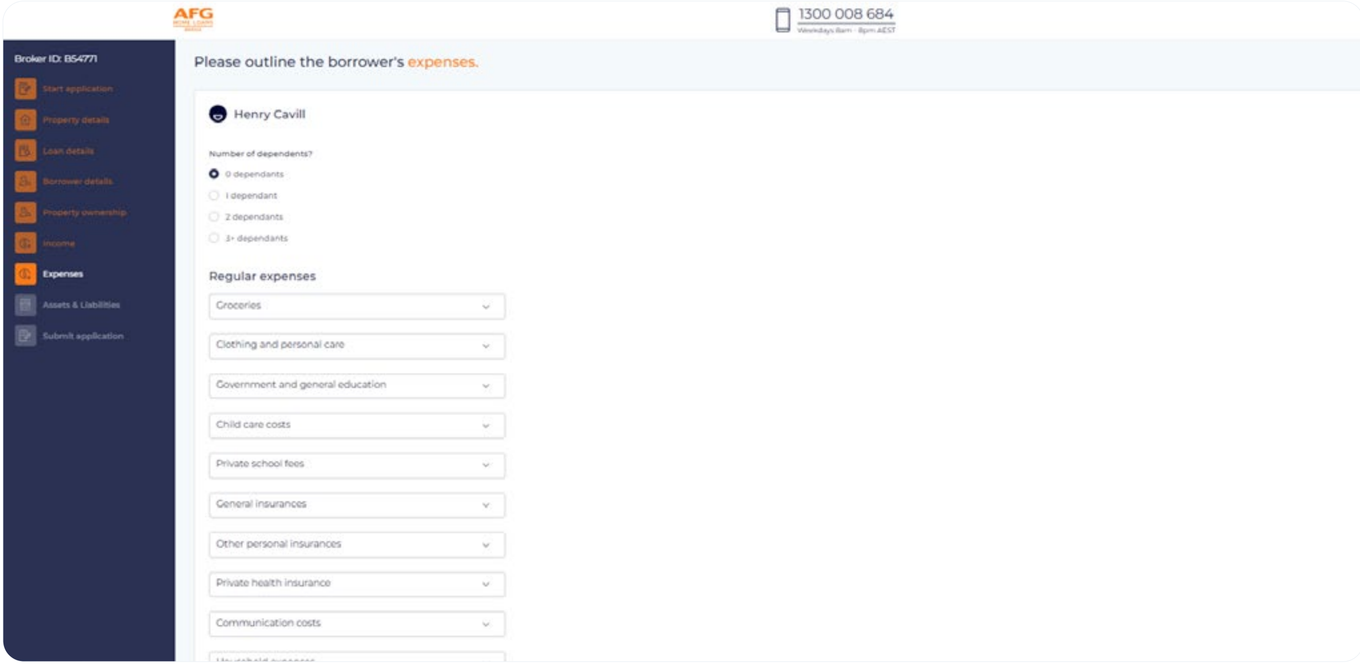
Key actions and field mapping:

- Click '+ Add another income source' under each borrower profile to input base salary, self-employed income, or rental returns.
- Answer mandatory short-term change declarations:
  - Will their employment status change in the short term?: Select Yes or No.
  - Do they have any additional income?: Select Yes or No.
  - Do they expect any changes to their income in the next 12 months?: Select Yes or No.
- Resolve any validation prompts (e.g., red error alert: 'Please review the error messages above' if questions are skipped).
- Click 'Save income details', then click 'Continue'.

→ All three financial change questions require explicit selections before the system

→ Answering 'Yes' to expected income changes requires documented mitigation strategies in your compliance notes to fulfill Responsible Lending obligations.

Step 10: Capture living expenses and household dependants



Objective:

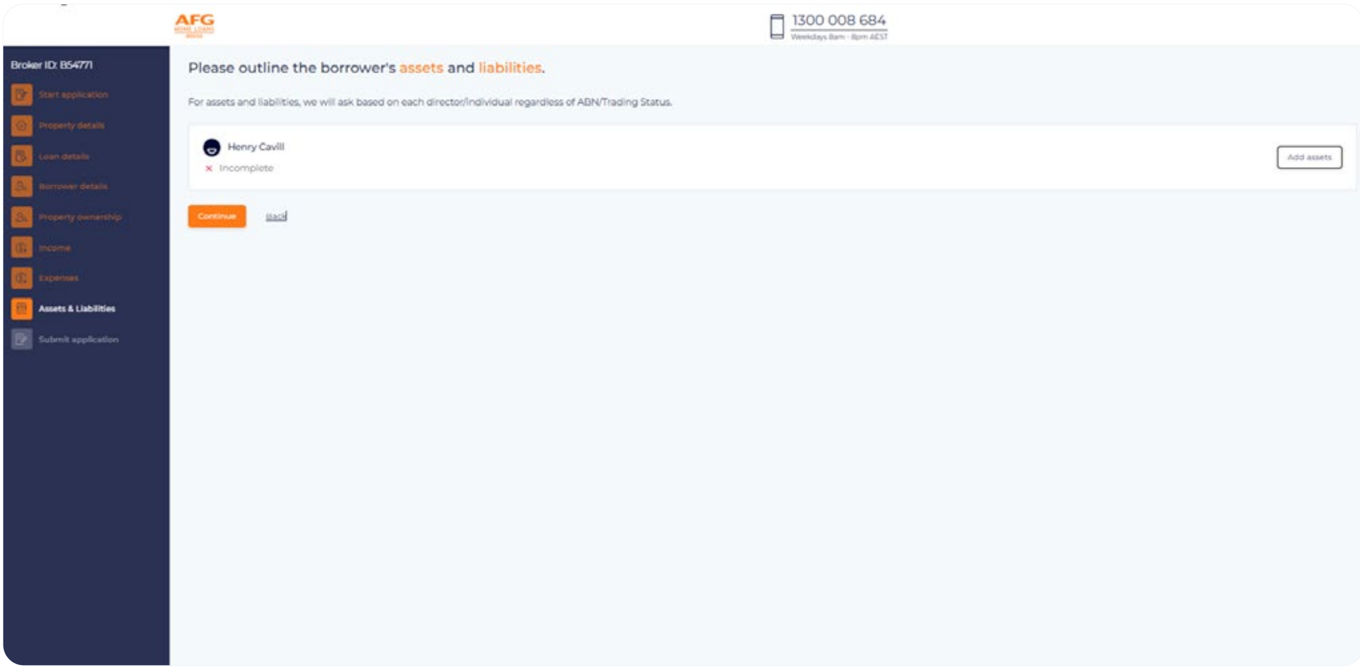
Detail household dependant numbers and itemize regular living expense categories according to HEM / Responsible Lending guidelines.

Key actions and field mapping:

- Select the button corresponding to 'Number of dependants?' (e.g., 0 dependants, 1 dependant, 2 dependants, 3+ dependants).
- Expand and complete each category under 'Regular expenses':
  - Groceries, Clothing and personal care
  - Government and general education, Child care costs, Private school fees
  - General insurances, Other personal insurances, Private health insurance
  - Communication costs, Household expenses, Transportation
  - Rent, Owner occupier property costs
- Click 'Save and continue'.

→ Cross-reference living expense declarations against account statements to ensure full transparency and avoid credit assessment re-work.

Step 11: Detail assets and liabilities



Objective:

Complete the statement of position (Assets & Liabilities) and execute the final application submission.

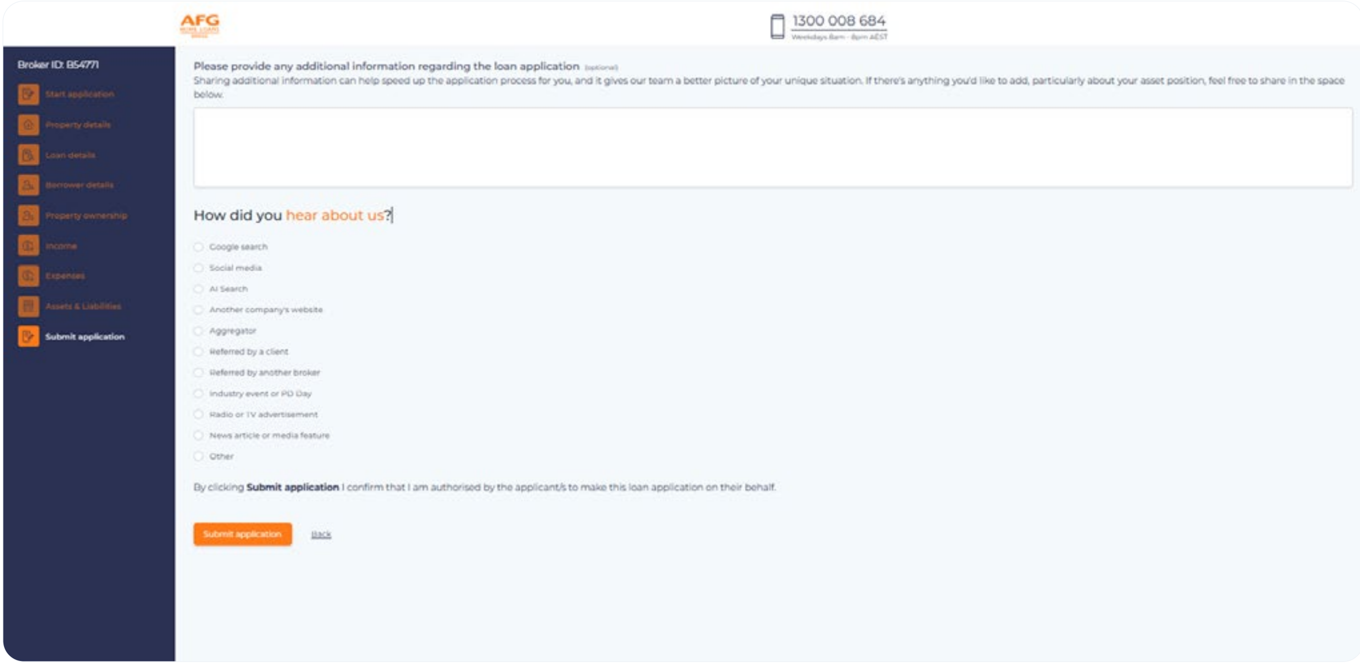
Key actions and field mapping:

- Under the 'Assets & Liabilities' section, locate the borrower summary card (showing status e.g., Incomplete).
- Click 'Add assets' to input asset categories (Cash savings, Real estate, Superannuation, Vehicles, Shares).
- Input all ongoing liabilities (Credit cards, Personal loans, Commercial loans, Contingent liabilities) not cleared by bridging.
- Verify the status updates from Incomplete to completed.

→ All asset and liability profiles for each applicant must be marked complete before final application submission is permitted by the system.

→ Double-check that all existing debts scheduled to be refinanced or paid out from sale proceeds are correctly tagged to ensure accurate servicing assessment.

Step 12: Submit application



Step 13: Manual commission claims

Objective:

Submit a manual commission claim following settlement to ensure commission payment can be correctly processed for the loan.

Key actions and field mapping:

- Once the loan has settled, log into FLEX/BrokerEngine and navigate to the commission claim submission area.
- Create a new manual commission claim.
- Select the appropriate AFG Home Loans Bridge product.
- Enter the Lender Reference Number provided by the funder when the application was lodged.
- Ensure the Lender Reference Number follows the format L12345 (the letter "L" followed by five numbers).
- Complete any remaining required fields and submit the commission claim.

Checks:

- Verify that the correct Lender Reference Number has been entered before submission.
- Ensure the commission claim is lodged after settlement has occurred.

→ As AFG Home Loans Bridge applications are manually lodged, brokers must submit a manual commission claim to trigger commission processing.

- FLEX users: Click here to access the Manual Commission Claims guide.
- BrokerEngine users: Click here to access the Manual Commission Claims guide.

→ The Lender Reference Number is required to enable the commissions team to correctly match the loan settlement and process payment.