

Frequently Asked Questions

28 November 2022

Question	Which documents will be mandatory to submit a Macquarie home loan application?
Answer	Depending on the application you're submitting, different documents will be mandatory. Mandatory documents will have a red dot on their tile in ApplyOnline. Please note all mandatory documents will need to be uploaded before you can submit the application.
Question	Can I still email my supporting documents?
Answer	All documents for your initial submission will need to be submitted via ApplyOnline for applications submitted from 28 November 2022. Please note for any applications submitted before 28 November 2022, please continue to email these in via docs@loans.macquarie.com .
Question	Do you have any resources to show me what to do?
Answer	Yes, there are videos available in ApplyOnline to help you. To access the videos click on Learn then How-To Videos then finally Supporting Documents .
Question	How do I upload a document?
Answer	The steps for this can be found in this video from ApplyOnline .
Question	How will I know if I need to supply additional documents?
Answer	You'll continue to receive BCM's to let you know when we need additional documents. You can continue to provide these additional documents via docs@loans.macquarie.com . You can provide these additional supporting documents through ApplyOnline also. The steps for uploading additional documents can be found in this video from ApplyOnline .
Question	How do I use the 'Additional Documents' tile correctly?
Answer	If the document you need to submit doesn't have a tile, you can upload it by: 1. Click on the 'Additional Documents' tile 2. Attach the document as per normal process 3. When you're verifying the document, you'll need to: a. Select the pages to submit. It will default to all pages in the document b. Identify the document in part 2. Use the search filter to find the appropriate document classification c. In part 3, you'll need to confirm what it relates to. Here you must only select if it's related to an individual applicant or the application itself. These will be the suggested options and you'll just need to select the correct one

Complete all three steps.

1 | Select the page(s) you want to include in the document
Hold the shift key to select multiple pages at once

PAYG Income 3.PDF
1 page | 09 Aug 2022 17:12

Download all | Select pages

2 | Identify the document type
Search to filter...

- ☐ ABN Certificate
- ☐ ABN Search
- ☐ ABN/CTF Customer ID Checklist
- ☐ ASIC Certificate of Incorporation
- ☐ ASIC Invoice
- ☐ ASIC Record of Registration
- ☐ ATO Clearance Certificate
- ☐ ATO Letter
- ☐ ATO Lodgment Confirmation
- ☐ ATO Notice of Assessment
- ☐ ATO Property Sale

3 | What does it relate to in the application?
Search to filter...

Applicants

Applicant Security

For example, to send us your 'broker notes' you'll need to add this under the 'Additional Documents' tile. For '2. Identify your document type' you can search 'broker notes' and select it. '3. What does it relate to in the application' you should select the application from the options

Question	What if there's an incorrect requirement on the 'Submission' or 'Approval' checklist?
Answer	If there's an incorrect requirement on the 'Approval' checklist, you'll need to request an exemption on that tile before you can send us the other documents uploaded. The exemption screen also has options for 'Document unavailable' and 'Other'. All tiles on the Approval checklist will need to be completed, either with document uploaded or exception requested. Please note that all mandatory tiles need a document to be uploaded.
Question	Do I need to label each document and upload individually?
Answer	Yes, all documents will need to be uploaded individually to the specific title.
Question	How do I know what documents are mandatory?
Answer	Mandatory documents will be highlighted with a red dot on the 'Submission' checklist.

Submission checklist
Documents required at submission time.

☐ ☒ ☐ ☒ Show outstanding only

☒ E-Lodge Support Form
[Redacted]
☒ Home Loan Application Form
No documents attached
 + Signed and shows the relevant Application ID entered on the first page

☒ Identification
[Redacted]
☒ ZIPID Report
No documents attached
 + Signed and dated by the identifying agent

☒ Contract of Sale
[Redacted]

☒ Rental Income
[Redacted]

Question	How do I provide supporting documents for applications submitted before the pilot starts?
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Answer	You can continue to email docs@loans.macquarie.com with supporting documents for any applications submitted before 28 November 2022.
Question	Do I need to redact sensitive information like a TFN?
Answer	Yes, all sensitive information will need to be redacted before it's submitted to us through ApplyOnline. The steps for this can be found in this video from ApplyOnline.
Question	How do I request an exception for a document?
Answer	<i>Tiles that are mandatory, noted by the red dot, cannot have an exception request, and will need a document to be uploaded.</i> You can request exceptions to tiles on the Approval Checklist by: 1. Select the 3 dots in the top right-hand corner 2. Select Request an exception 3. Complete the required information on this screen 4. Select Submit Please note, anything you add in the 'Notes to lender' text box will be sent to us, and will be useful in assessing your exception request.
Question	Will you be able to see the comments I leave on the tile when I upload a file?
Answer	No, these comments will not be sent to us. Please note, this is different to 'notes to lender' left on any exceptions raised, which will be sent to us.
Question	What if I have a document that doesn't meet the description of a category?
Answer	You can upload the document under additional documents, and during the Verification step, pick the most relevant category.
Question	What if I upload a document under the wrong category?
Answer	You'll be able to upload the correct documents under additional documents. Be sure to classify the document correctly to avoid delays. If you upload two documents in the wrong category (for example, payslips on the identification title, and identification on the payslips tile), you can reclassify the documents in ApplyOnline.
Question	Why isn't my application progressing past the 'Approval Checklist' on the Supporting Documents tab?
Answer	You'll need to satisfy all the tiles on the 'Approval Checklist' before it can progress. This process is explained in this video from ApplyOnline.
Question	My application should have progressed, but it hasn't yet, what should I do?
Answer	You can use our broker portal to check if anything is outstanding. Instructions for this can be found on Broker Help Centre. If you need more information reach out to our broker support team on 1800 174 945 (Monday to Friday, 8:45am – 5:15pm Sydney time)
Question	How can I share feedback about the new feature with you?
Answer	We'd love your feedback on your experience during the pilot. If you'd like to share your thoughts, please email us at macquariebrokersupportingdocspilot@macquarie.com
Question	What do I do if I get a technical issue?
Answer	The error message displayed in ApplyOnline will let you know the next steps needed.

If directed to us, please call our Broker Support team on 1800 174 945, Monday to Friday 8:45am to 5:15pm (local time).

Question	Will I need to resubmit my application due to a technical error?
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Answer	This depends on the error you're getting, but generally you won't need to resubmit your application if you have a technical error.
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Question	How large can my file be?
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Answer	50MB is the maximum
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Question	What format of files can I upload?
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Answer	ApplyOnline supports the below file formats:
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- PDF
- DOC
- DOCX
- RTF
- ODT
- TXT
- JPG
- TIF
- BMP
- GIF
- PNG
- HTML

Please note, don't use 'multi tab' files, like XLS, as there will be issues when it's uploaded. Files also need to be uploaded without a password.

Question	Can I upload password protected files?
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Answer	No, all documents uploaded can't have a password.
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Question	Will you have the "catalogue" tile available
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Answer	This won't be available for you. Each document will need to be uploaded to the specific tile.
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