



# Government Guarantee Schemes

## Third Party Application Process

User Guide



# Government Guarantee Schemes

## 1 Adding functionality to capture Government Guarantee Schemes in the application

On the Summary tab in the Government Guarantee Scheme section, select Yes or No if the applicant is applying for a Government Guarantee Scheme.

The screenshot displays the 'CommBank Apply' web interface. At the top, there are navigation menus for 'View', 'New', 'Report', and 'User Account'. Below this is a toolbar with icons for 'Save', 'Print', 'Clone', 'Validate', 'Submit', and 'Trash'. A horizontal tab bar contains several tabs: 'Summary' (highlighted with a blue box and a green checkmark), 'Applicants' (with a red X), 'Loan Details' (with a green checkmark), 'Security' (with a green checkmark), 'Financial Position' (with a green checkmark), 'Loan Summary', 'Compliance' (with a red X), 'Supporting Docs', 'Status Tracking', and 'Internal Notes'. The main content area shows application details for 'Mr Rama Krishna'. The 'Application Summary' section includes the application ID (CAO-34098), loan amount (\$900,000), and applicant information. The 'Lender' section has input fields for 'Application Number' and 'Submission ID'. The 'Application' section shows 'Submission Type' as 'Loan Application'. The 'Serviceability Calculator' section indicates no calculators were found. The 'Government Guarantee Scheme' section is highlighted with a yellow background and contains a dropdown menu for 'Are the applicant(s) applying for a Government Guarantee Scheme?' with 'No' selected. Below this is a 'Multi-Part Application' section with a checkbox for 'Is this a multi-part application?' and a dropdown menu with 'Yes' and 'No' options. The 'Referrer' section at the bottom contains fields for 'Broker Number' (CF35131), 'RM State' (NSW), 'Company Name' (Third Party Banking Suspens), and contact information for 'Mr Nsw Mor'.

CommBank Apply View New Report User Account

Save Print Clone Validate Submit Trash

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

Application ID: CAO-34098  
\$900,000  
Securities: 1 COTSWOLD Close, BELROSE, NSW 2085 AU

Mr Rama Krishna Snapshot: A:1

### Application Summary

Application ID: CAO-34098  
Loan: Owner Occupied \$900,000

Applicants: Mr Rama Krishna Type: Applicant  
Home Phone: (02) 99887766  
Mobile: 9912921210  
Work Phone: (61) 8884563131  
Email: abc@gmail.com

Security: 1 COTSWOLD Close, BELROSE, NSW 2085 AU Property Type: Fully Detached House

### Lender

Lender ID's

Application Number:   
Submission ID:

### Application

Submission Type: Loan Application

### Serviceability Calculator

No serviceability calculators found. [Click here to search again.](#)

### Government Guarantee Scheme

Are the applicant(s) applying for a Government Guarantee Scheme? No

### Multi-Part Application

Is this a multi-part application? Yes No

### Referrer

Broker Number: CF35131 Verify Broker Number could not be verified, save anyway.  
RM State: NSW Phone Number: 02 0298416523  
Company Name: Third Party Banking Suspens Fax Number: 02 96335850  
Contact Name: Mr Nsw Mor Tpb Mobile Number: 0434321921

# Government Guarantee Schemes

## 2 Validations have been introduced to help guide you through the application

For example on the Summary tab a validation is triggered if the Government Guarantee Scheme question is left unanswered.

The screenshot displays a web application interface for a loan application. At the top, there is a navigation bar with tabs: Summary (marked with a red 'X'), Applicants (marked with a red 'X'), Loan Details (marked with a green checkmark), Security (marked with a green checkmark), Financial Position (marked with a green checkmark), Loan Summary, Compliance (marked with a red 'X'), Supporting Docs, Status Tracking, and Internal Notes. The Summary tab is highlighted with a red box and a red arrow pointing to it, with a red text annotation: "Summary tab marked in red due to below validation".

Below the navigation bar, the application details are shown: Application ID: CAO-34098, \$900,000, and Securities: 1 COTSWOLD Close, BELROSE, NSW 2085 AU. The applicant's name is Mr Rama Krishna.

The main content area is divided into several sections:

- Application Summary:** Application ID: CAO-34098, Loan: Owner Occupied \$900,000, Applicants: Mr Rama Krishna (Type: Applicant), Home Phone: (02) 99887766, Mobile: 9912921210, Work Phone: (61) 8884563131, Email: abc@gmail.com, Security: 1 COTSWOLD Close, BELROSE, NSW 2085 AU, Property Type: Fully Detached House.
- Lender:** Lender ID's: Application Number: [input field], Submission ID: [input field].
- Application:** Submission Type: Loan Application (dropdown menu).
- Serviceability Calculator:** No serviceability calculators found. [Click here to search again.](#)
- Government Guarantee Scheme:** Are the applicant(s) applying for a Government Guarantee Scheme? [dropdown menu] (marked with a red 'X'). A red arrow points to this dropdown menu with a red text annotation: "Validation Error if Government Guarantee Scheme question not answered / or left blank".
- Multi-Part Application:** Select Yes or No if applying for Government Guarantee Scheme.  Is this a multi-part application?

# Government Guarantee Schemes

## 3 Capturing the specific scheme (FHBG, FHG) in the application

On the Security tab add the security as per existing process.

Then create a new security, from there go to the Type dropdown in the Security Information section and select the relevant Government Guarantee Scheme for the applicant/s.

The screenshot displays a web application interface for a loan application. At the top, there is a navigation bar with tabs: Summary, Applicants, Loan Details, Security, Financial Position, Loan Summary, Compliance, Supporting Docs, and Status. The Security tab is selected and highlighted with a blue box. Below the navigation bar, the application ID is shown as CAO-329681, and the security status is 'S0' with 'Securities: , ,'. The main content area is titled 'Security 1: Registered Mortgage of 1' with a 'New' button. The 'Security Information' section is highlighted with a blue box and contains a 'Type' dropdown menu. The dropdown menu is open, showing options: Registered Mortgage (highlighted), 2nd Registered Mortgage, Government Guarantee - First Home Guarantee, Government Guarantee - New Home Guarantee, and Government Guarantee - Family Home Guarantee. Other fields in the Security Information section include 'Ownership: All Applicants', 'Date Asset Purchased: 31', and a checkbox for 'Are there business loans secured by this security:'. The 'Property Details' section at the bottom includes 'Status: [dropdown] X', 'Holding: [dropdown] X', and 'Property Primary Purpose: Owner Occupied [dropdown]'.

# Government Guarantee Schemes

## 4 Populate the values in the Deposit Scheme Information section

Once the Government Guarantee Scheme has been added refresh the Security tab, this will populate the values for Loan Amount and Security Value in the Deposit Scheme Information section automatically.

Then click on the Calculate Deposit Scheme Value calculator next to Government Scheme Value highlighted in the red circle below.

The screenshot shows the CommApply web application interface. The browser address bar displays the URL: <https://cbabrokertest.applyonline.com.au/ViewDocument.asp?DocID=231700&SelectedTabStyle=SecurityTab>. The application header includes the CommApply logo and navigation menus for View, New, Report, and User Account. A toolbar contains icons for Save, Print, Clone, Validate, Submit, and Trash. Below the toolbar, a series of tabs are visible: Summary (with a green checkmark), Applicants (with a green checkmark), Loan Details (with a green checkmark), Security (with a red X and highlighted by a blue box), Financial Position (with a red X), Loan Summary, Compliance (with a red X), Supporting Docs, Status Tracking, and Internal Notes. The main content area shows application details: Application ID: CAO-34098, \$900,000, and Securities: 1 COTSWOLD Close, BELROSE, NSW 2085 AU, First Home Loan Deposit Scheme. The user name Mr Rama Krishna is displayed in the top right. A dropdown menu for Security shows '2: First Home Loan Deposit Scheme' of 2, with 'New' and 'Delete' buttons. The Security Information section includes a Type dropdown set to 'Government Guarantee - First Hom' and a Primary Security checkbox. The Deposit Scheme Information section contains two tables: one for Loan Amount (\$900,000.00) and Security Value (\$1,000,000.00), both highlighted with blue boxes. Below these is a Guarantee Scheme Value field set to \$0.00, highlighted in yellow. A red circle highlights a 'Calculate Deposit Scheme Value' button next to the Guarantee Scheme Value field. A red arrow points from the button to the text below. A note at the bottom states: 'Note: Any changes to LVR input values (such as Loan Amount) require the First Home Loan Deposit Scheme value to be recalculated using the above calculator button'.

CommApply

View New Report User Account

Save Print Clone Validate Submit Trash

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

Application ID: CAO-34098  
\$900,000  
Securities: 1 COTSWOLD Close, BELROSE, NSW 2085 AU  
First Home Loan Deposit Scheme

Mr Rama Krishna

Security 2: First Home Loan Deposit Scheme of 2 New Delete

Security Information

Type: Government Guarantee - First Hom

Primary Security:

Deposit Scheme Information

Loan Amount:	\$900,000.00
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Security Value:	\$1,000,000.00
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Guarantee Scheme Value: \$0.00

Calculate Deposit Scheme Value

Note: Any changes to LVR input values (such as Loan Amount) require the First Home Loan Deposit Scheme value to be recalculated using the above calculator button



# Government Guarantee Schemes

## 5 Guarantee Scheme Value is calculated in the system

The Government Scheme Value is calculated correctly and the Security tab is marked with a green tick.

The screenshot displays the CommApply web application interface. The browser address bar shows the URL: <https://cbabrokertest.applyonline.com.au/ViewDocument.asp?DocID=231700&SelectedTabStyle=SecurityTab>. The application header includes the CommApply logo and navigation menus for View, New, Report, and User Account. The main toolbar contains icons for Save, Print, Clone, Validate, Submit, and Trash. The Security tab is highlighted with a green checkmark. The application details section shows: Application ID: CAO-34098, \$900,000, Securities: 1 COTSWOLD Close, BELROSE, NSW 2085 AU, First Home Loan Deposit Scheme, and Mr Rama Krishna. The Security section is expanded to show '2: First Home Loan Deposit Scheme' of 2. The Security Information section includes Type: Government Guarantee - First Hom and Primary Security: . The Deposit Scheme Information section shows Loan Amount: \$900,000.00 and Security Value: \$1,000,000.00. The Guarantee Scheme Value is \$100,000.00, which is highlighted with a blue box and a red arrow pointing to it with the text 'Guarantee Scheme Value calculated correctly'. A note at the bottom states: 'Note: Any changes to LVR input values (such as Loan Amount and Security Value), will require the First Home Loan Deposit Scheme value to be recalculated using the above calculator button'. The bottom toolbar includes icons for Save, Print, Clone, Validate, Submit, and Trash.

# Government Guarantee Schemes

## 6 Enter LMI Premium amount as \$0

On the Loan Details tab in the Loan Products section enter the LMI Premium amount as \$0. Once entered the application can be completed as per current process.

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

Application ID: CAO-34098  
\$900,000  
Securities: 1 COTSWOLD Close, BELROSE, NSW 2085 AU  
First Home Loan Deposit Scheme

Mr Rama Krishna      Snapshot: A:1 L:1 S:2 | OWNOR

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### Loan Purpose

Primary Purpose:

ABS Purpose:

Settlement Date:

Total Loan Amount: \$900,000.00  
Deposits and Contributions: \$100,000.00  
LESS Fees Included in Loan Amount: \$0.00

### Deposits and Contributions

Type	Description	Loan	Amount
<input type="text" value="Cash"/>	<input type="text" value="Deposit"/>	<input type="checkbox"/>	<input type="text" value="\$100,000.00"/>

[Add New Deposit / Contribution](#)

### Deposits and Contributions

Fee Type	Description	Payment Method	Amount
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### Features and Discounts

Feature:  Comment:

[Add New Feature](#)

### MAV Package

Package Type:

### Loan Products

Base Amount:  *Including financed fees*      Ownership:

LMI Premium:   To be added to Loan Amount

Total Loan Amount:

Product:

Total Loan Term:  Years      Repayment Type:  Years

Interest Rate:  % pa      Interest In Advance:

Repayment Frequency:

Interest Tax Deductible?

Repayment Method:       Repayment Start Date:

Account Name:

BSB:

Account No:

Nominated Borrowers:

# Government Guarantee Schemes

## 7 Entering genuine savings on the Financial Position tab

Note that the customer still needs to have 5% genuine savings (2% for FHG), this is captured on the Financial Position tab.

Save Print Clone Validate Submit Trash

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

Application ID: CAO-34098 Mr Rama Krishna Snapshot: Art L:1 S:2 OWNOC

\$900,000  
Securities: 1 COTSWOLD Close, BELROSE, NSW 2085 AU  
First Home Loan Deposit Scheme

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### Real Estate Assets

Details	Ownership	Value Basis	Value
<a href="#">Add New Real Estate Asset</a>			

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### Other Assets

Type	Details	Ownership	Value Basis	Value
Savings Account	Institution: St George Account Name: James BSB: 112879 Account No: 12345678	All Applicants	Applicant Estimate	\$40,000.00
<a href="#">Add New Asset</a>				
<input type="checkbox"/> There are no Other Assets for this application				

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### Liabilities

Type	Details	Ownership	Limit	Current Balance
Credit Card	Creditor: ANZ Account Name: CC BSB: 20010 Account No: 2344123 Clearing from this loan? <input type="checkbox"/> Repayments: \$350.00 Monthly	All Applicants	\$20,000.00	\$10,000.00
<a href="#">Add New Liability</a>				
<input type="checkbox"/> There are no Liabilities for this application				

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### Income

Type	Details	Ownership	Frequency	Value
Gross Salary	General Manager	Rama Krishna	Yearly	\$80,000.00
Bonus	General Manager	Rama Krishna	Yearly	\$10,000.00
Commission	General Manager	Rama Krishna	Yearly	\$2,000.00
<a href="#">Add New Income</a>				
<input type="checkbox"/> There is no Income for this application				

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### Expenses [More Info](#)

Type	Details	Ownership	Frequency	Value
Children & Pets		All Applicants	Monthly	\$500.00



# Government Guarantee Schemes

## 8 Base LVR is calculated based on the Guarantee Scheme Value

In the below example Base LVR has been calculated with a Guarantee Scheme Value of \$100,000.

CommApply x +  
 https://cbabrokertest.applyonline.com.au/ViewDocument.asp?DocID=231700&SelectedTabStyle=LoanSummaryTab

(1) Non-production... EAD - Dashboard eDoc (2) Env Booking Home Loans - Calc... Ifw Web Test Kill Switch LMI Management S... MDC NetBank Test Enviro... New ECV Cust Cre... OMC\_Dev OMCSTG OMCSTG

View New Report User Account

Save Print Clone Validate Submit Trash

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

Application ID: CAO-34098  
 \$900,000  
 Securities: 1 COTSWOLD Close, BELROSE, NSW 2085 AU  
 First Home Loan Deposit Scheme

**Base LVR**  
 Calculation as at: Current

**Base Loan to Value Ratio (Base LVR)** 80.00%  
 (Total Base Lending \$900,000 - Total Deposit Scheme Value \$100,000) / Total Security Value \$1,000,000

**Total Lending (including capitalised fees)** \$900,000  
 Ongoing Secured Loans \$0 + Base New Secured Loans \$900,000

**Ongoing Secured Loan Amounts** \$0  
 0 loans clearing + 0 ongoing loans + 0 ongoing other liabilities

Creditor	Current Balance	Clearing From This Loan	Current Limit	Ongoing Limit
<b>Total Ongoing Secured Loans</b> \$0				

**New Secured Loans (including capitalised fees)** \$900,000  
 1 new secured loan: Standard Variable Rate Home Loan \$900,000

Loan Product	Total Loan Term	Base Amount	Loan Account Fees	Loan Amount
Standard Variable Rate Home Loan	30 years	\$900,000.00	\$0.00	\$900,000.00
<b>Total New Secured Loan Amount</b>				<b>\$900,000</b>

**Total Security Value** \$1,000,000

OK

Application Assessment Metrics  
 Calculation as at: Current  
 LVR: 80.00% Base LVR

Print Loan Summary

**Applicants**

Name	Type
Mr Rama Krishna	Primary

Total Loan Parties: 1

**Loan**

Loan #	Primary Purpose	Product
Loan 1	Owner Occupied	Standard Variable Rate Home Loan

Total:

**Security**

Security Details

1 COTSWOLD Close BELROSE NSW 2085	Purchasing	\$1,000,000.00	V	Owner Occupied
First Home Loan Deposit Scheme		\$100,000.00	n/a	n/a
<b>Total:</b>		<b>\$1,100,000.00</b>		

\$0.00