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# How to submit directly via Gateway's Broker Portal

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1



Locate the drop-down menu on top right-hand side and select the relevant workflow: either Commercial Lending or Home Loan.

3

Case

Loan Purpose

Assets

Income

Liabilities

Deposit & Security

Your Evidence

Ready To Go

Details

Case ID: D50A0708CZ68DYD0

Entity: trfinancialservices\_smart

Brand: gateway

What are you looking to do today? \*

What loan type are you wanting to apply for?

Broker credit submission notes

Save Next

You will then get directed to this page and see a list of tabs that need to be completed one by one.

2

HomeLoan

New Application

Cases

Search

Customer

Search

Stages

Stage Name	Action required	Managed by me	All
Data Capture	-	-	19
NextGen Review	-	-	4
Loan Coordination	-	-	1
Create Membership	-	-	1
Waiting Docs	-	-	1
Settlement Booked	-	-	2

NextGen Review

Assigned To	Case Id	Name	Last Progression
Unassigned	U6HSC30PBXSH0823	Test Test	24 days ago
Operator	RVPTIQ09DDJFHWX5	Chris Dep	4 days ago
Unassigned	JTJBAI0IIX3BVV7N	Lucy Test	2 days ago
Unassigned	PJRLIK0I1P1XNVG7	Lucy Test	2 days ago

To begin your application, click the button 'New Application' on the left-hand side.

Case

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Details

Case ID: D5GA0T08CZ68DYD0

Entity:trfinancialservices\_smart

Brand:gateway

SaveNext

Loan Purpose

What are you looking to do today? \*

What loan type are you wanting to apply for?

Broker credit submission notes

SaveNext

# Tab 1: Loan purpose

This is where you can complete the loan purpose and details (e.g. product type, number of applicants, loan amount, term etc.).

Case

Loan Purpose

Applicant 1 Details

Applicant 1 Living Expenses

Assets

Income

Liabilities

Deposit & Security

Your Evidence

Ready To Go

Details

Case ID: D5GA0T08CZ68DYD0

Entity:trfinancialservices\_smart

Brand:gateway

Previous

SaveNext

Applicant 1 Details

Are you an existing member? \*

Yes

No

Are you a first home buyer? \*

If either applicants or their partner have owned property in Australia answer 'No'

Yes

No

Title \*

First name \*

Please use your name found on your ID documents

Middle name(s)

Please use your name found on your ID documents

Last name \*

Please use your name found on your ID documents

# Tab 2: Applicant details

This is where you can complete applicants personal details, financial circumstances and consents.

Case

✓ Loan Purpose

✓ Applicant 1 Details

✎

Applicant 1 Identity Verification

✓ Applicant 1 Living Expenses

Assets

Income

Liabilities

Deposit & Security

Your Evidence

Ready To Go

Previous

SaveNext

Identity verification

☒ Australian Electoral Roll

☐ Australian Driver Licence

☐ Australian Passport

☐ Australian Medicare Card

If you cannot complete the electronic identity verification you can still submit your application and we will verify your identity later

☐ I'd like to verify my Identity later

# Tab 3: Identity verification

This is where you can enter identity verification details. If you cannot complete the electronic identity verification you can still submit your application and we will verify your identity at a later stage. If there are multiple applicants, tabs will appear for each applicant.

Case

✓ Loan Purpose

✓ Applicant 1 Details

✓ Applicant 1 Identity Verification

✎

Applicant 1 Living Expenses

Assets

Income

Liabilities

Deposit & Security

Your Evidence

Ready To Go

ⓘ

Details

Case ID: D5GA0T08CZ68DYD0

Entity:trfinancialservices\_smart

Brand:gateway

Previous

SaveNext

Living Expenses

Samyam, tell us about your living expenses

Are your living expenses: \*

☒ Your share

☐ Total for your household

Please enter your **estimated household** living expenses for the following categories

Expenses

Clothing and personal care

Clothing, footwear, personal care products, cosmetics, hair services and accessories (including travel goods, handbags, umbrellas, wallets, baby-goods)

\$0.00

Weekly

Groceries

Food and non-alcoholic beverages, toiletries and cleaning products

\$0.00

Weekly

Medical and health

Medical and health care services including GPs, specialists, medicines, pharmaceuticals and prescriptions. Excludes health insurance

\$0.00

Weekly

# Tab 4: Living expenses

This is where you can complete applicants living expenses.

Case

✔ Loan Purpose

✔ Applicant 1 Details

✔ Applicant 1 Identity Verification

✔ Applicant 1 Living Expenses

🔗 Assets

● Income

● Liabilities

● Deposit & Security

● Your Evidence

● Ready To Go

📘 Details

Case ID: D5GA0T08CZ68DYD0

Entity:trfinancialservices\_smart

Brand:gateway

PreviousSaveNext

Your assets

What types of assets do you own?

☐ Property

☒ Savings

☐ Vehicles

☐ Superannuation

☐ Investments

☐ Other Assets

Your savings

Where are your savings held? \*

If you have savings with more than one financial institution, separate each with a comma

Gateway Bank

What is the total of all your savings? \*

\$300,000.00

Contents

What is the total value of your insured home contents? \*

\$

PreviousSaveNext

# Tab 5: Assets

This is where you can complete applicants' assets.

Case

✔ Loan Purpose

✔ Applicant 1 Details

✔ Applicant 1 Identity Verification

✔ Applicant 1 Living Expenses

✔ Assets

Income

✔ Liabilities

✔ Deposit & Security

✔ Your Evidence

✔ Ready To Go

Details

Case ID: D5GA0T08CZ68DYD0

Entity:trfinancialservices\_smart

Brand:gateway

Previous

SaveNext

Employment income

Samyam, tell us about your current employment

What best describes your current employment? \*

☒ I'm an employee

☐ I'm self employed

☐ I'm not currently working

☐ I'm retired

Who is your Employer? \*

ABCD Company

What basis are you employed? \*

☒ Full/Part time

☐ Casual

☐ Contract

☐ Other

What is your occupation? \*

General Manager

What is your salary/wage ?

\$100,000.00

Annually

Is this Gross (before income tax) or Net (after income tax)? \*

☒ Gross

☐ Net

How long have you been employed by ABCD Company? \*

3 - 5 years

Illion Document ID

Please provide the Illion document ID for the application if present

Illion document ID provides Gateway permission to view the bank statements collected for all the Individual(s) in this loan application

Other income

Do you receive **other** types of income? \*

☐ Yes

☒ No

Previous

SaveNext

# Tab 7: Income

This is where you can complete applicants' income.



Case

✔ Loan Purpose

✔ Applicant 1 Details

✔ Applicant 1 Identity Verification

✔ Applicant 1 Living Expenses

✔ Assets

✔ Income

Liabilities

Deposit & Security

Your Evidence

Ready To Go

i

Details

Case ID: D5GA0T08CZ68DYD0

Entity:trfinancialservices\_smart

Brand:gateway

Previous

SaveNext

Your liabilities

To give us an understanding of your financial situation, tell us **what you owe** on this page.

**Remember:**

To pause your application click "Continue Later" at the bottom of this page.

To speak to one of our Lending Consultants, call us on 1300 302 474, Monday to Friday, 8 AM - 6 PM (AEST).

Other loans & credit facilities

Do you have **other** credit facilities?

These can include, personal loans, credit cards, overdrafts, interest free purchases, store cards or rental arrangements for personal effects.

☐ Yes

☐ No

Previous

SaveNext

# Tab 6: Liabilities

This is where you can complete applicants' Liabilities.

Case

✓ Loan Purpose

✓ Applicant 1 Details

✓ Applicant 1 Identity Verification

✓ Applicant 1 Living Expenses

✓ Assets

✓ Income

✓ Liabilities

🔗 Deposit & Security

✓ Your Evidence

● Ready To Go

📘 Details

Case ID: D5GA0T08CZ68DYD0

Entity:trfinancialservices\_smart

Brand:gateway

Previous

SaveNext

Other deposit & security

Use this page if you have money for a deposit that is not coming from your own savings or if you plan on securing this loan with property other than property you intend on purchasing.

If you are unsure how to respond, simply skip to the next page and continue with your application, a Lending Consultant will be more than happy to review these options with you when your application is submitted.

Funds from money gifted?

\$

Funds from the sale of an asset?

\$

Do you have guarantors offering security?

☐ Yes

☐ No

Previous

SaveNext

# Tab 9: Deposits & Security

This is where you can complete any gifted funds, or sale of an asset.

# Tab 10: Your evidence

Case

✓ Loan Purpose

✓ Applicant 1 Details

✓ Applicant 1 Identity Verification

✓ Applicant 1 Living Expenses

✓ Assets

✓ Income

✓ Liabilities

✓ Deposit & Security

✎ Your Evidence

● Ready To Go

ⓘ Details

Case ID: D5GA0T08CZ68DYD0

Entity:trfinancialservices\_smart

Brand:gateway

Previous

SaveNext

Application summary and consent

The application summary and consent form has now been emailed to you. Once signed, please return here to the 'Your Evidence' screen and upload a copy of the signed form before proceeding to submit the application.

Signed consent form \*

No file uploaded

Choose

Your evidence

To speed up the loan assessment process, it is beneficial if you upload evidence of your income, liabilities and savings as part of this application.

If you don't have these documents handy, that's OK, we will ask for them once you submit your application.

Do you have income, liability and savings evidence handy? \*

☐ Yes

☐ No, I'd prefer to submit and complete this step later

Previous

SaveNext

Your application summary and consent form will automatically be emailed to your registered email address. Complete the consent form and upload before submitting the final application.

# Option to Retrigger Consent form

Current Workflow: HomeLoan

HomeLoan

New Application

Cases

Search

Customer

Search

Stages

Stage Name	Action required	Managed by me	All
Data Capture	1	-	-
NextGen Review	-	1	-
Not Proceeding	-	1	-

Data Capture / Assigned to me

Assigned To	Case Id	Name	Last Progression
Samyam Broker	EXLAIV0JE7BBQJXI	Test Applicant	4 hours ago

HomeLoan

→ Case Actions

View Questions

Resend Consent Form

Status

Stage	Data Capture
Form	HomeLoan

Details

Case Id	EXLAIV0JE7BBQJXI
Started	Oct 19, 2023 11:54:38 AM (4 hours ago)
Last Modified	Oct 19, 2023 11:57:35 AM (4 hours ago)
Entity / Brand	testingba_conn / gateway
Assigned To	Samyam Broker

Customers & Related Users

Customers

Name:

Test Applicant (Primary)

Relationship:

Applicant1

Identifier:

Mobile:

040000000

Email:

## Option to Retrigger Consent form

Brokers are now able to request a new consent form by simply clicking "Retrigger Consent Form" button located in the Application Summary. This feature is particularly useful when adjustments need to be made to the application. Subsequently, a revised consent form will be sent to the broker via email, incorporating the changes made within the application.

Note: This feature is only available before the application is submitted. Once the application is submitted, brokers will not be able to request a new consent form.

## Your evidence

To speed up the loan assessment process, it is beneficial if you upload evidence of your income, liabilities and savings as part of this application.

If you don't have these documents handy, that's OK, we will ask for them once you submit your application.

Do you have income, liability and savings evidence handy? \*

☒ Yes ☐ No, I'd prefer to submit and complete this step later


OK let's gather your evidence, noting only the following file types can be uploaded: **PDF**.

Please ensure you click the **"Upload"** button after you have selected the document you want to upload

## Other supporting documents

Please attach ID for each applicant including a Medicare card plus either a current Drivers License or Australian passport.

### Upload file

 No file uploaded

Choose

Add additional documents

# Tab 11 continued: Your evidence

Select 'Yes' to upload evidence and the portal will automatically generate fields for you to upload supporting documents.

Note: Based on the information provided in your application, the portal will automatically generate what you need to upload, according to your scenario.

Case

✔ Loan Purpose

✔ Applicant 1 Details

✔ Applicant 1 Identity Verification

✔ Applicant 1 Living Expenses

✔ Assets

✔ Income

✔ Liabilities

✔ Deposit & Security

✔ Your Evidence

🔄 Ready To Go

Details

Case ID: D5GA0T08CZ68DYD0

Entity:trfinancialservices\_smart

Brand:gateway

Previous

SaveSubmit

You're nearly there!

Your loan application to purchase 20 Bond Street, Hurstville is ready to be submitted.

Before you hit submit please review your application to ensure the information you have provided is accurate.

Your borrowing capacity based on what you have told us :

Loan to value ratio: **66.67%**

Requested loan amount: **\$200,000.00**

Maximum serviceable loan amount\*: **\$650,000.00**

\*The approximate serviceable loan amount is calculated based on standardised product parameters. Your actual maximum borrowing capacity may change depending on your product selection.

Declarations and Acknowledgement

▫ I/We declare that the information given in this application is true, correct and complete and that I/we have never committed any act of Bankruptcy or had any judgements or legal proceedings against me/us.

▫ I/We understand Gateway may not provide a loan if my/our circumstances change before funding, including (but not limited to) changes to income, employment or other details.

▫ I/We, the Applicant and Co-Applicants (if any), authorise and direct Gateway Bank to send loan and security documentation (if applicable) to the applicant/s or nominee, my/our representative and each guarantor (as applicable) electronically.

▫ I/We apply to become a Member of Gateway Bank ('Gateway') and to each be allotted one \$2 share. I/We authorise Gateway to deduct \$2 for each non Member from my/our loan proceeds, being the subscription price for one share.

▫ By submitting this application, you acknowledge having read and understood the "Permission to obtain and disclose credit and personal information" terms (**Terms**) which can be accessed **here**. You authorise the persons and organisations named in the Terms to give and obtain credit and personal information until your credit facility is repaid in full.

What happens once you submit?

▫ All applicants will receive an email confirming their application has been received. Included in this email will be a link to our Privacy Policy.

Please check your junk folder or contact us if it does not arrive within the next two hours.

▫ Our Lending Consultant will review your application and be in touch to guide you through the next steps.

If you require further assistance, please contact us on **1300 302 474**, Monday to Friday, 8 AM - 6 PM (AEST), or email us at **[enquiries@gatewaybank.com.au](mailto:enquiries@gatewaybank.com.au)**

Previous

SaveSubmit

# Tab 12: Ready to go

This is the final tab where you can check borrowing capacity and review declarations and acknowledgements.

Once you have a tick on every tab, you can submit.

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# Any questions?

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Phone: 1800 752 575 (please quote your Broker ID)

Email: [support@gatewaybank.com.au](mailto:support@gatewaybank.com.au)



**For your pocket  
& your planet**