

Application Lodgement Guide

AFG
HOME LOANS
BRIDGE



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

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Step-by-step guide

Step 1: Portal authentication & one-time passcode verification

The screenshot shows the AFG Home Loans Bridge portal authentication interface. At the top left is the AFG Home Loans Bridge logo. At the top right is a mobile phone icon and the number 1300 008 684, with the text 'Weekdays 8am - 8pm AEST' below it. The main content area features a white card with the heading 'Welcome back' and the subtext 'Sign in to access your broker portal'. Below this are two input fields: 'Email address' with the placeholder 'Enter your email address' and 'Verification code' with the placeholder 'Enter 6-digit code'. At the bottom of the card are two buttons: 'Partner with us' and 'Send verification code'. The footer contains the AFG Home Loans Bridge logo on the left, a paragraph of legal text in the center, and links for 'Terms & Conditions' and 'Privacy Policy' on the right, along with a copyright notice.

☆ Objective:

Login and authenticate securely into the AFGHL Bridge Broker Portal

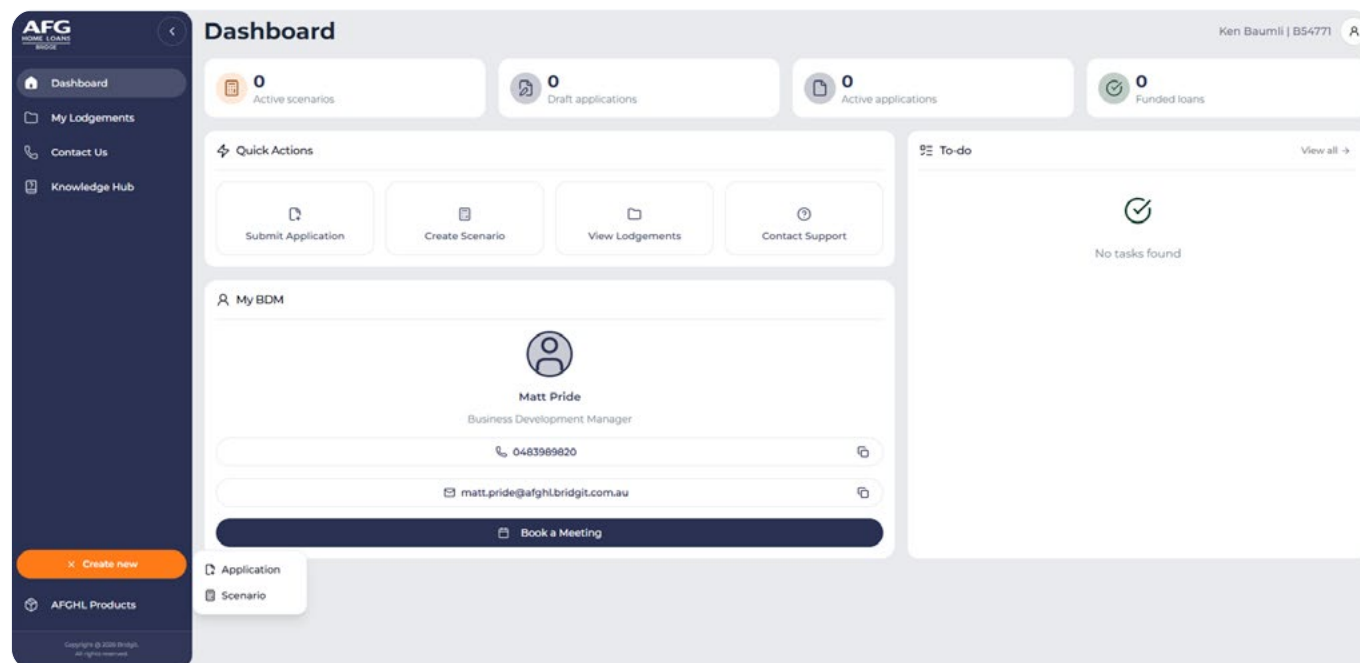
👉 Key actions and field mapping:

- 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

Welcome to the AFGHL Bridge Application

By continuing with this application, you confirm that you have completed all necessary aggregator compliance requirements, including but not limited to:

- ✓ 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.
- ✓ Best Interests Duty requirements have completed.

☐ Please tick to confirm that you have met all compliance requirements.

[Start Application](#)

★ 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

The screenshot shows the AFG Home Loans Bridge application interface. At the top right, there is a contact number 1300 008 684 with the text 'Weekdays 8am - 8pm AEST'. On the left, a dark blue sidebar contains a 'Broker ID: B54771' and a list of navigation items: 'Start application' (highlighted), 'Loan Purpose', 'Property details', 'Loan details', 'Borrower details', 'Property ownership', and 'Submit application'. The main content area is titled 'Bridgit application' and includes the instruction 'Select an option below to start. (i) If you've already workshopped a scenario, you can use the one-click application to pre-fill your details via your email.' Below this, there are two product options, each with a house icon and a plus sign: 'Bridging Loan' with the description 'Buy now, sell later: help your clients purchase their next property before selling.' and 'Single Security Bridging Loan' with the description 'Unlock equity, sell later: Help your clients access their property equity. Purchase & Pivot: Finance a new acquisition now and exit on their terms during the loan.' Under these options, a section titled 'Below is what you'll need to complete the application:' lists three requirements with checkmarks: 'Details of the properties being purchased and sold', 'Details of all the applicants and borrowers (individual, company, trust)', and 'Income and expense details (if there is any residual debt)'. At the bottom of this section is an orange 'Start application' button.

☆ 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

The screenshot shows the AFG Home Loans Bridge application interface. On the left is a dark sidebar with a menu: 'Broker ID: B54771', 'Start application', 'Property details' (highlighted), 'Loan details', 'Borrower details', 'Property ownership', and 'Submit application'. The main content area has a header with the AFG logo, a phone number '1300 008 684', and a prompt: 'Tell us about the properties involved in this application. Include any properties your client is buying, selling, or using as a support property.' Below this is a 'Properties' section. It contains a card for 'Buying: 1 NSW, 2095' with 'Edit' and 'Delete' buttons. Below that is a 'Selling Property' card with fields for 'Property Type' (a dropdown menu), 'Property Address', 'How is this property used?' (radio buttons for 'Owner occupied' and 'An investment property'), 'Outstanding Mortgage', and 'Has the property been sold?' (radio buttons for 'Sold', 'Listed for sale', and 'Not yet listed'). There are 'Save' and 'Cancel' buttons at the bottom of the card. A '+ Add property' button is at the bottom right of the main content area. At the very bottom of the interface are 'Save and continue' and 'Back' buttons.

★ 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.

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Step 6: Define loan purpose and additional funding requirements

The screenshot shows the AFG Home Loans Bridge application interface. On the left is a dark blue sidebar with a 'Broker ID: B54771' and a list of steps: 'Start application', 'Property details', 'Loan details' (highlighted), 'Borrower details', 'Property ownership', and 'Submit application'. The main content area is light blue and contains the following fields and questions:

- Header: 'Will your client make **additional financial contributions** to the purchase of the property?' with a phone icon and number '1300 008 684'.
- Field: 'Additional contributions amount' with a text input box.
- Text: '*Do not include the deposit to be paid on your new property or the proceeds from the sale of their existing property.'
- Text: 'The minimum loan amount required to complete the purchase is: **\$2,649,300**'.
- Text: 'Are there any additional funds required for other borrowing purposes?' with radio buttons for 'Yes' (selected) and 'No'.
- Text: 'Purpose for the additional funds' with a dropdown menu showing 'Other (select if there is more than 1 loan purpose)'.
- Field: 'Funds required' with a text input box.
- Text: 'Provide the details of the additional borrowing purposes' with a large text area.
- Text: 'Reason for additional funding is required' in red.
- Buttons: 'Save and continue' (orange) and 'Back' (blue).

★ 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

The screenshot shows the AFG Home Loans Bridge application interface. On the left is a dark blue sidebar with a 'Broker ID: B54771' and a list of steps: 'Start application', 'Property details', 'Loan details', 'Borrower details' (highlighted), 'Property ownership', and 'Submit application'. The main content area is titled 'Provide borrower details' and includes a sub-header 'Borrower 1'. Below this, there are several form fields: 'Is the borrower an individual, company or trust?' with a 'Borrower type' dropdown (set to 'Trust'), 'Trust Name' text input, 'Is the trustee/s an individual or company?' with a 'Trustee Type' dropdown, and 'What is the trust structure?' with a 'Trust Structure' dropdown. A '+ Add another borrower' button is located below these fields. At the bottom, there is a 'Save and continue' button and a 'Back' link. A small disclaimer text is visible above the 'Save and continue' button.

★ 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.

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Step 8: Establish property ownership allocations

The screenshot shows the AFG Home Loans Bridge application interface. On the left is a dark blue sidebar with a 'Broker ID: 854771' and a list of steps: 'Start application', 'Property details', 'Loan details', 'Borrower details', 'Property ownership' (highlighted), 'Income', 'Expenses', 'Assets & Liabilities', and 'Submit application'. The main content area has a light blue header with the AFG logo, a phone number '1300 008 684', and a text 'Tell us about the ownership percentage for each property included in the application?'. Below this, it states 'All owners must be entered in the 'borrower details' section of the application.' There are two property entry boxes: 'Purchase Property - NSW 2095' and 'Sale Property - NSW 2099', each with a '+ Add owner' button. At the bottom of the main area are 'Save and continue' and 'Back' buttons.

☆ 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.

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Step 9: Capture borrower income and future financial change declarations

The screenshot displays the AFG Home Loans Bridge application interface. On the left is a dark sidebar with navigation icons and labels: 'Broker ID: B54771', 'Start application', 'Property details', 'Loan details', 'Borrower details', 'Property ownership', 'Income' (highlighted), 'Expenses', 'Assets & Liabilities', and 'Submit application'. The main content area has a light blue header with the AFG logo and a contact number '1300 008 684'. Below the header, the title 'Please outline the borrower's income sources.' is followed by the instruction 'Please enter all borrower income below by clicking "Add income"'. The form is for 'Henry Cavill' and includes a button 'Add another income source'. Three questions are listed: 'Will their employment status change in the short term?' (Yes/No), 'Do they have any additional income?' (Yes/No), and 'Do they expect any changes to their income in the next 12 months?' (Yes/No). Each question has a red error message: 'This question is required'. A red banner at the bottom of the form states 'Please review the error messages above.' Below the banner are buttons for 'Save income details' and 'Cancel'. At the very bottom of the form are 'Continue' and 'Back' buttons.

★ 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.

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Step 11: Detail assets and liabilities

The screenshot shows the AFG Home Loans Bridge application interface. On the left is a dark blue sidebar with a list of steps: Start application, Property details, Loan details, Borrower details, Property ownership, Income, Expenses, Assets & Liabilities (highlighted), and Submit application. The main area has a light blue header with the AFG logo and a phone number 1300 008 684. Below the header, it says 'Please outline the borrower's assets and liabilities.' and 'For assets and liabilities, we will ask based on each director/individual regardless of ABN/Trading Status.' A card for 'Henry Cavill' shows a status of 'Incomplete' with an 'Add assets' button. Below the card are 'Continue' and 'Back' buttons.

★ 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

AFG
HOME LOANS
BRIDGE

1300 008 684
Knowledge Base - 8pm AEST

Broker ID: B54771

Start application

Property details

Loan details

Borrower details

Property ownership

Income

Expenses

Assets & Liabilities

Submit application

Please provide any additional information regarding the loan application (optional)

Sharing additional information can help speed up the application process for you, and it gives our team a better picture of your unique situation. If there's anything you'd like to add, particularly about your asset position, feel free to share in the space below:

How did you hear about us?

☐ Google search

☐ Social media

☐ AI Search

☐ Another company's website

☐ Aggregator

☐ Referred by a client

☐ Referred by another broker

☐ Industry event or PD Day

☐ Radio or TV advertisement

☐ News article or media feature

☐ Other

By clicking **Submit application** I confirm that I am authorised by the applicant/s to make this loan application on their behalf.

Submit application

Back

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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.

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