

REMINDER: Application and Variation Form updates – ApplyOnline

Earlier this month we let you know about several updates that we're making. These include:

- Contract Of Sale is now **required upfront**
- changes to our Application and Variation Forms and Checklists -
 - **New mandatory question** added to the Application Form on whether the customer has had any difficulty making loan repayments in the past two years
 - **Lenders Mortgage Insurance (LMI) disclaimer** - an additional statement to ensure you've explained LMI to your customers when applicable
 - Loan purpose related changes – new definitions and classifications
 - 100 point ID form – **removed the requirement** for customers to sign the form and now split into Primary Photographic Documents, Primary non-Photographic Documents, and Secondary Documents
- minor updates to the **Serviceability Calculator**


To view full details on these changes please revisit [March Latest News](#).

Go live dates

- Nextgen.net's ApplyOnline will be updated with the changes to the forms including new submission checklist **from Monday 25 March**. You'll see the updates to ApplyOnline once your aggregator has accepted the changes.
- Changes to the forms have already gone live for Simpology's Loanapp and paper-based applications including the new submission checklist.
- The updated Connective Home Loans Essentials Serviceability Calculator is now available on your aggregator system. *Please make sure you use the updated version.*

If you have any questions, please contact your Connective Home Loans Essentials Business Development Manager.

Regards,



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