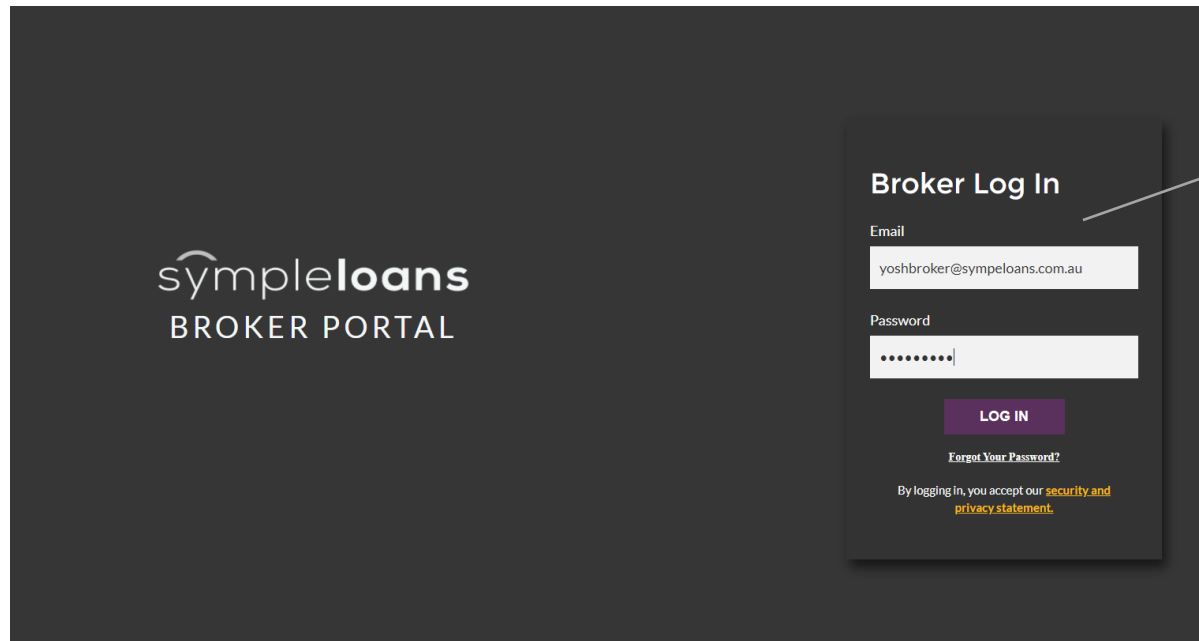




BROKER PORTAL GUIDE

Getting Started on the Symple Loans Broker Portal



When your profile for the broker portal is set up, you will receive an email to create a new password to allow you to log in.

Two factor authentication by SMS is required each time you log in to the portal.

Starting a New Application

symple

HOME MY RATE ESTIMATES MY APPLICATIONS RESOURCES **NEW APPLICATION** John Broker

☉ Last Logged in
14/12/2020 02:20 PM

Applications
1

Applications drawn down month to date
1

Total value of drawdowns month to date
\$50,000

Brokerage fee month to date
\$100

Welcome to the Symple Loans Broker Portal

Hi John Broker!

Name: John Broker
Broker ID: B1111111
Email: yoshib04@sympleloans.com.au

RESOURCES Documents to get you started - Broker Portal Guide and references.

NEW APPLICATION Start with a rate estimate/fee quote for your client and if you wish to proceed, you can complete and submit an application. You can save the quote if you're not ready to start an application.

MY RATE ESTIMATES Review your saved rate estimates.

MY APPLICATIONS Resume started or review previously completed applications - review the status or application details.

Complete a new rate estimate by clicking “New Application.” **Getting a rate estimate will not affect your client’s credit score.**

If successful, this will give you an indicative rate for your client’s application and you will be able to proceed with an application.

Enter Applicant's details to complete a Rate Estimate

The screenshot shows the Symple Loans application dashboard. At the top left is the Symple logo. At the top right, there is a 'DASHBOARD' button and the user's name 'John Broker' with a profile icon. Below the header is a progress bar with eight steps: 1. Rate Estimate (active), 2. Start Application, 3. Employment Information, 4. Expenses Information, 5. ID Verification, 6. Income Verification, 7. Document Upload, and 8. Bank Details. The main heading is 'Rate Estimate'. Below it, a message states: 'This will take around 2 minutes to complete and will not affect the applicant's credit score. The generated rate estimate summary will provide you with eligibility and an indicative quote for rate, fees and repayments.' The 'Loan Details' section includes: 'Loan amount' set to '\$5,000' with a slider from '\$5,000' to '\$50,000'; 'Loan term' set to 'Please Select' with a dropdown arrow; 'Loan purpose' set to 'Select your loan purpose' with a dropdown arrow; and 'Repayment frequency' set to 'Weekly' with a dropdown arrow. The 'Personal Details' section is partially visible at the bottom.

Please ensure your client has read and understood the **Symple Loans Privacy & Credit Reporting Policy** and the **Symple Loans Website Terms of Use and Electronic Communication Terms & Conditions** prior to commencing.

You'll find these in the Resources tab of the portal.

Rate Estimate Summary

The screenshot shows the Symple Loans dashboard for a user named John Broker. The progress bar indicates that the user is currently on step 2, 'Start Application', which is highlighted in purple. The other steps are: 1. Rate Estimate (green checkmark), 3. Employment Information (grey checkmark), 4. Expenses Information (grey checkmark), 5. ID Verification (grey checkmark), 6. Income Verification (grey checkmark), 7. Document Upload (grey checkmark), and 8. Bank Details (grey checkmark).

Great News!
Frank may be eligible for a Symple Loan

Personalised Rate Estimate

Repayment	\$109.28
Repayment Frequency	Monthly <input type="button" value="v"/>
Indicative Rate	13.99% p.a.
Loan Amount	\$ 5,000
Loan Term	7 Years <input type="button" value="v"/>
Loan Establishment Fee	\$150
Loan Administration Fee (monthly)	\$10
Broker Fee (max \$990 incl. GST)	\$ 150

The repayment amount has been calculated inclusive of fees.

This is the applicant's rate estimate based on a soft bureau call which means it **won't** negatively impact your client's credit score.

You can still update any of the greyed-out fields then click "Recalculate" which will update the repayment amount.

Click "Start Application" to begin the application.
An enquiry will be on the applicant's credit report when the application is submitted.

Where your **client's rate estimate request was not successful** this may due to one or more of the following reasons:

- Does not meet minimum credit score check
- Cannot match details to the credit bureau database
- History of bankruptcy

Provide Supporting Information

The screenshot shows a progress bar at the top with 8 steps: 1. Rate Estimate, 2. Start Application, 3. Employment Information, 4. Expenses Information (highlighted in purple), 5. ID Verification, 6. Income Verification, 7. Document Upload, and 8. Bank Details. Below the progress bar is a section for 'Broker Notes for Application Assessment' with a text input area. This is followed by 'Upload Supporting Documents (non-income related)' with a list of instructions: 'Pay out letters, if applicable (Debt Consolidation to close accounts)', 'If you are seeking a price match for this application, please attach a screen shot or other evidence.', and 'Any other documentation you would like Symple to consider in the assessment of this application (not related to income verification)'. Below this is a 'Document Upload' section with a large light purple area containing the text 'Upload or drag and drop files here'. At the bottom, there is a table of uploaded documents.

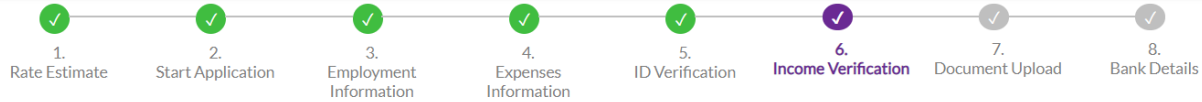
Document Title	Actions
price matchA.pdf	view / delete

Please add file notes for the Assessment Manager if relevant.

If you are seeking a **price match**, please upload a screen shot or other of the alternative offer.

Other documents such as pay out letters (if loan purpose is debt consolidation and loan/s are being paid out/closed) or any other relevant documents that are not related to income verification (**file type must be PDF**).

Income Verification



Income Verification Options

As a responsible lender we are required to verify the income of applicants through bank statements and/or other financial statements to ensure the loan is suitable and affordable for the applicant.

Option 1: Broker Managed Document Upload

In order to verify your borrower's income and expenses, you will need to upload official bank statements and other documents (depending on the applicants circumstances).

IMPORTANT TO KNOW

- We can only accept official PDF files of e-statements/ transaction listing downloaded from your internet banking portal. We do not accept screenshots, CSV, XLS exports or any other format.

UPLOAD DOCUMENTS

Option 2: Borrower Managed Online Bank Statement Submission

Alternatively, you can send a link to your borrower, requesting them to connect to their online banking and submit their bank statement electronically, using the MOGOPLUS service.

Your customer will be sent an email link to login and complete this process.

The MOGOPLUS service is a fast and secure way for your borrower to submit their bank statements for automated processing by Symple Loans.

IMPORTANT TO KNOW

- MOGOPLUS is used by many large financial institutions for income verification.
- **Your security is our priority.** At no time are your banking credentials seen, stored, or able to be re-used.
- Bank statement submission is required in order to assess and finalise your application.

SEND LINK TO APPLICANT

To complete income verification, you can choose to:

- 1) manually upload your client's income documents or
- 2) request us to send your client a link to complete this section providing bank statements online via MOGOPLUS.

If the applicant completes income verification via MOGOPLUS they will receive an email to create a password to log in to the Symple Loans Customer Portal.

From there they will be prompted to enter their bank account credentials and select the relevant accounts.

Application Outcome

- All applications will refer to an Assessment Manager to complete final checks. If any information provided in the application is unclear or insufficient, they will contact you within one business day.
- Application outcomes will be emailed to you in the first instance. Should your client's application be declined please contact the Broker Support Team if you would like to discuss the details of the application outcome.
- On notification of application approval, please log back into the Broker Portal and resume to complete the applicant's bank details for funds to be disbursed.

If you need to make any corrections to an application after it's been submitted, please contact the Broker Support Team on 1300 345 865 (Monday to Friday 9am – 5pm).

Application Approval

Congratulations! Sarah Roberts's application has been approved.

Loan Details

Loan Amount : \$10,000

Loan Term (in years) : 7

Interest Rate : 12.99% p.a

Loan Establishment Fee : \$300

Loan Administration Fee(monthly) : \$10

Broker Fee : \$990

Repayment Amount : \$49.52

Repayment Frequency : Weekly

Please nominate one of the following options for the loan contract to be signed:

- Download loan contract
- Send a link to the applicant to digitally sign the contract on the Symple Loans Customer Portal

On the approval of an application, there are two options to sign the contract

- i) you can download a copy and provide to your client or
- ii) you can request that we send a link to your client so that they can electronically sign the contract.

Once the contract has been electronically signed, you will be notified by email of the next steps to disburse the funds.

If the applicant has previously logged in to the Symple Loans Customer Portal from the Income Verification section, they can use the same password to access the contract. If this is the time first they are accessing the Customer Portal, they will first receive an email to create a new password.

My Applications page

My Applications

Search by Application Number or borrower name

▼ All ▼

Documents 1 - 5 of 5

1

Created Date	Application ID	Name	Amount	Purpose	Current Status	Action
15/12/2020	APP-0000010764	Sarah Roberts	\$10,000	Car	Approved	RESUME
15/12/2020	APP-0000010763	Dean Winchester	\$20,000	Personal Investment	Declined	
15/12/2020	APP-0000010762	Frank Thorn	\$50,000	Household and personal goods	Declined	
15/12/2020	APP-0000010761	Ruth Orlando	\$5,000	Home Improvement	Complete / Funds Transfer Initiated	

To view your applications in progress, please click on the RESUME button. All the applications you've started will be listed here.

My Rate Estimates page

My Rate Estimates

Search by QQ Number or Borrower name

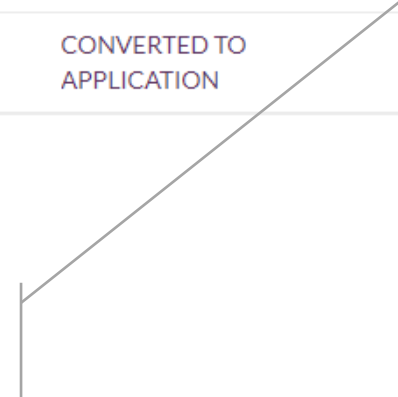
▼ All ▼

Documents 1 - 2 of 2

1

Created Date	Name	Quote Number	Amount	Purpose	Payment Frequency	Current Status	Action
14/12/2020	Dean Winchester	QT-000043532	\$50,000	Debt Consolidation	Weekly	CONVERTED TO APPLICATION	VIEW DETAILS >
14/12/2020	Frank Thorn	QT-000043535	\$49,000	Travel	Weekly	CONVERTED TO APPLICATION	VIEW DETAILS >

To view the details of a previously completed Rate Estimate, please click on the VIEW DETAILS button.



For any queries relating to application assessment follow up please contact the Broker Support Team on 1300 345 865 Monday to Friday 9am – 5pm.

For all other queries please contact Maurice Corsi on 0421 321 248.