



The Macquarie experience

3 Feb 2025



Hello,

We know fast approvals are incredibly important to you and your customers, so we've invested in cutting-edge technology to streamline the application process and speed up approvals. In this edition, our credit team share their **top five tips for using our industry-leading digital tools to help guarantee faster approval times:**

1. [Fast-track approvals with upfront valuations](#)
2. [Simplify customer verification with NextGenID](#)
3. [Understanding your customers' credit reports](#)
4. [Use broker notes to avoid follow-ups](#)
5. [Get end-to-end support with our digital tools.](#)



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1. Fast-track approvals with upfront valuations

[Ordering an upfront valuation](#) in PropertyHub is a great way to expedite the approval process. We recently expanded our automated valuations policy and streamlined the ordering process so you can get real-time valuations for more customers and proceed to formal approval faster than ever before.

2. Simplify customer verification with NextGenID

Verify your customer's ID with ease and speed by using [NextGenID](#) in ApplyOnline. Not only will your customers be able to complete their verification digitally, in most cases they'll also only need to share one form of ID instead of the previous two. That means less paperwork and a faster approval from start to finish.

Don't forget to complete the following:

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- share this [one-minute explainer video](#) with your customers
 - ensure the name on the ID document matches the name in the application (including any middle names)
 - use physical documents - for security purposes we can't accept screenshots or copies of ID.
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3. Understanding your customers' credit reports

Using [Access Seeker](#) via ApplyOnline helps you quickly and easily understand your customer's current debts and financial behaviour. It's a good idea to always check that the liabilities in the application match the credit report so you can be confident that the information is accurate which means you and your customers avoid any delays.

Reducing or paying out a liability

If the liabilities on the credit report are different to what you're submitting in the application, such as a debt is reduced or paid off before settlement, make sure you provide an explanation in the broker notes to prevent any follow-up requests from us.

4. Use broker notes to avoid follow-ups

Broker notes are designed to speed up approvals and avoid follow ups which could further delay the process. To help with one touch approvals, only add information that's not obvious in the application and keep your notes clear and concise.

What information should you include?

- ☑ payslip deductions – call out whether a payslip deduction is voluntary - we don't remove these from servicing

- cash out purpose – specify what the cash out is being used for - for example, if it's for investment purposes, make a note of the kind of investment – property or shares
- credit report history – if there is a missed loan repayment or hardship, let us know why and provide details
- policy exceptions – let us know if you're seeking an exception and why.

What information should you not include?

- the customer's age
- the security address
- the customer's employment details (where they work, duration in current role)
- product details - variable vs fixed, interest only vs principal and interest
- anything else you've included as part of the application data.

5. Get end-to-end support with our digital tools

Our digital tools (linked below) offer a range of resources to support you through every step of the approval process, no matter what type of loan or request.

Need help submitting a trust application or construction loan?

Find helpful information like the below via our digital tools.

 **Trust applications**

- For all new trust submissions, make sure you provide the trust deed upfront in ApplyOnline.
- Include the full name of any beneficiaries and the full name of the settlor.
- Visit our [Broker Resources page](#) to view our how to guides for more information.

Construction loans

- When submitting your application in ApplyOnline, ensure the security status is set to 'to be built'. To do this, navigate to the security tab, click on property details, and select 'to be built' under the status.

For more information, visit our [Broker Resources page](#).

Digital resources



[Broker Portal](#)



[Help Centre](#)



[Broker Resources](#)



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