



# Submitting in ApplyOnline A 'How To' Guide

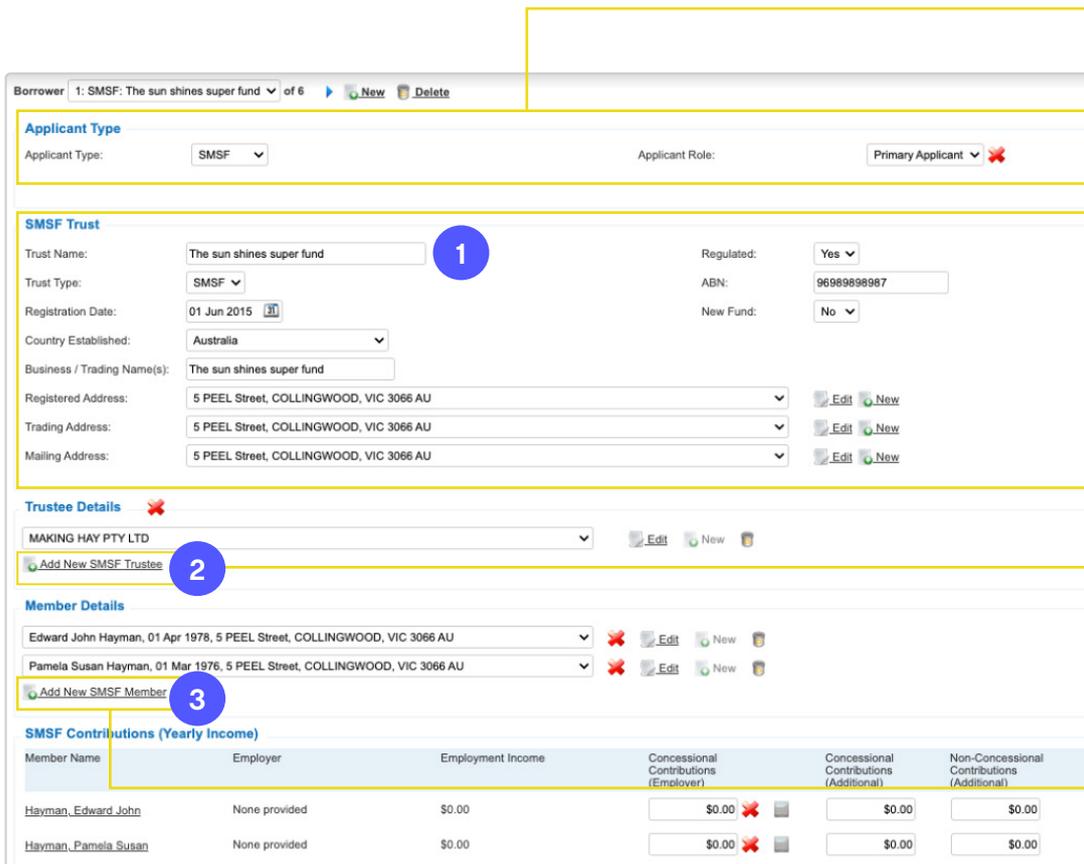


# ApplyOnline - submitting an SMSF application

This information pack has been designed to assist you in uploading a SMSF loan in ApplyOnline. The table below outlines specific entities to assist in aligning names to the required roles that make up the application.

Role	Entity	Names for example guide purpose
Borrower	The SMSF	Making Hay Pty Ltd as trustee for the Sun Shines Super fund
Mortgagor (Property owner)	The Security Trustee	Sunny Days Pty Ltd as trustee for the Sunny Days Trust
Members, Directors and Guarantors	The fund members	Edward John Hayman & Pamela Susan Hayman

## Step 1 - Build the application type



**Applicant Type**

Applicant Type: SMSF  
Applicant Role: Primary Applicant

**SMSF Trust**

Trust Name: The sun shines super fund  
Trust Type: SMSF  
Registration Date: 01 Jun 2015  
Country Established: Australia  
Business / Trading Name(s): The sun shines super fund  
Registered Address: 5 PEEL Street, COLLINGWOOD, VIC 3066 AU  
Trading Address: 5 PEEL Street, COLLINGWOOD, VIC 3066 AU  
Mailing Address: 5 PEEL Street, COLLINGWOOD, VIC 3066 AU  
Regulated: Yes  
ABN: 969898987  
New Fund: No

**Trustee Details**

MAKING HAY PTY LTD  
Add New SMSF Trustee

**Member Details**

Edward John Hayman, 01 Apr 1978, 5 PEEL Street, COLLINGWOOD, VIC 3066 AU  
Pamela Susan Hayman, 01 Mar 1976, 5 PEEL Street, COLLINGWOOD, VIC 3066 AU  
Add New SMSF Member

**SMSF Contributions (Yearly Income)**

Member Name	Employer	Employment Income	Concessional Contributions (Employer)	Concessional Contributions (Additional)	Non-Concessional Contributions (Additional)
Hayman, Edward John	None provided	\$0.00	\$0.00	\$0.00	\$0.00
Hayman, Pamela Susan	None provided	\$0.00	\$0.00	\$0.00	\$0.00

### Applicant type

- Application type = SMSF
- Applicant role = Primary applicant

### 1 - SMSF Trust

- Input the SMSF trust name
- Regulated = Yes
- Trust type = SMSF
- Complete all other fields including all addresses

### 2 - Trustee Details - (The Borrower)

- Click on Add New SMSF Trustee
- See process Step 2

### 3 - Member details

- Click on Add New SMSF Member
- See process Step 3
- Complete for each member

## Step 2 - Add the SMSF Trustee details (the borrower)

Adding a new trustee here will require further details about the party to be captured on the applicant tab

Type: Company

Company Search

Company Name: MAKING HAY PTY LTD

ABN: 870E

Company Type

Description

Industry

Registered In

Registration Date: dd mmm yyyy

Verify Company

Company Verified

MAKING HAY PTY LTD

ABN: 870E

ACN:

Status:

Type:

Cancel Save Changes

Select company

Verify company

Save changes

## Step 3 - Add the SMSF Member details

Adding a new member here will require further details about the party to be captured on the applicant tab

Title: Dr

First Name: Edward John

Surname: Hayman

Date Of Birth: 01 Apr 1978

Residential Address: 5 PEEL Street, COLLINGWOOD, VIC 3066 AU

Cancel Save Changes

Click Add New SMSF Member (page 1) and complete each members details

## Step 4 - Confirm the borrower details (the SMSF trustee)

Borrower: MAKING HAY PTY LTD of 4

Applicant Type: Company

Applicant Role: Trustee/SMSF Member

SMSF Trustee/Member

SMSF: The sun shines super fund

Trustee:  Member:

Company

Company Name: MAKING HAY PTY LTD

ABN: 8706244528

Company Type

Description

Industry

Registered In

Registration Date

Verify Company

Company could not be verified.

Directors

Dr Edward John Hayman (Trustee/Member)

Dr Pamela Susan Hayman (Trustee/Member)

Add New Director

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Borrower = Making Hay Pty Ltd (the SMSF trustee)

Applicant role = Trustee/SMSF member

Link the SMSF trust - tick as trustee

Add each SMSF member as a Director

## Step 5 & 6 - Fully complete each members personal & employment details

Borrower: 3: Dr Edward John Hayman of 4

**Applicant Type**  
 Applicant Type: Person  
 Applicant Role: Trustee/SMSF Member

**SMSF Trustee/Member**  
 The sun shines super fund  
 Trustee:  Member:

**Company Director Of**  
 Company: MAKING HAY PTY LTD  
 Director:

**Applicant**

Title: Dr  
 First Name: Edward John  
 Middle Name:  
 Family Name: Hayman  
 Previous Name:  
 Date of Birth: 01 Apr 1978  
 Gender: Male  
 Permanent Australian Resident: Yes  
 Residency Status:  
 Country of Residency: Australia  
 Home Phone Number:  
 Mobile Phone:  
 Business Phone Number:  
 Fax Number:  
 E-mail Address:  
 Preferred Contact Method: No preference

First Home Buyer:   
 Customer of Lender:   
 If yes, how long: months  
 Employee of Lender:   
 Marital Status:  
 Spouse:  
 Co-Applicant:   
 Non Loan Party:   
 First Name:  
 Family Name:

**Dependants**  
 Age  
 Add Dependant

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Select each individual under Borrower (Note, this is an AOL limitation as the member/director is not the actual borrower)

Applicant role = Trustee/SMSF member

Applicant is Director = tick this field

SMSF Trustee/Member = tick member

Company Director of Making Hay Pty Ltd (The SMSF Trustee) = tick Director

Ensure applicant details are complete

**Employment**

**Employment Section**

Employment Status: Primary Employment  
 Employment Type: PAYG  
 Start Date: 01 Jun 2020  
 End Date:  
 Role: 2111-11 Chemist  
 PAYG Employer Type: Private

**Income**

Type	Frequency	Value
Gross Salary	Monthly	\$10,000.00

Add New Income

**Employer**

Loan Party:   
 Other:  ASTELLAS PHARMA AUSTRALIA PTY LTD Ph: 0298141100 Fax: 0298141100

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Update employment details

Input the members gross income. This will then calculate the super guarantee contribution amount (Step 8)

## Step 7: Create the Security Trustee (property owner)

Note: Due to AOL limitations, the Security Trustee is classified as borrower.

Add Sunny Days Pty Ltd as a new borrower

Applicant role = Security Custodian

Applicant type = Company

Security Custodian Trust - Complete with Sunny Days Trust details

Input the Security Trustee corporate trustee details in the **Security Custodian Trustee Company** search field and select

## Step 8: Update member contribution details

Member Name	Employer	Employment Income	Concessional Contributions (Employer)	Concessional Contributions (Additional)	Non-Concessional Contributions (Additional)
Hayman, Edward John	None provided	\$120,000.00	\$12,600.00	\$0.00	\$0.00
Hayman, Pamela Susan	MAKING HAY PTY LTD	\$120,000.00	\$12,600.00	\$0.00	\$0.00

Verify each concessional contributions (employer) amount is correct

Input any regular historic or proposed additional concessional contributions made by the member

### Important to note:

- PAYG - Concessional contributions with 12 months regular history evidence requires no further individual assessment
- Self-employed - Concessional contributions with 2 years history evidence requires no further individual assessment
- Full individual servicing is required when the above evidence isn't available
- Non-concessional contributions are not considered for serviceability purposes.

## Step 9: Linking the security property

Security 1: Registered Mortgage of 1 [New](#)

**Security Information**

Type: 1st Registered Mortgage  
Transaction: Purchasing  
Primary Security:

Ownership: 100% SUNNY DAYS PTY LTD

**Property Details**

Status: Established  
Holding: Sole  
Zoning: Residential  
Property Type: Townhouse  
Property Primary Purpose: Investment  
Will Own 3 Units In Complex:   
Will Own 25% Of Complex:   
Off The Plan:

Link the property with ownership of the Security Custodian Trustee Company - Sunny Days Pty Ltd

Check the contract of sale (or title search for refinance) to confirm the security trustee is noted as legal owner.