

# APPLYONLINE CHANGES – OCTOBER 2021

- **eSign** - pages 2 to 12

Pre populates application information captured from Applyonline into select mandatory application forms and allows digital execution in minutes. The forms are;

- Application for Membership,
  - Verification of Identity, and
  - Privacy, Consent, Declaration & Rate Lock
- **Co-Borrower declarations** (Compliance tab) – page 13

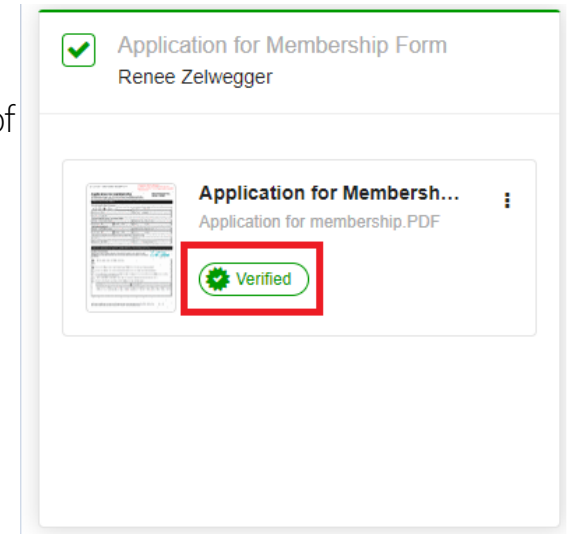
In order to meet our obligations under the Banking code of practice the bank must ensure that all co-borrowers to a loan;

- Are receiving a benefit, understand their obligations under the loan, provide their reasons for being a co-borrower and that there is no evidence of financial abuse being experienced by the co-borrower/s
- **Home Loan applications for existing Bank members** – page 14

Additional Applyonline sections requiring completion

# SUMMARY OF ESIGN FUNCTIONALITY WITHIN APPLYONLINE

- It is imperative to first complete all content within each Applyonline tab. This will ensure that all required information is pre-populated into each eSign applicable form. Applicable forms can be identified within the 'Supporting documents' tab or the 'Print' function that are marked with a 'pencil' icon.
- Each applicant must have a unique email address and phone number.
- To send the document(s) select the 'eSign Request' link within the <Supporting Docs> Tab
- Should any applicant **not wish to use eSign** then this functionality is **not able to be used for any applicant and 'wet' signatures are required for all forms**. Brokers can still benefit via printing out the mandatory forms from the Print Menu – they will be pre-populated with data; ready for manual signing
- Once the eSign process has been completed the applicable document is automatically uploaded to the <Supporting Docs> tab and marked as **Verified** and all recipients receive an email to this effect with copies of the completed/signed forms attached
- The proceeding pages provided summary examples on Applyonline data completion for each document



# APPLICATION FORM MEMBERSHIP

- Completion of all information within <Applicants> Tab required for each applicant

Borrower 1: Ms Amanda Demo of 1 [New](#)

**Applicant Type**

Applicant Type:  Applicant Role:

**Applicant**

Title:  First Name:  Middle Name:  Family Name:  Previous Name:

[Add Other Name](#)

Date of Birth:  Gender:  Permanent Australian Resident:  Residency Status:  Country of Residency:  Home Phone Number:  Mobile Phone:  Business Phone Number:  Fax Number:  E-mail Address:  Preferred Contact Method:  Foreign Tax Resident:

**First Home Buyer:** ☐  
**Customer of Lender:** ☐  
**Existing Customer Number:**   
**If yes, how long:**  months  
**Employee of Lender:** ☐  
**Marital Status:**

**Spouse**

☒ Co-Applicant   
☐ Non Loan Party   
First Name:   
Family Name:   
Financially Independent Spouse: ☐

**Dependants**

Age   
[Add Dependant](#)

**Addresses**

Current Residential Address:  [Edit](#) [New](#)  
Current Address Since:  Current Housing Situation:   
[Add Previous Residential Address](#)  
Mailing Address:  [Edit](#) [New](#)  
Post Settlement Address:  [Edit](#) [New](#)

**Application for membership** **TEACHERS MUTUAL BANK LIMITED**

In this document, "the Bank", "we", "us" and "our" means Teachers Mutual Bank Limited; and "you" means the person applying for or with one or more of our products and services.

**What are your personal details?**

**Full name as per your identity documents**

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other  Date of birth   
Given names  Last name

**Residential address mandatory – must not be a PO Box**

No/Street  Suburb/Town/City   
State/Territory  Postcode  Country

**Postal address (if different)**

No/Street/PO Box  Suburb/Town/City   
State/Territory  Postcode  Country

**Contact details – Mobile and email fields are mandatory to enable your account to be set up**

Home phone  Work phone   
Mobile phone  Email

# APPLICATION FORM MEMBERSHIP

- New fields added in <Applicants> Tab for Other Name (Also known as) and taxation status question

**What are your personal details?**

Full name as per your identity documents

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other  Date of birth

Given names  Last name

Also known as (if applicable)

Borrower 1: Ms Amanda Demo of 1 [New](#)

**Applicant Type**

Applicant Type: Person

**Applicant**

Title: Ms

First Name: Amanda

Middle Name:

Family Name: Demo

Previous Name:

[Add Other Name](#) !

**What is your taxation status and details?**

Please advise all the countries of which you are a tax resident. For more information go to ato.gov.au and type 'tax resident' in the search tab.

☐ Australia only ☐ Australia and  and

☐ not Australia but  and

**Foreign Tax Resident** ?

Yes No

If YES is selected, Broker can ADD country from list

**Foreign Tax Details Editor**

Country / Jurisdiction  Tax Identification Number (TIN)  Reason TIN Not Provided

Country / Jurisdiction dropdown list:

- Alghanistan
- Aland Islands
- Albania
- Algeria
- American Samoa
- Andorra
- Angola
- Anguilla
- Antarctica
- Antigua and Barbuda
- Argentina
- Armenia
- Aruba
- Austria
- Azerbaijan
- Bahamas
- Bahrain
- Bangladesh
- Barbados

# APPLICATION FOR MEMBERSHIP

- New <Other Products> Tab for Membership eligibility questions, share payment options and applicant acknowledgements per division
- The new tab is **mandatory** and must be completed if the applicants are non members.

Save Print Clone Validate Submit Trash

Summary Applicants Loan Details Security Financial Position Loan Summary Compliance Status Tracking Supporting Docs Internal Notes **Other Products**

### Membership Details

Membership is open to citizens or permanent residents of Australia who are current or retired employees in the Australian education sector or are family members of members (i.e. shareholders) of the Bank.

**Applicant: Amanda Demo**

Please select one or more of the following:

- ☐ You are an employee in Australian education sector AND you are a member of your industrial association
- ☐ You are an employee in the Australian education sector AND you are not a member of your industrial association
- ☐ You are retired AND immediately prior to your retirement you were an employee in the Australian education sector
- ☐ You are a family member of a member of the Bank AND your family member's details are:

Full name:  Their membership no:

AND they are your: ☐ spouse/partner ☐ child/step-child ☐ parent ☐ brother/sister ☐ grandparent ☐ grandchild

### Membership Share Payment Details

How would the applicant like to pay the membership share?

### Shareholder Notices

Nomination to receive shareholder notices electronically

☐ By ticking this box, you nominate to receive shareholder notices electronically at your electronic address(es) specified on this form or such other electronic address as you later give us.

### Acknowledgement and consent for electronic verification of identity

☐ You confirm that you are authorised to provide the personal information presented and consent to your information being disclosed to:

a credit reporting body and for the purposes of verifying your identity. relevant government record issuers and record holders.

#### Note:

Should eSign not be used this tab section still requires completion.


Completion will also pre-populate application information and allow the form to be printed via Print Menu and the form for manual signing.

- **Membership process:** Joint applicant is eligible via prime applicant

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BANK LIMITED**

# APPLICATION FOR MEMBERSHIP

- Prompt regarding Membership Share Payment Details

Please select one or more of the following: 

☒ You are an employee in Australian education sector **AND** you are a member of your industrial association


☐ You are an employee in the Australian education sector **AND** you are not a member of your industrial association

☐ You are retired **AND** immediately prior to your retirement you were an employee in the Australian education sector

☐ You are a family member of a member of the Bank **AND** your family member's details are:

Full name:  Their membership no:

AND they are your: ☐ spouse/partner ☐ child/step-child ☐ parent ☐ brother/sister ☐ grandparent ☐ grandchild

**Membership Share Payment Details** 

How would the applicant like to pay the membership share?

Account Name:

Account Number:

If a single applicant, the shares must be debited from an account in the single applicant's name.


For a joint application, the shares can come from the joint applicant's account.

**Shareholder Notices**


Nomination to receive shareholder notices electronically


☐ By ticking this box, you nominate to receive shareholder notices electronically at your electronic address(es) specified on this form or such other electronic address as you later give us.


**Acknowledgement and consent for electronic verification of identity**


☐ You confirm that you are authorised to provide the personal information presented and consent to your information being disclosed to: 


a credit reporting body and for the purposes of verifying your identity. relevant government record issuers and record holders.

 Firefighters Mutual Bank

 Heaven Professionals Bank

 Teachers Mutual Bank

 UniBank

 TEACHERS MUTUAL BANK LIMITED

Prompt is visible when user hovers their mouse over the !

# VERIFICATION OF APPLICANT IDENTITY

- Existing fields in Applyonline used to pre-populate information required
- This form is sent to the BROKER for signing and Identifier certification will always default to the BROKER details
- List of identification documents produced section will be populated from the identification information entered in the <Applicants> tab
- Evidence of Identification is still required to be uploaded to the <Supporting Documents> tab

## Verification of Identity – face to face

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Combined VOMI and AML/CTF – Third Party Channel

This form is to be completed when applicants and/or guarantors are offering mortgage security and is designed to comply with current "verification of mortgage identity" standards. When complete it also meets or exceeds the Bank's AML/CTF identification verification standards.

A separate form is required for each applicant and/or guarantor

### INSTRUCTIONS

1. Please refer overleaf for a list of acceptable identity documents
2. Complete this form in full for each applicant
3. Description of original identity documents and page number in set of copies to be stated  
E.g. Australian Passport (1)  
Australian Driver's Licence (2)  
Medicare card (3)
4. Please ensure that you verify the applicant's full name and either their date of birth or residential address from the documentation presented.  
5. Attach a copy of each identification document and endorse each copy certifying with the following statement:  
"This is a true copy of the document I used to identify (insert full name of person being identified)"

Please complete in CAPITAL letters

### Identifier certification

I,  full name of identifier  
Of,  address of identifier  
Being a  occupation of identifier

and having been directed to use this form by Teachers Mutual Bank Limited hereby certify that:

- a) The identification relates to  full name of person being identified
- b) The identification was carried out on  date
- c) The original current Identification Documents listed below were produced to me and copies of the documents signed, dated and endorsed by me as true copies are attached to this form
- d) The verification of identity was conducted in accordance with the Verification of Identity Standard.

I also confirm that I have verified the full name and [tick whichever is applicable]

☐ date of birth or ☐ residential address  
of  full name of person being identified

Dated this  day of  Year

Identifier's signature  Contact telephone number

### List of Identification Documents Produced

Description of the identity document produced and endorsed	Page number in set of copies endorsed
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Firefighters Mutual Bank, Health Professionals Bank, Teachers Mutual Bank and UniBank are divisions of Teachers Mutual Bank Limited  
ABN: 50 087 450 459 AFSL/Australian Credit Licence No 238583, 01056-8803-0117 VICA/PSF-09000-1

Page 1 of 2



# VERIFICATION OF APPLICANT IDENTITY

## LIST OF IDENTIFICATION DOCUMENTS PRODUCED

- **Applyonline** will prompt to add sufficient identification in <Applicants> tab that satisfies Verification Of Identity requirements.
- A red cross validation will remain until the identity requirements are met.

Identification Documents

Face to Face Identity Check: ☒

Existing Customer: ☐

Provide: Australian Passport OR Foreign Passport - AND - Australian Driver's License OR photo card (Govt. issues and shows name and DOB) - OR - Australian Passport OR Foreign Passport - AND- Full Birth Certificate OR citizenship certificate OR descent certificate - AND - Medicare OR Centrelink OR Dept. of Veterans affairs card - OR - Australian Driver's License OR photo card - AND - Full Birth Certificate OR citizenship certificate OR descent certificate - AND - Medicare OR Centrelink OR Department of Veterans affairs card - AND - Change of name or marriage certificate if necessary

Document Type

Primary Photographic - Driver's Licence - Australian

Document Details

Document Number:

13456576

Date of Issue:

Expiry Date:

01 Jan 2024

Name on Document:

Document Issued By:

RMS

Place of Issue:

NSW

Original or Certified Copy:

Original

Verified:

☒ Photo  
☒ Applicant Full Name  
☒ Residential Address  
☒ Signature  
☒ Date of Birth

List of Identification Documents Produced

Description of the identity document produced and endorsed	Page number in set of copies endorsed
Primary Photographic - Driver's Licence - Australian	
Primary Photographic - Passport - Australian	

Page number will always remain blank

Add New Identification

# PRIVACY, CONSENT, DECLARATIONS & RATE LOCK

- Existing fields in Applyonline used for pre-population of information

## Your Way Applications – Rate Lock.

This section is populated by the Product Selector in <Loan Details> tab

## Your Way Plus Applications – Rate Lock and Mortgage Offset facility.

This section is populated by the Product Selector in <Loan Details> tab

Product Selector

Search for suitable products or select from the list below

Variable

Fixed Option

- > Your Way Home Loan
- > Your Way Plus Home Loan
  - > 1 Year
  - > Principal and Interest
  - > Interest Only
  - > 2 Year
  - > 3 Year
  - > 4 Year
  - > 5 Year

Product selected:  
Principal and Interest, 1 Year, Your Way Plus Home Loan (Fixed Option)

Available product features:  
☒ Rate Lock  
☐ Redraw  
☐ Package with Offset

Cancel Save Changes

**Product selected:**  
Principal and Interest, 3 Year, Your Way Plus Home Loan (Fixed Option)

**Available product features:**  
☒ Rate Lock  
☐ Redraw  
☒ Package with Offset

Rate lock, if applicable, must be added as a Feature by the Broker in the Product Selector in order to populate on the form

DocuSign Envelope ID: 3C28708E-4745-456C-9470-D95FC5F173E4

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BANK LIMITED

## Privacy, Consents, Declarations and Rate Lock

In this document, "the Bank", "we", "us" and "our" means Teachers Mutual Bank Limited and "you" means the person applying for or with one or more of our products and services.

This document is for broker use only. Please  
complete in CAPITAL letters

### Your details

#### Borrower 1

Title (optional) ☐ Mr ☐ Mrs ☐ Ms ☒ Miss Other

Given Name JENNIFER

Last Name GALE

### Rate lock for fixed rate loans

Rate Lock is an option available to lock in the current interest rate on your fixed rate home loan. The rate is locked in for a period of 90 days from the date of application. Rate Lock incurs a fee of 0.15% of the fixed rate application amount and is added to the loan and disclosed in your offer and loan contract.

- ☒ Yes, you wish to apply rate lock to your eligible fixed rate home loan application  
☐ No, you do not require rate lock to be applied to your eligible fixed rate home loan application

### Your Way Plus Applications – Mortgage Offset facility

As part of your package, you are eligible for an offset account. If you require an offset account please complete the following section.

☐ You would like an offset facility using your existing Everyday Direct account

Or

☒ You request a new Everyday Direct account with Visa Debit cards to be opened and to be linked as an offset to your loan.

If you are splitting your loan into fixed rate loan and variable rate loan, we will link your offset facility to your variable loan unless you indicate otherwise below:

☐ (Optional) Link your offset facility to your fixed rate loan

Please indicate from which account you want your annual package fee to be debited:

☐ Your existing Everyday Direct Account

Or

☒ Your new Everyday Direct Account (with offset facility)

# PRIVACY, CONSENT, DECLARATIONS & RATE LOCK

- Select **New** Everyday Account or **Existing** Everyday Account (for linking Offset and debiting Package fee)

**Features and Discounts**

Feature: Package with Offset

Product: 1 - Your Way Plus Home Loan Fixed 3 Year (Package with Offset, Rate Lock)

Account Option: New Everyday Account

Product: New Everyday Account

Comment:

[Add New Feature](#)

**Loan Products**

Base Amount: \$250,000.00 Including financed fees

LMI Premium: (if applicable) 0 To be added to Loan Amount

Total Loan Amount: \$250,000.00

Product: Your Way Plus Home Loan Fixed 3 Year (Package with Offset, Rate Lock)

Total Loan Term: 30 Years

Repayment Type: Principal & Interest

Repayment Frequency: Fortnightly

Interest Only Term: Years

Customer Chosen Amount:



- Information is then populated on the form, as per below:

## Rate lock for fixed rate loans

Rate Lock is an option available to lock in the current interest rate on your fixed rate home loan. The rate is locked in for a period of 90 days from the date of application. Rate Lock incurs a fee of 0.15% of the fixed rate application amount and is added to the loan and disclosed in your offer and loan contract.

- ☒ Yes, you wish to apply rate lock to your eligible fixed rate home loan application
- ☐ No, you do not require rate lock to be applied to your eligible fixed rate home loan application

## Your Way Plus Applications – Mortgage Offset facility

As part of your package, you are eligible for an offset account. If you require an offset account please complete the following section.

- ☐ You would like an offset facility using your existing Everyday Direct account
- Or
- ☒ You request a new Everyday Direct account with Visa Debit cards to be opened and to be linked as an offset to your loan.

If you are splitting your loan into fixed rate loan and variable rate loan, we will link your offset facility to your variable loan unless you indicate otherwise below:

- ☐ (Optional) Link your offset facility to your fixed rate loan

Please indicate from which account you want your annual package fee to be debited:

- ☐ Your existing Everyday Direct Account
- Or
- ☒ Your new Everyday Direct Account (with offset facility)

# PRIVACY, CONSENT, DECLARATIONS & RATE LOCK

## ELECTRONIC CONSENT / DELIVERY

- **New - Electronic consent/delivery** is populated on the form from the Consent Declaration on the bottom of the <Applicants> tab (Broker must tick this)

### Declarations

Credit Authority Signed: ☒

Allow Direct Marketing: ☐

Allow Third Party Disclosure: ☒

Consent for electronic delivery of documents, statements and notices: ☒

### Consent to receive Loan offer Pack by email

☒ You consent to the Bank emailing to your email address nominated in the "personal details" section of this form, the Loan Offer Pack that consists of:

- Offer and Loan Contract
- other ancillary loan documents and
- in the case of a home loan, mortgage documents.

By ticking the box above, you agree that:

- the Loan Offer Pack stated above will not be given to you in paper form by post
- you will keep your email address up to date and check it regularly for notifications from us and
- you may change your preference for how the Loan Offer Pack is sent to you at any time.

# CO-BORROWER DECLARATIONS IN COMPLIANCE TAB

## WHY?

- In order for the bank to meet our obligations under the Customer Owned Banking Code of Practice we must ensure that:
  - All co-borrowers to a loan are receiving a benefit
  - All co-borrowers understand their obligations under the loan
  - All co-borrowers provide their reasons for being a co-borrower
  - There is no evidence of financial abuse being experienced by the co-borrower/s

## WHO?

- When there is more than one applicant/co-applicant then all will be deemed co-borrowers

The screenshot shows a web form titled 'Jennifer Garner' under the 'Declarations' tab. The form is for 'Co-borrower declarations' and includes instructions: 'Please ensure the co-borrower has confirmed one of the following'. There are three radio button options: 'The co-borrower will receive a substantial benefit from the loan' (selected), 'The co-borrower will not receive a substantial benefit from the loan and have confirmed they still want to proceed as a co-borrower', and 'The co-borrower will not receive a substantial benefit from the loan'. Below this, there is a section for 'The co-borrower has indicated they will receive a substantial benefit. Please select an option from below' with three checkboxes: 'Co-borrower will acquire a reasonably proportionate legal or equitable interest in assets purchased with the loan funds' (checked), 'A reasonable portion of the loan funds are used to repay the co-borrower's debts or other obligations owed by the co-borrower', and 'Other'. The form also includes a section for 'Ben Afleck' with similar instructions and options.

# HOME LOAN APPLICATIONS FOR EXISTING BANK MEMBERS

- Within <Applicants> Tab the selection of 'Customer of Lender' field will prompt the requirement of the selection of the 'Current lender' in the <Other Products> Tab

Save Print Validate Click For View Mode Submit more »

Summary **Applicants** Loans Securities Financials Fees Assessment Compliance Processing Document

Application ID: 100974968  
\$500,000

Snapshot: A:1 L:4 S:1 OWNOC

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Borrower 1: of 1 [New](#)

**Applicant Type**

Applicant Type: Person Applicant Role: Prime

**Applicant**

Title: First Home Buyer: Customer of Lender: ☒

Save Print Show Validation Validate Submit more »

Summary Applicants Loan Details Security Financial Position Loan Summary Compliance Create Product Supporting Docs Status Tracking

Next Action: Submit

**Additional Product Referrals**  
Create a non-loan application product referral to a third party for products such as insurance, credit cards, deposit accounts and so on.

☐ NO I do not want to create additional product referrals for the loan applicants.

Current Lender: Teachers Mutual Bank