



## Application Guide

We are delighted to assist you source your financial requirements.

To make the process as easy as possible for you and to comply with the Code of Banking Practice, we have prepared this guide to help you understand what is involved in the application and credit assessment processes.

Some key points are:

- Both the application and credit assessment processes may have varied timelines to complete.
- By being well prepared with all documentary requirements before the application is lodged, the quicker the credit decisioning process will be.
- If you have a preferred financier please advise us.
- The financier will commence its assessment once the required information is received.
- There may be follow up requests to provide clarification and additional information.

Please take some time to review the information below. It will help you understand the credit process from initial application request to settlement being completed.

### How the Credit Assessment Process Works

<b>1 : Commencing Finance Application</b>
Contact your broker to assist with completion of your application. Your broker will discuss your requirements and provide finance options to meet your individual needs for your consideration.
<b>2 : Gathering Information</b>
Following review of your finance proposal, your broker will advise the information required to support your finance application.
<b>3: Clarification of Information</b>
Once the supporting information has been received, your broker will review to ensure its completeness and relevance to your finance proposal
<b>4: Complete Finance Application</b>
Once you broker has all the information required, the finance application will be completed and submitted to the financier(s) for their assessment.
<b>5: Financier Assessment</b>
During the finance assessment process, the financier may request clarification of information presented or in some cases additional information. Your broker will provide these details to you together with an explanation of why the information is requested. At this time you will be advised of revised assessment timelines if applicable.
<b>6: Financier Decision</b>
If your finance application is approved, your broker will provide a written contract which will outline specific details of the finance being offered for your acceptance.
<b>7: Next Steps</b>
Upon all finance conditions being met and the loan documentation being completed, signed and dated by you, your broker will arrange for settlement to be completed in terms of your instructions.

Please contact Access Capital Pty Ltd if you have any queries.

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