

# Fast track your application on Mercury

## Top submission tips

Get your loan processed faster, reduce processing errors and avoid application and settlement delays by following these simple submission tips.

### Save time, contact your dedicated Advantedge Scenarios Team

To workshop a scenario or simply confirm policy, contact the Advantedge Scenario Team on 1300 543 558 or [scenarioteam@advantedge.com.au](mailto:scenarioteam@advantedge.com.au). It will save you time and allow you to lodge with confidence.

### Pre-order your valuations

Pre-order valuations to give you and your client control and comfort over the outcome and avoid rework.

- Review your completed valuation and amend the application in Mercury if required before lodging.
- Include the valuation report as supporting documentation with the credit package when you submit.
- Lodge and track your client's valuations with the RP Data Hub <https://chlessentials.rppropertyhub.com>

### Digitally capture and verify your client's identity

- Digital verification of identity reports created via ZipID and IDme mobile apps are recommended to help save time and ensure quality of application
- Each mobile app steps you through the process of capturing your client's identity documents and generates a digital verification of identity report PDF that can be securely downloaded.
- You no longer need to submit the Identity Check Form if you're submitting a digital verification of identity report. Submit this report with your customer's loan application.
- Download one of these apps to your phone today. Speak to your BDM for more details.

### Follow the checklist. Ensure all required documents are included

Follow the checklist at the front of the Connective Home Loans Essentials Application Form. By providing everything upfront you avoid any chance that your application will be delayed.

#### Key tips for submitting your documents:

- Remove all TFNs from all documents including Payslips, Payment Summaries, ATO Notices and Tax Returns.
- Add an explanation in your summary notes for any deductions showing on payslips.
- For any defaults or dishonours, ensure you provide an explanation signed and dated by the applicant(s) with evidence of default payment.
- Attach the servicing calculator with your application, explaining how servicing was achieved in your summary notes for any complex income structures.
- Include detailed summary notes including commentary regarding the loan purpose and exit strategy.
- Check bank statements for any deductions relating to financial commitments and ensure all liabilities are included in the application.

### Digital document delivery

- Home Loan documents will now be signed through DocuSign (MSA National). Only available for NSW, SA and VIC
- Ensure you capture a unique email address and mobile number for each borrower
- Your client will be sent an email with a link which will step them through the process to digitally review and sign their documents. **Note** this is available in all states BUT only for eligible documents
- This is a secure process with dual authentication
- You will receive notifications at the same time as your client so that you're able to assist them through this process.

### Include your credit submission notes in your application

Ensure a summary of the application is included in your submission notes. This helps the credit assessor understand the application leading to a faster approval.

### Broker Interview Guide

Include your Broker Interview Guide, completed and signed by both yourself and your customer to ensure that the credit team can commence work on your application.

### Use submission cover sheet and document separators when emailing supporting documentation

Once you have submitted your application in Mercury, print the supporting documentation, submission cover sheet and page separators.

When you prepare your credit package, please include the submission cover sheet, then use document separators between each section and email to [ACL@advantedge.com.au](mailto:ACL@advantedge.com.au)

### Submit as one complete credit package

Hold off on submitting the application until it's 100% complete. By submitting a complete application with the valuation you will fast track your application to Formal Approval.

### Track the status of your client's application in Mercury

Track the status of your lodged applications online at any time. This gives you greater control of your application's status so you can better service your client.

For more information, contact your BDM or CustomerCare on 1300 543 558 (Monday to Friday 8am – 7.30pm AEST)