

ApplyOnline

Company and Trust Guide

This information pack has been designed to assist you in uploading a Company and Trust loan to ApplyOnline.

The table below outlines the specific entities and their corresponding ApplyOnline roles for a Company & Trust application.

Borrower	The Trustee Company	Alpha Pty Ltd as trustee for the Alpha Family Trust	Primary Applicant
Guarantors/Directors	The Directors	Michael James Smith & Sarah Louise Smith	Guarantor

1 Build the Application Type

Applicant type

- Application type = company
- Applicant role = Primary applicant

*Corporate Trustee

- *Tick 'Acting on behalf of a trust' = Yes on the company applicant

Company Details

- Ensure ABN and/or ACN are entered correctly

The screenshot displays the 'Applicants (4)' sidebar on the left, listing the following entities and roles:

- Alpha Family Trust (Trust)
- Alpha Pty Ltd (Primary Applicant)
- Michael Smith (Guarantor)
- Sarah Smith (Guarantor)

The main form area shows the details for 'Alpha Pty Ltd' as the 'Primary Applicant'. The 'Type of applicant' section indicates 'Company' as the applicant type and 'Primary Applicant' as the role. The 'is acting on behalf of a trust?' checkbox is checked (Yes). The 'Company details' section includes the following information:

- Company name: Alpha Pty Ltd
- ABN: [Blank]
- ACN: 123456789
- ACN status: [Blank]
- ABRN: [Blank]
- Company type: Pty Ltd
- Registration date: 01 May 2026
- Registration state: VIC
- Description: [Blank]
- Industry: Residential property operators

2 Add Directors and Beneficial Owners

Directors

- Add directors for all company/trusts in application

Beneficial Owners

- Add beneficial owners for all company/trusts in application

1

Directors

✖ A director is required for Alpha Pty Ltd.

+ Director

2

Beneficial owners

✖ At least one beneficial owner is required for Alpha Pty Ltd.

+ Beneficial owner

Directors

Michael Smith

Sarah Smith

+ Director

Beneficial owners

Michael Smith (Guarantor) Shareholder

Sarah Smith (Guarantor)

Beneficial owner role

Shareholder

Beneficial owner

Sarah Smith

3

Done

Save changes

3 Add the Director/Guarantor Details

Applicants

+ Applicant

Michael Smith

Type of applicant

Application type = Person

Application role = Guarantor

Director of

Company

Alpha Pty Ltd

Director

☒

Personal details

Title

First name

Middle name

Family name

Mr

Michael

James

Smith

Previous first name

Previous family name

Date of birth

Gender

Marital status

15 Mar 1978

Male

Married

Spouse

Sarah Smith

Does the applicant have dependants?

Yes

No

Is permanent Australian resident?

Yes

No

Residency status

Citizen

Country of residence

Australia

First home buyer

Yes

No

Is employee of lender?

Yes

No

Is customer of lender?

Yes

No

Financial Passport

Get data and insights from a verified Trusted Data source.

NextGenID: Request has been sent to the applicant.

NextGenID

PENDING

Cancel request

Access Seeker Credit Report

Get started

*At least one Company Director must be selected for the application, tick if applicable.

Fully complete each members personal and employment details.

Ensure Financial Passport is completed for each guarantor.

4 Guarantor Employment Details

Employment details

- Ensure all employment details are filled out correctly

Employment details

Smiths Plumbing (self-employed)

Employment status

Primary employment

Employment type

Self Employed

Employment basis

Full Time

Start date

18 May 2000

Occupation

General plumber in plumbers

Nature Of business

Plumbing services in building installation services

Operating structure

Company

Employer

Business name

Smiths Plumbing

Search

ABN

9887556731134

Invalid (...)

ACN

010684480

Address

Search by entering the address

Manual address entry

Accountant details

Business name

Search by entering the business name

Search

ABN

ACN

Ensure ABN and/or ACN are entered correctly

Title

First name

Last name

Matt

Johnson

Mobile number

Phone number

0467889909

+ 61

Fax number

Email

+ 61

mjaccountingservices@email.com

Address

Search by entering the address

Manual address entry

Income

*All Self- Employed applicants must have correct accountant details captured.

5 & 6 Complete Loan Details and Security Sections

Loans

Application features

+ Feature

Deposits and contributions

+ Deposit or contribution

Loan splits

⚠ Selecting Max Residential feature applies to all Loan splits within the application.

\$800,000 Mid Doc

30 yrs 0 mth | P & I | Investment | Offset



Loan features

Type	Description	Actions
Offset	Only 1 redraw or offset can be selected	

1

+ Feature

+ Loan split

Securities

+ Security

13 Ocean STREET MANLY NSW 2095

Type of security

Type: 1st Registered Mortgage | Transaction type: Purchasing | Is primary security? Yes No

Ownership

Alpha Pty Ltd (100%)
Manual allocation

Location

Is for pre-approval?

Yes No

Address

13 Ocean STREET MANLY NSW 2095



Property Details

Status: Established | Property primary purpose: Investment | Holding: Sole
Zoning: Residential | Property type: Fully Detached House
Off the plan? Yes No | Will own 3 units in complex? Yes No | Will own 25% of complex? Yes No
Rental income (gross): \$400.00 | Frequency: | Has evidence of tenancy? Yes No

Property value

Estimated value: \$100,000.00 | Estimated Basis: Applicant Estimate
Contract price: \$1,000,000.00 | Contract date: 13 May 2026 | Has licensed real estate agent contract? Yes No | Transfer of land amount:

2 Ensure Ownership Matches Title/COS on file

7 Ordering Valuation

Correctly enter property and contact for access details and submit valuation.

1

Thinktank
ApplyOnline ID
200280120-NGN

[Check Details](#) [Save](#) [Print](#) [Clone](#)

[Submit Valuation](#)
[Return to Application](#)

Broker Details

Broker Number: Phone number:
 Broker Company: Fax:
 Broker Name: Mobile number:
 Email:

Applicant Details

[+ Add New Applicant](#)

Security Address

Address Type:

Lot No. Level Building Name Unit No.

Street No. Street Name Street Type

Suburb Postcode State

[Verify Address](#)
⚠ Address could not be verified. Please select another address or save anyway.

*If you already have a valuation – order new valuation and send valex code to brokersupport@thinktank.net.au and they can cancel valuation for you.

2

Property Details

Where a kerbside valuation is to be conducted, it is useful to provide details of the property that may not be visible from the street

Property Type:

No. of Bedrooms:

No. of Bathrooms:

Valuation Details

Transaction: ☐ Pre purchase

Contract date:

Loan Amount:

Property Value:

Total Security Value:

Product Type:

Construction Loan: ☐
 Not at Arm's length transaction: ☐
 Lease Back Arrangement: ☐
 Purchase with No Real Estate Agent: ☐
 Interstate Property Purchase: ☐
 Vacant Land: ☐
 Purchased Off Plan: ☐

Access Contact

Contact Type:

Company Name:

Contact Name:

Phone Number:

Fax:

Mobile Number:

8 & 9 Financial and Compliance Tab + Documents

***No difference to standard application, please complete in line with personal and company information.**

Ensure all details in the application are correct before sending off documents for e-signing.

Once e-signing request is sent the application will lock and you will not be able to edit any information.

Submission checklist
Documents required at submission time:

☐ ☒ ☐ ☐ Show outstanding

[Print checklist](#) [eSign request](#) [Verify](#) [Send documents](#)

ApplyOnline Application Record 200289048-NGN ApplyOnline Application Record No documents attached - Completed in full - Signed and dated by applicant(s) and broker	Responsible Lending Summary 200289048-NGN Responsible Lending Summary No documents attached - Completed in full - Signed and dated by applicant(s)	Privacy Consent Form 200289048-NGN Privacy Consent Form No documents attached - Completed in full - Signed and dated by applicant(s)	Broker Assessment Notes 200289048-NGN Broker Notes No documents attached Completed in full	Trust Deed Alpha Pty Ltd Trust Deed No documents attached Shows certified copy of the Deed
PAYG Income (Base) Michael Smith Pay slip No documents attached - Dated within ONE (1) month of application date - Shows employer's name, employer's ABN and employee's name - Shows break up of YTD base income and YTD non-base income (allowances, commission, overtime, bonus)	PAYG Income (Base) Sarah Smith Pay slip No documents attached - Dated within ONE (1) month of application date - Shows employer's name, employer's ABN and employee's name - Shows break up of YTD base income and YTD non-base income (allowances, commission, overtime, bonus)	Contract of Sale 13 Ocean Street, MANLY NSW 2095 Contract of Sale No documents attached Signed, dated and completed in full by applicant(s) and vendor(s)	Additional Documents (Optional) 200289048-NGN Additional Documents No documents attached	

Important note

Due to AOL limitations, the "Loan Summary" tab will not reflect the true servicing position. Please complete servicing on our SMSF calculator prior to submission.

Refer to SMSF Loan Submission Checklist and Income Verification Alternatives document (Full Doc section) for all required supporting document information.