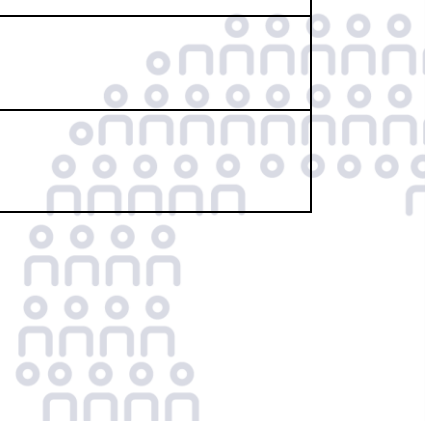


## Compliance Checklist – Consumer Lending

Date:	Name of Broker:
Applicant(s):	
Lender:	Loan Amount:
Application Status: (at time of audit)	Settlement Date: (if applicable)

Requirement	Provided?	Deduction
Credit Guide provided to all applicant(s). If not through MyCRM then the email containing the Credit Guide needs to be attached to MyCRM.	Y / N	10% if not at 1 <sup>st</sup> review, fail if not at 2 <sup>nd</sup> review
Privacy Consent accepted by all applicant(s) if a credit check has been saved on file. Electronic acceptance via MyCRM or a signed Credit Guide/Privacy Statement document is acceptable.	Y / N / NA	10% if not at 1 <sup>st</sup> review, fail if not at 2 <sup>nd</sup> review
Fact Find completed via MyCRM or MQ Questionnaire completed, saved to 'Documents' and data updated in MyCRM (if not completed through the initial request, then sufficient notes to be left by broker from further discussions with applicants).	Y / N	5% if either requirement not met
Living Expenses summary completed and updated in MyCRM (via MyCRM Fact Find or using the Living Expenses Excel sheet). If MLE in AOL differs from Game Plan then has commentary been noted as to why? Evidence provided to MyCRM as to how living expenses have been verified?	Y / N	
Income supporting documents provided and saved to MyCRM.	Y / N	10% if any document is missing across all categories
Salary account statements/transactions provided and saved to MyCRM.	Y / N	
Savings account statements/transactions provided and saved to MyCRM (for purchase applications only).	Y / N / NA	
Liability account statements/transactions provided and saved to MyCRM.	Y / N / NA	
Evidence of any undisclosed liabilities not entered into Game Plan or AOL?	Y / N	5%

Requirement	Provided?	Deduction
Identification documents provided for all applicants/guarantors and saved to MyCRM – Drivers Licence and Medicare Card required (or sufficient alternatives based on lender requirements if these cannot be provided).	Y / N	10% if either not met at 1 <sup>st</sup> review, fail if either not met at 2 <sup>nd</sup> review
Notes indicating applicant(s) have been interviewed in person, relevant box ticked in MyCRM (if interviewed remotely then a screenshot of the broker and all applicants from the video call to be saved to MyCRM).	Y / N	
Tax File Numbers redacted from all documents (if applicable).	Y / N / NA	10%
Best Interests Duty notes captured in MyCRM? <ul style="list-style-type: none"> <li>- Sufficient explanation as to the loan purpose?</li> <li>- Reason why loan product has been chosen?</li> <li>- Reason why loan term reset to a term greater than the current loan term?</li> <li>- Notes if chosen lender not the cheapest option?</li> <li>- Exit Strategy?</li> <li>- 3 lenders chosen in product comparison? If not are there comments why there are less than 3 lenders?</li> </ul>	Y / N Y / N Y / N / NA Y / N / NA Y / N / NA Y / N / NA	10% if any requirement not met
Game Plan signed and uploaded to MyCRM or accepted electronically through MyCRM? Has the Game Plan been accepted either on the day or prior to the AOL loan submission date?	Y / N	10% if not at 1 <sup>st</sup> review, fail if not at 2 <sup>nd</sup> review
Game Plan (cont.) <ul style="list-style-type: none"> <li>- Lender/Loan Product/Loan Details match AOL?</li> <li>- Income captured correctly?</li> <li>- Liabilities captured correctly incl correct monthly commitment?</li> <li>- Commissions captured accurately?</li> </ul>	Y / N Y / N Y / N / NA Y / N	10% if any requirement not met
All required lender application forms saved to MyCRM in their entirety and signed by all applicants?	No score but lender documents must be uploaded to MyCRM once signed. If accepted electronically via Apply Online the documents don't need to be added to MyCRM but a note must be left explaining so.	
Data entered into the lender's servicing calculator are correct based on documentation provided?		
All information in Game Plan/ Lender servicing calculator accurate based on documentation obtained? If not are there sufficient notes explaining any differences?	Y / N	10% if discrepancies found with insufficient commentary
Application submitted to lender within 90 days of Game Plan being accepted?	Y / N	Fail if outcome is N
	<b>FINAL SCORE</b>	
<b>80% or greater – Satisfactory      Under 80% - Unsatisfactory</b>	<b>RESULT</b>	
<b>Notes:</b>		



Requirement	Provided?	Deduction

