


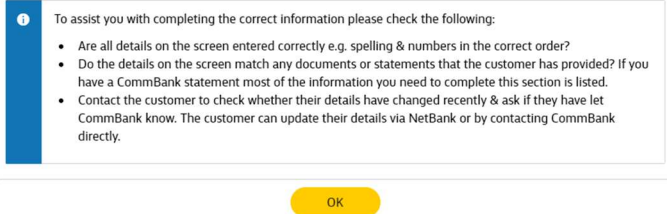
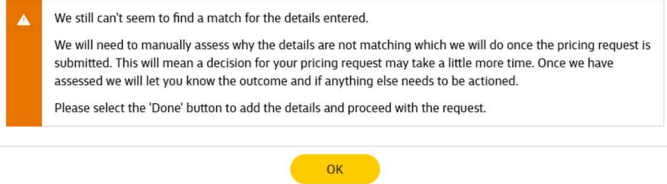
# **Home Loan Pricing Tool (HLPT) 2.0 Broker FAQ**

Version 1.1

October 2020



Topic	Question	Answer
General	Will HLPT 1.0 requests be visible in HLPT 2.0?	No. HLPT 1.0 requests are only visible in HLPT 1.0.
General	What do I do if I need help with HLPT 2.0?	You should reach out: <ul style="list-style-type: none"> <li>To your Relationship Manager or</li> <li>Phone Broker Support Hub</li> </ul>
General	What is the status 'Resubmit'	If a request is in the status of Resubmit, this means there was an issue with submitting your request and a quote has not been returned. You will need to open the request and select the Resubmit button to get a quote.
My Request screen	How do I know how long I have to action a request?	View the My Request dashboard and refer to the right hand side column. This will display how many days are remaining for the quote to be accepted or applied to a loan application.
In progress status	What does the status <b>In progress</b> mean?	When a request is in the status of In progress, it means it is under review.
New Request	I am selecting <b>New Request</b> , but a new Request is not opening.	Select My Requests first, then New Request.
New Request	I have selected <b>New Application(s)</b> but now I want to also get a price for Changes to existing loans. What do I do?	You can add or amend your selection in the "What is your request about?" section. You can do this at any time before you submit your request or when it is in 'Amendment required' status. To do this, simply click the option you wish to add or change. <b>NOTE:</b> In order to add 'Changes to existing loans', you must have answered 'Yes' when asked if the customer has an existing CBA home loan or transaction account.

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Customer and account details	I have completed the details in the Customer details screen but when I click on the <b>Done</b> button I get an error message. What do I need to do?	<p>When you click on Done, HLPT 2.0 will check against our CBA systems to try to match the customer (or account details) entered. If we cannot match these details, the following series of messages will appear after each unsuccessful attempt:</p> <p>Attempt 1 </p> <p>Attempt 2 </p> <p>Attempt 3 </p> <p>Check that the details have been entered correctly, you will be able to correct the details captured up to 3 times, after which the unmatched details will be added to the request. You will be able to submit your request, however, it will be flagged as a mismatch and will be manually assessed by the Pricing team. <b>NOTE:</b> This process will be the same for both customer details and when entering a CBA account number.</p>
Customer and account details	What happens when the Pricing team have manually assessed my application due to a customer/account mismatch?	Your request will be returned to you with the status of Amendment required. You will then need to check the comments left by the Pricing team to determine what details require updating. When this has been amended, you can resubmit the request. Refer to the <How Do I Guide> for more information.

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<b>Joint borrowers</b>	If joint borrowers also have individual lending they would like to get pricing for, do I need to submit separate requests for each borrower?	<p>Yes, however remember to include the new joint application details as part of both requests.</p> <p>Let's look at an example with two borrowers:</p> <ul style="list-style-type: none"> <li>• Borrower 1 and borrower 2 are applying for a new \$1m loan jointly in both names.</li> <li>• Borrower 1 has an individual existing loan with a limit of \$500k and borrower 2 has an individual existing loan with a limit of \$600k.</li> <li>• If borrower 1 wanted to reprice their individual existing loan, you will need to submit a pricing request for borrower 1 which includes the \$500k existing loan, and the \$1m joint loan as well.</li> <li>• If borrower 2 also wanted to reprice their individual existing loan, you will need to submit a separate pricing request for the \$600k existing loan and include the \$1m joint loan as well.</li> </ul>
<b>Add Product screen</b>	I no longer want to include pricing for existing loans within the request. What do I do?	Return to the Customer details screen using either the Tracker (top of screen) or the Back button (bottom left). Deselect the Changes to existing loans option. Select the Next step button to return to the Add product screen.
<b>Add Product screen</b>	I have completed the details on the screen but can't see what I need to do next.	It's important to select Done when you have completed a section so that the details are saved in the request and the next section for completion will appear.
<b>Add Product screen</b>	I have added extra App tabs but I no longer need them. How do I delete as the 'x' is only appearing in one of the tabs.	To delete an App tab, first click on the tab you wish to delete, then select 'x' within the tab.
<b>Add Product screen</b>	I need to include more than 5 applications in the request. What do I do?	<p>You can add up to 5 App tabs per request. If you have more than 5 concurrent loan applications that you would like to price, you will need to complete another request.</p> <p>If you are not offered your requested discount, escalate to the Pricing team adding all the request numbers along with an explanation in the Comments &amp; history section.</p>

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Add Product screen	I am re-fixing a Fixed rate loan that matures in the next 42 days. What should I select to get a discount?	Select Switch as the purpose dropdown and select Fixed rate as the Requested product type. Complete the remaining fields. If an offer is Accepted, the product will need to be processed via the Switch process to have the discount applied to the new fixed rate product. (normal switching process to apply i.e. switching request form).
Add Product screen	I have included pricing for the split loan. Will the discount also apply to the existing loan that I will be splitting?	No, the “Split” purpose is to obtain pricing only for the new accounts that will be opened from the split. To reprice the existing loan select the Add loan + button and Reprice in the purpose dropdown. Enter the account number for the existing loan that you are splitting.
LVR	Do I input the Base LVR or Total LVR?	You will need to enter the Base LVR.
Internal Refinance	When should I select Internal Refinance in an App tab?	<p>Select Internal Refinance when re-assessing and repaying an existing CommBank loan in full via a loan application. For example,</p> <ul style="list-style-type: none"> <li>• Full Limit/account balance reductions</li> <li>• Debt consolidation</li> <li>• Full internal refinance to a package eligible product</li> <li>• Full internal refinance to an Interest Only product</li> <li>• Full internal refinance of an existing loan for construction (which may also include product switch)</li> </ul> <p><b>NOTE:</b> Partial refinances and partial permanent limit reductions are currently unable to be included in the pricing request. Do not include the partial refinance or partial reduction as a purpose in the Loan details section of the request.</p>
Internal Refinance	How do I complete the Loan Details block in the App tab when an Internal Refinance purpose is applicable?	Select Internal Refinance and complete the appropriate fields. Please note the New loan limit is the final amount the loan will be when the loan is internally refinanced, this should be zero as the loan is being fully refinanced.

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		<p>You will also need to let us know where the funds are being refinanced to.</p> <ul style="list-style-type: none"> <li>a) If refinancing to a new loan, select 'Add loan' and in the purpose section select 'Purchase/other new lending'.</li> <li>b) If refinancing to an existing loan account, add another App tab and in the purpose section, select 'Top Up'</li> <li>c) If the funds are not being refinanced to another CBA home loan, you do not need to add any additional loan details</li> </ul> <p>Refer to the &lt;How Do I Guide&gt; for more examples.</p>
<b>Application totals</b>	Why does the Existing loan limit appear as \$0 when I have included loans in the Existing loans tab?	The Summary of New Application tab(s) section which appears at the top of the screen will only include the values from any App tabs. It does not include any values for any accounts listed in the Existing loans tab.
<b>Reprice Pending SVR</b>	What does selecting Reprice pending SVR do?	When the Fixed rate expires, the home loan will roll over to the SVR product. Selecting this option will allow the customer to request a discount on the pending SVR product post fixed maturity.
<b>Changing a Pricing Request</b>	Can I amend or change a submitted pricing request?	You can only amend a request if it has been referred back to you for amendment. The status will appear as Amendment required.
<b>Top Up</b>	Do I need to re-submit a new pricing request if the application number has changed.	Yes, you will need to submit a new Pricing request with the new application number.
<b>Contact details</b>	The contact email address does not appear correct. What email am I allowed to input?	You must only input YOUR work email address. DO NOT enter a customer's email or your own personal email.

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Get quote	I selected <b>Get quote</b> but it appears to have failed. What do I do?	Check your My Requests page to see if the quote has been saved. In instances of network/technical issues after selecting Get quote, your request should have saved. If you do not see your quote in my requests you will need to start again.
Get quote	Can I save the request before I select <b>Get quote</b> .	No, any details entered prior to selecting the Get quote button are not saved. The system will time out after 1 hour of inactivity.
Quote/Accept screen	I want to <b>Escalate</b> an offer but the Escalate button at the bottom of the screen is not doing anything.	Firstly select the Escalate indicator against each line item you would like to have re-assessed (remember to review all tabs). When completed, add comments then select the Escalate button.
Quote/Accept screen	I want to <b>Accept</b> an offer but the Accept button at the bottom of the screen is not doing anything.	You must firstly select the Accept indicator against the product(s) that you would like to Accept (remember to review all tabs). The Accept button at the bottom of the screen will be enabled.
Quote/Accept screen	What happens if I forget to check all app tabs and only accept items from one tab?	When you accept, there is no way to change the request so if you forgot to check all tabs (there is a prompt to remind you after you click 'Accept'), you will need to submit a new request for the items that were not accepted. You can make reference in the comments section about the prior approved discounts for consideration if the Pricing team need to manually assess the new request.
Discounts	What happens if the discount offered is less than their current discount?	If you are doing a reprice and the discount quoted is lower than the discount the loan is currently on, the lower discount will not be applied to the account. Unless you want to escalate, there is no action required.
Discounts	Does HLPT 1.0 return different rates than HLPT 2.0?	We apply the same pricing rules however because HLPT 1.0 and 2.0 requires different data to be entered and matched, there may be a difference.
Pricing document	Can I give the pricing document to the customer?	Only upon customer request can the document be given to a customer.

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<b>Navigating through the request</b>	I can move to previous screens using the Tracker (at the top of the page) but I can't move forward in the screens.	The Tracker displays where you are up to in the request and also allows you to move to previous screens. To move forward you must use the Next step button located in the bottom right corner of the screen which is available when all required fields have been completed.