CommBank Alpha™

Asset Finance Broker Portal

December 2025

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This document is issued by the Commonwealth Bank of Australia and is prepared for the use of CommBank Alpha™ Asset Finance Broker Portal registered users. The content of this document is strictly private and confidential and may not be copied, replicated, distributed or reproduced in whole or in part to any third party without the express consent of Commonwealth Bank.

Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit license 234945 CommBank Broker User Manual.

Welcome

Welcome to the CommBank Alpha™ Asset Finance Broker Portal.

We have built this portal to make it easier for you to do business with us. With CommBank Alpha™, you will be able to:

- Create quotes for Asset Finance transactions
- Progress a quote to a new Asset Finance application
- View the current status of your Asset Finance application
- Generate most types of contract documentation for your clients
- Generate payout quotes for existing Asset Finance agreements

Alpha™ is available 6am-10pm Australian EST

1.1 Application scope

The following Asset Finance applications are available in CommBank Alpha™:

ABCD Applications

- New to CommBank Customer
- Existing CommBank Commercial Customer
- Balloon / Residual Refinance Application
- Replacement Application
- Business Activity Statement

Non ABCD Applications

- Full Application
- New Master Limit Request
- Drawdown under Master Limit Request
- Network Approved Application

The following Asset Finance applications are out of scope and need to be submitted via afbroker@cba.com.au

- Broker / Broker Firm's own proposals
- Mid-term restructures, including hardship requests
- Revolving borrower under Master agreement
- Progressive Loans

1.2 Documentation scope

Most transaction types are in scope to be documented by you however the following are excluded and will need to be documented by CommBank:

- Transactions involving one asset and multiple supplier types on one agreement e.g.: Private Sale / Recognised Supplier mix
- Transactions involving multiple asset types on one agreement (for finance leases only e.g.: Commercial Ute and a Heavy Truck)
- Transactions involving Guarantors subject to Deed of Guarantee
- Transactions for planes, boats, poker machines or any other assets that require Occupational Health & Safety (OH&S) Checklists
- Transactions involving associations or other entity types that require specialized or non-standard signing clauses
- Establishment of Master Agreements (drawdowns allowable)
- Equipment Construction Facility Drawdowns (Progressive Draws)
- Net Settlements
- Vendor & Agency Transactions
- Lease to Lease residual refinances (Letter of Variation to be completed)
- Broker / Broker Firm's own proposals
- Revolving borrower under Master agreement
- Mid-term restructures, including hardship requests

To ensure that your Settlement is processed without delay, please ensure that all relevant documents are scanned and attached to CommBank Alpha™. Relevant documents include, but are not limited to:

- Executed Documents (including loan schedule)
- Supplier Invoice no older than 60 days old at the time of settlement
- Brokerage Invoice
- Insurance Policy / Certificate of Currency (if required)
- Copy of approval advice
- Settlement Checklist/Funding instructions
- All documents required to satisfy Approval Conditions e.g.: valuation and/or inspection requirement

How do I access CommBank Alpha™?

You can access CommBank Alpha™ at https://www.commbank.com.au/business/commbank-brokers.html

CommBank Alpha™ is accessible 7 days a week.

CommBank Alpha™ is designed to be used with the most up-to-date, standard, compliant versions of Google Chrome, Mozilla Firefox, Microsoft Internet Explorer, Microsoft Edge and Apple Safari.

CommBank Alpha™ can be accessed by the above-mentioned internet browsers with no additional software needing to be installed. Functionality will require a device that has the resolution of a Personal Computer (PC) or laptop.

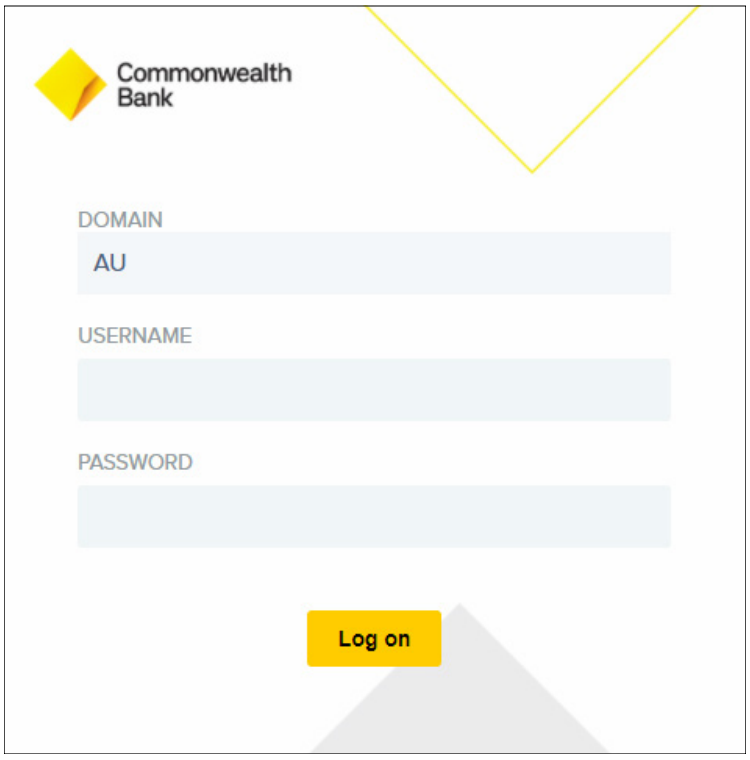
2.1 Logging in

As part of your broker accreditation with CommBank, you would have been provided with a username and password to access CommBank Alpha™.

As outlined at time of provision, you are responsible for ensuring that your private log in details are, at all times, kept safely and securely and in accordance with our instructions and are not disclosed to any other entity or person.

Enter your Log In details in the text boxes provided and click Log on.

The User Type must always be '**AU**'.



2.2 Troubleshooting

For any technical problems accessing the CommBank Alpha™ portal or submitting an application, please call your **Business Development Executive.**

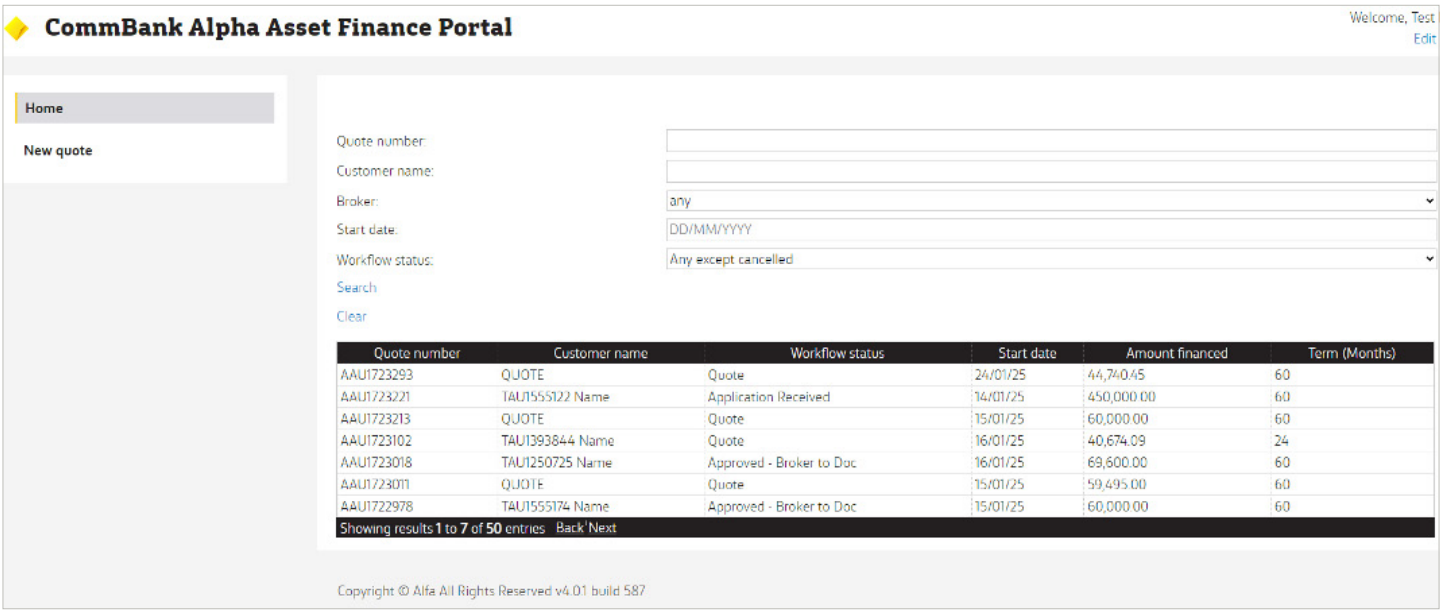
For password resets please call 1800 240 405.

Please have your LAN ID and Staff ID provided by CommBank available to input.

Select Option 1.

Request support for ALPHA Portal.

Once you have successfully logged into CommBank Alpha™, you will be directed to the below Home Screen.



This page can be used to:

- Create a new quote
- Search for existing quotes or applications that have been submitted by yourself or on your behalf
- View the most recent 50 quotes, applications and/or agreements you have created by using the Back & Next function.

Tip:

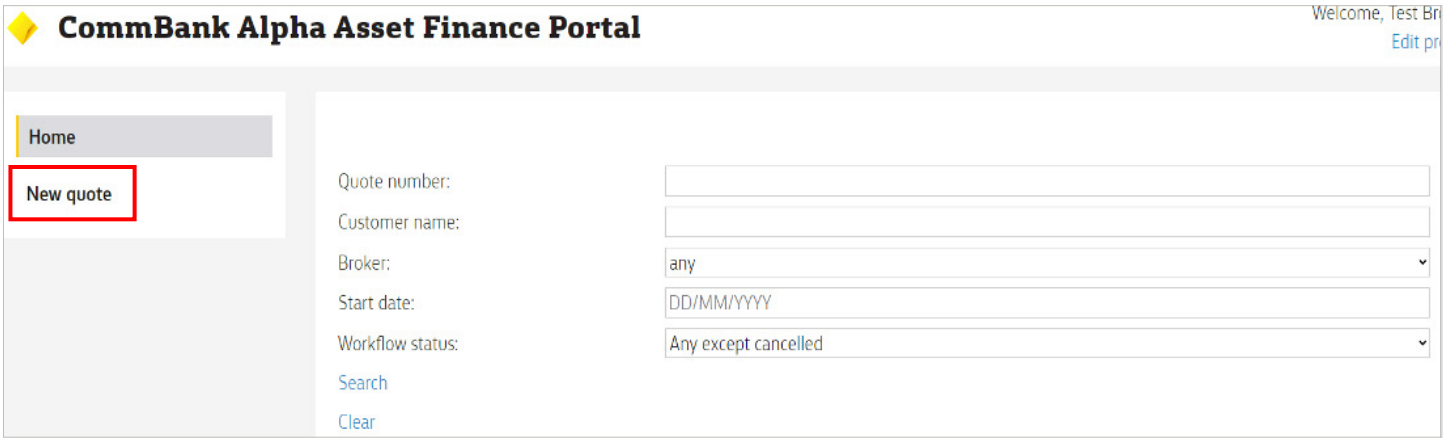
When searching for an existing quote or agreement by 'Customer Name', you will need to ensure that spelling is accurate or no results will be returned.

If searching for an individual, use the first or surname singularly OR search using full name including any middle names (if applicable).

How do I quote?

3.1 Completing a new quote

1. Click on the '**New quote**' tab.

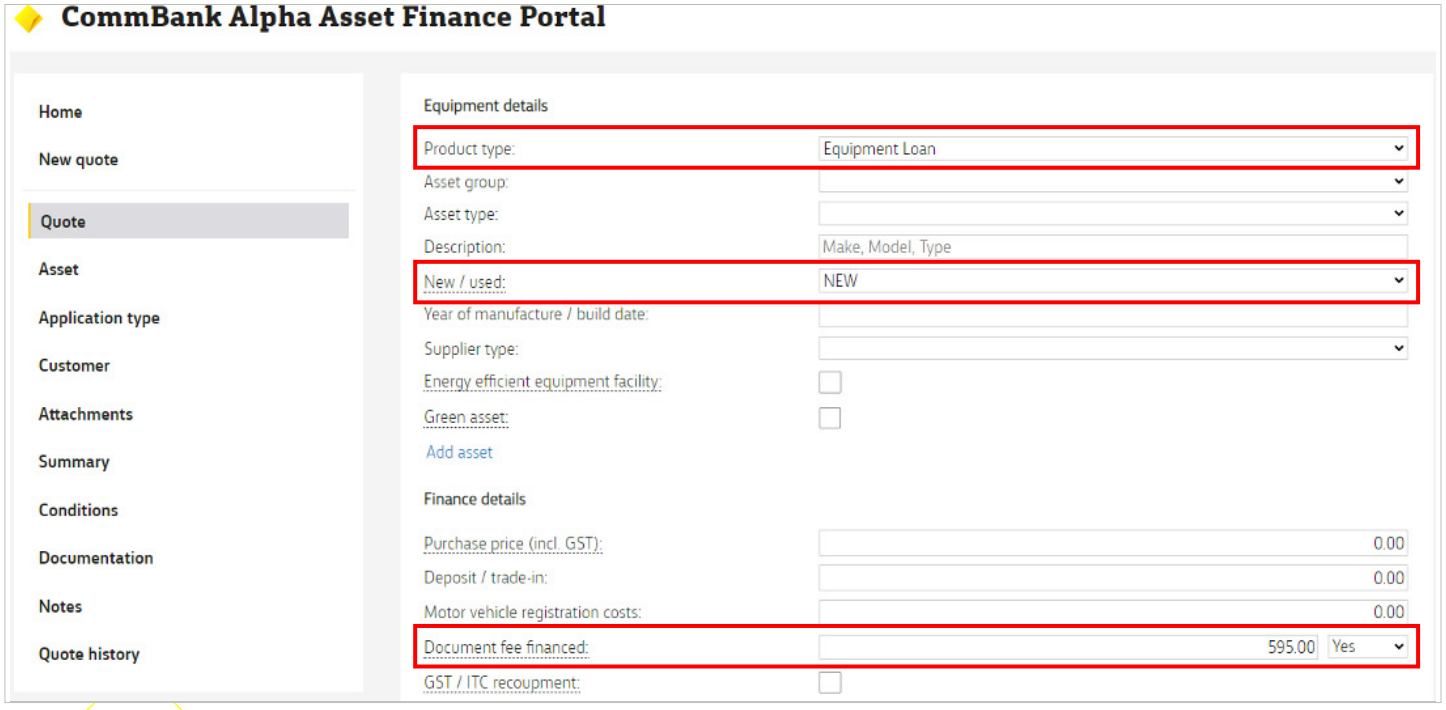


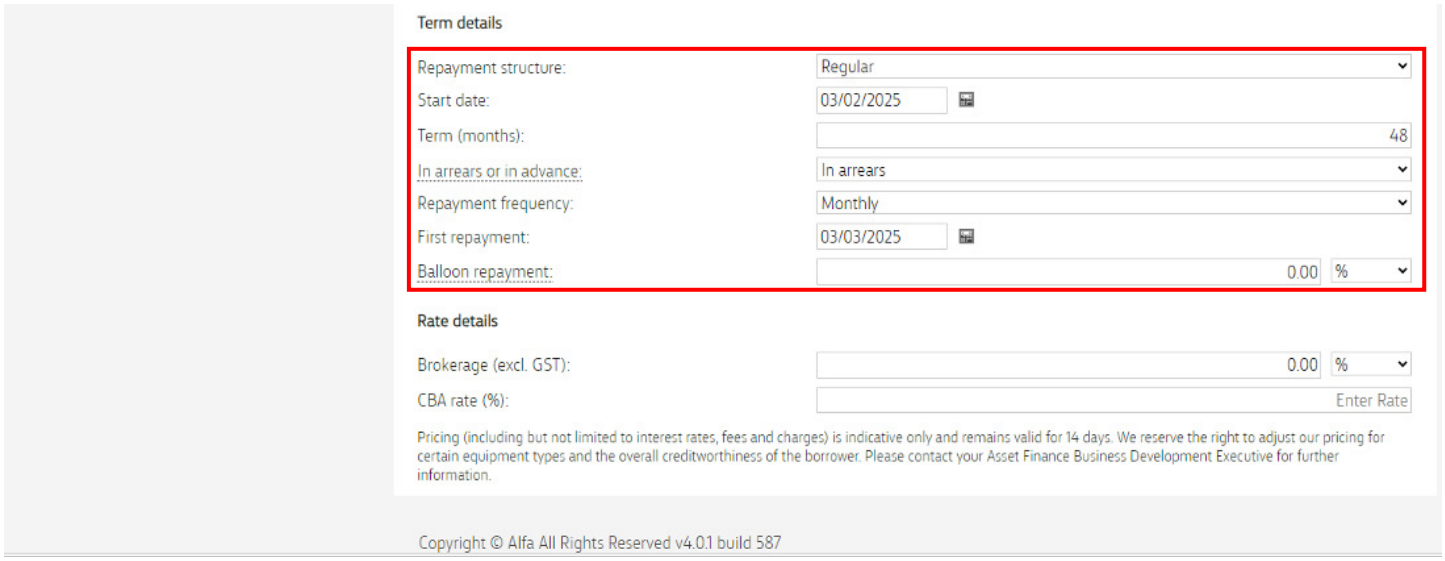
2. Ensure you complete **all** fields on the quote screen

Some fields within Alpha™ are prepopulated. These must be updated as appropriate on every quote otherwise the default information will be used:

Prepopulated fields are:

- Product Type
- New/Used
- Documentation fee financed
- Repayment Structure
- Start Date
- In Arrears/Advance
- Repayment frequency
- First repayment





Tip:

'Description' field: You must include the asset description in this field

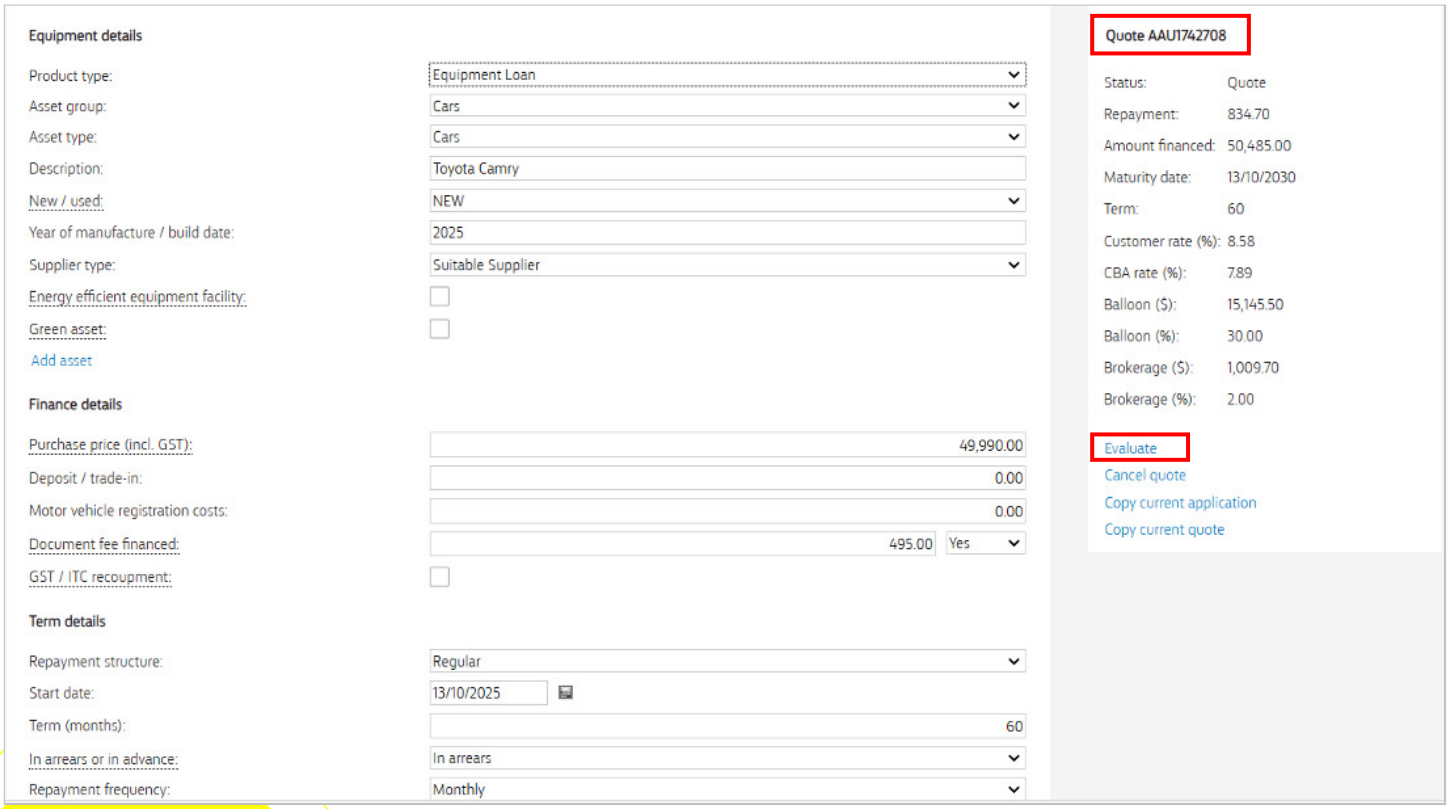
'Documentation fee financed' field: This will default to $595. You must manually amend this to $495.

'Start date' field: You will need to amend the start date PRIOR to generating documents

When discussing a customer's finance needs, it is recommended you include a buffer of 10% to the financing amount. This helps to account for any potential price increases and reduces the need for rework.

NOTE: Ensure the buffer is within the customer's ability to service.

3. **Evaluate** and **Save**. Once all relevant information has been entered always click **Evaluate** and then click **Save** prior to moving to a different tab to ensure your quote is saved.



Tip:

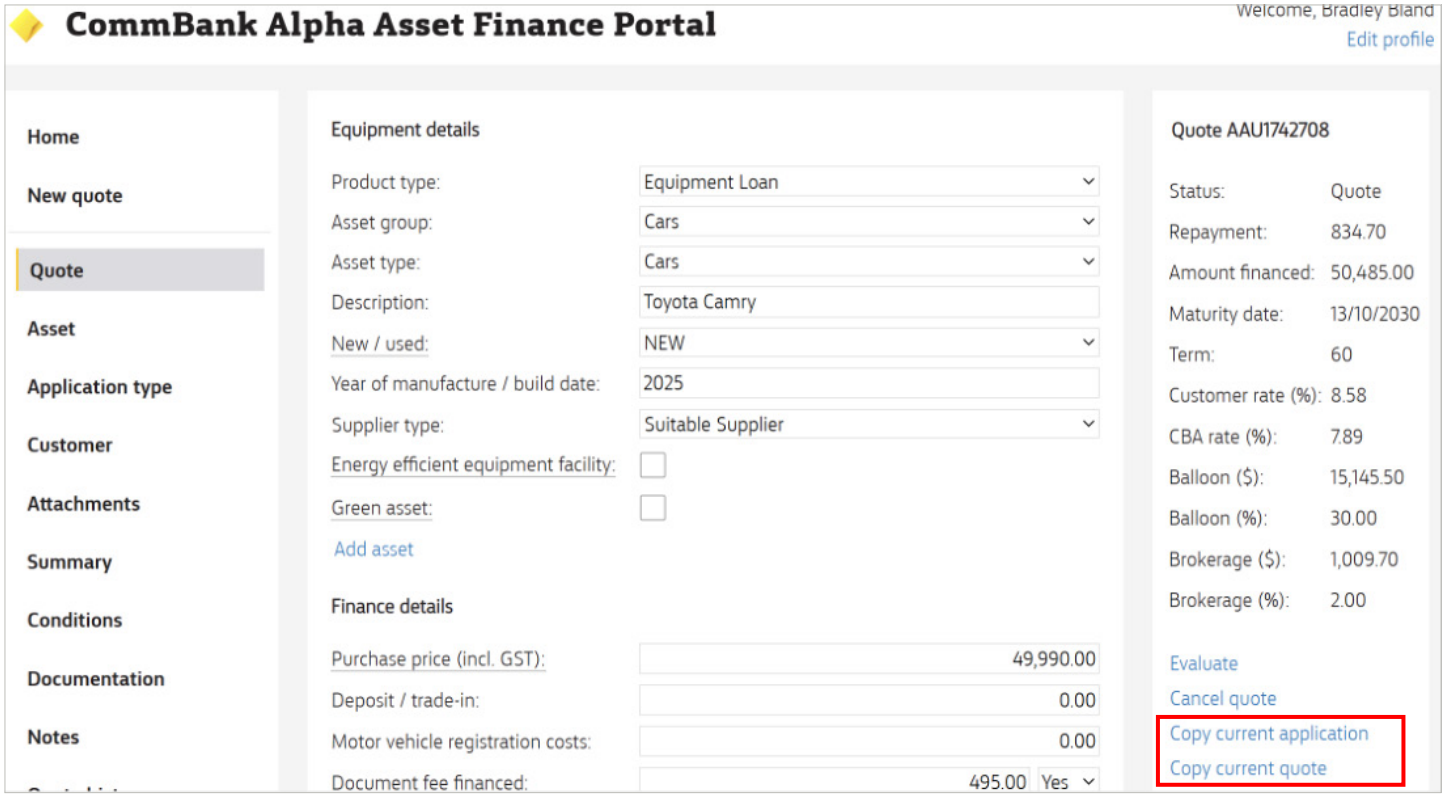
Quote number: will now be allocated in the top right of screen.
This number will also serve as the agreement number should the quote progress to an application.

3.2 Copying a quote/application

In CommBank Alpha™ there are two options available to copy quote details.

You will note on the right-hand side of the screen these options:

- **Copy current application** means:
  CommBank Alpha™ will keep the current application and create a copy.
  A new agreement number will be created for the copy and changes can be made to the new agreement before submitting.
  For example, this option could be used for customer applications requiring multiple agreements.
- **Copy current quote** means:
  CommBank Alpha™ will only copy the current quote and create a new agreement number.
  No other information will be copied.
  For example, this option could be used to provide customers with a range of quoting options.

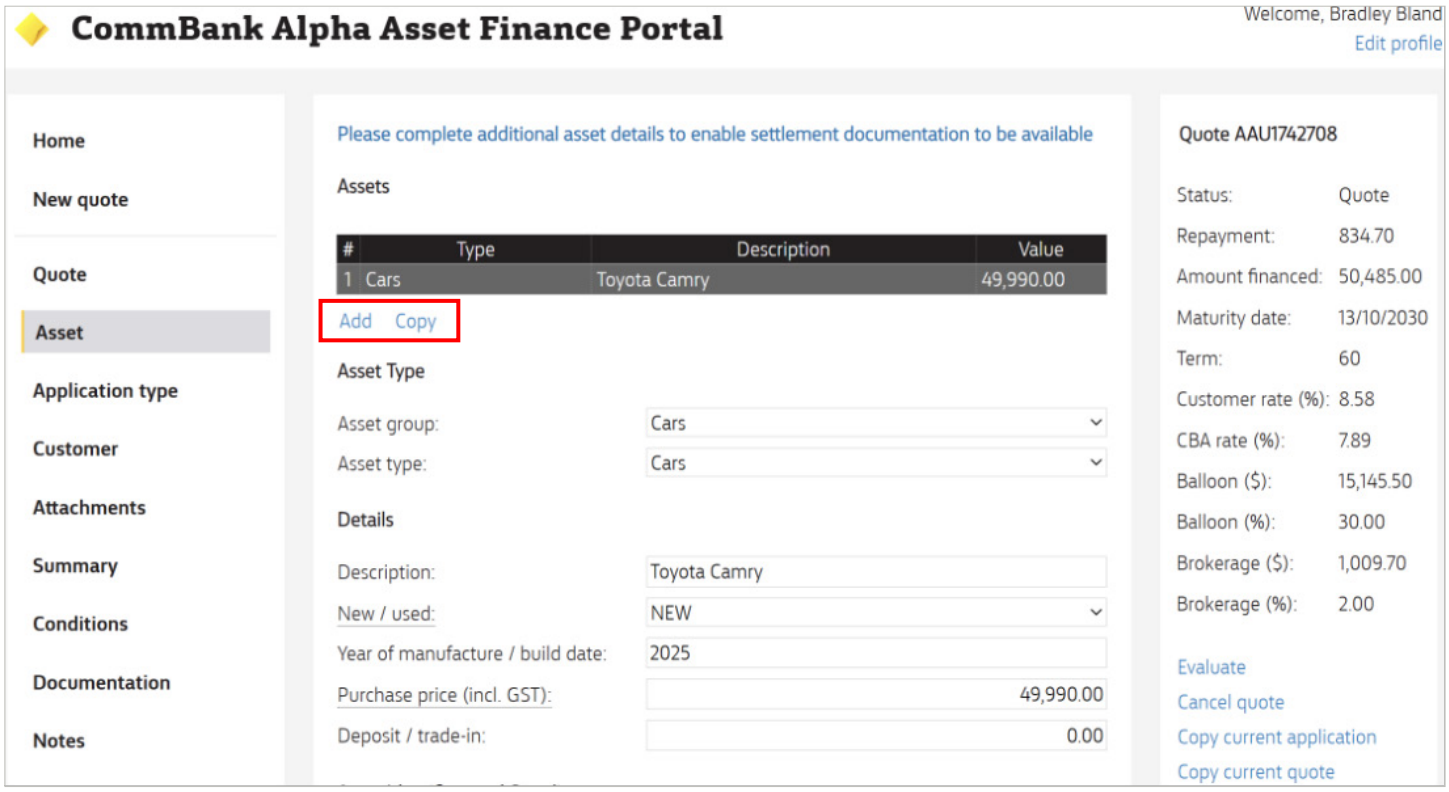


- **You can:**
  Copy a live agreement

  Resubmit an incomplete agreement

3.3 Quoting for multi assets

In CommBank Alpha™ you can quote for multi assets on one agreement subject to assets being the same class and same supplier type.



Tip for adding or copying a multi asset:

You can use the 'Add' function to add a second asset e.g. trailer to a prime mover or you can use 'Copy' to add multiples of the same asset.

3.4 Completing Asset Identifier and Supplier Information

The Asset Identifier and Supplier Information screen can be completed in full either:

- **Prior to submitting the application for formal assessment OR**
- **Once you have received the formal approval advice**

To complete **PRIOR** to submitting for assessment:

Click on the Asset tab.

1. Complete fields shown for each asset as applicable.
2. Click ***Evaluate*** and ***Save***.
3. ***Upload*** any attachments required.
4. Select ***Submit*** for approval.
5. Once redirected to the Summary tab, review all details of the application and click ***Confirm***.
6. Review privacy consent and click ***Confirm*** to submit the application.

To Complete **AFTER** receiving the Conditional Approval Advice:

1. Click on the Asset tab.
2. Complete ALL fields shown for the application.
3. Click ***Evaluate and SAVE***
4. Proceed to the “Documentation” Tab to locate your documents

Tip:

Where the supplier does not have an A.C.N. load 9 Zeros ie: 000000000
Where the supplier does not have an A.B.N. load 11 Zeros ie: 00000000000

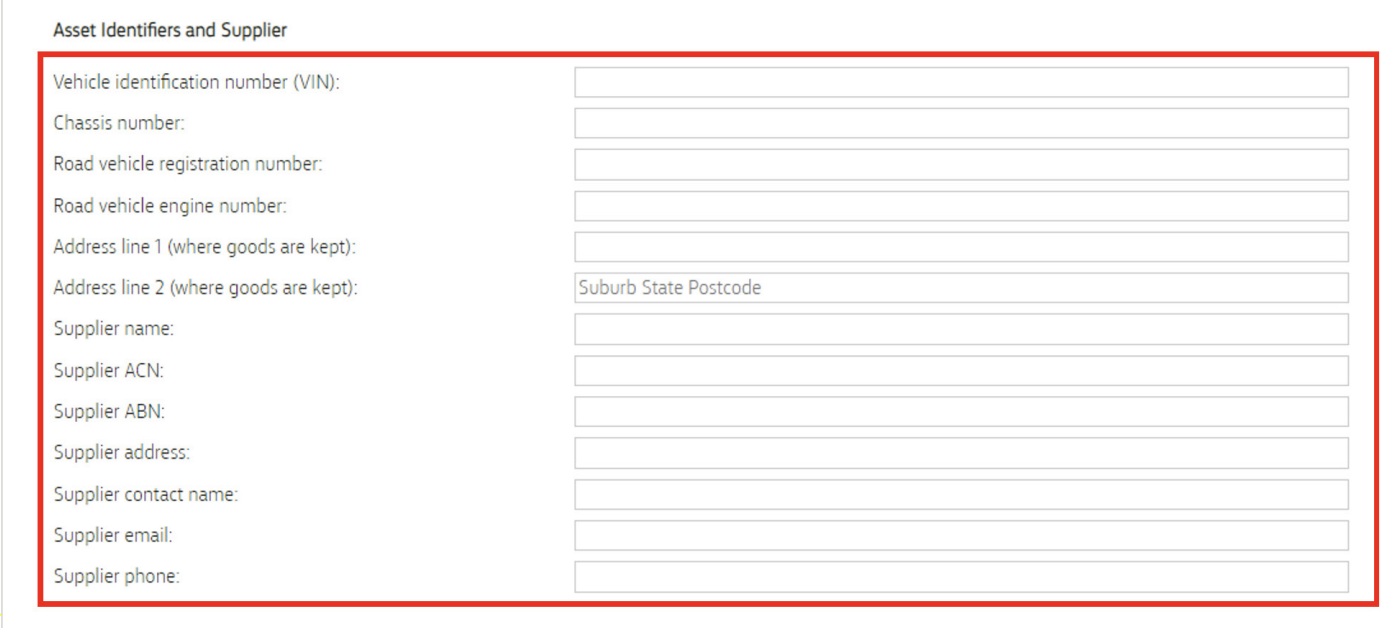
Reminder:

CBA will need to complete documents in the following instances:

- Transactions involving multiple supplier types on one agreement e.g. Private sale / Recognised supplier mix
- Transactions involving multiple asset types on one agreement for finance leases only e.g. Commercial Ute and heavy truck on finance leases
- Transactions involving Guarantors subject to Banking Code of Practice
- Transactions for planes, boats, poker machines or any other assets that require Occupational Health & Safety (OH&S) Checklists
- Transactions involving associations or other entity types that require specialized or non-standard signing clauses
- Establishment of Master Agreements (drawdown allowable)
- Equipment Construction Facility Drawdowns (Progressive Draws)
- Net Settlements
- Vendor & Agency Transactions
- Lease to Lease residual refinances
- Broker/Broker Firm's own proposals
- Revolving borrower under Master agreement (including new drawdown)
- Mid-term restructures, including hardship requests

Tip:

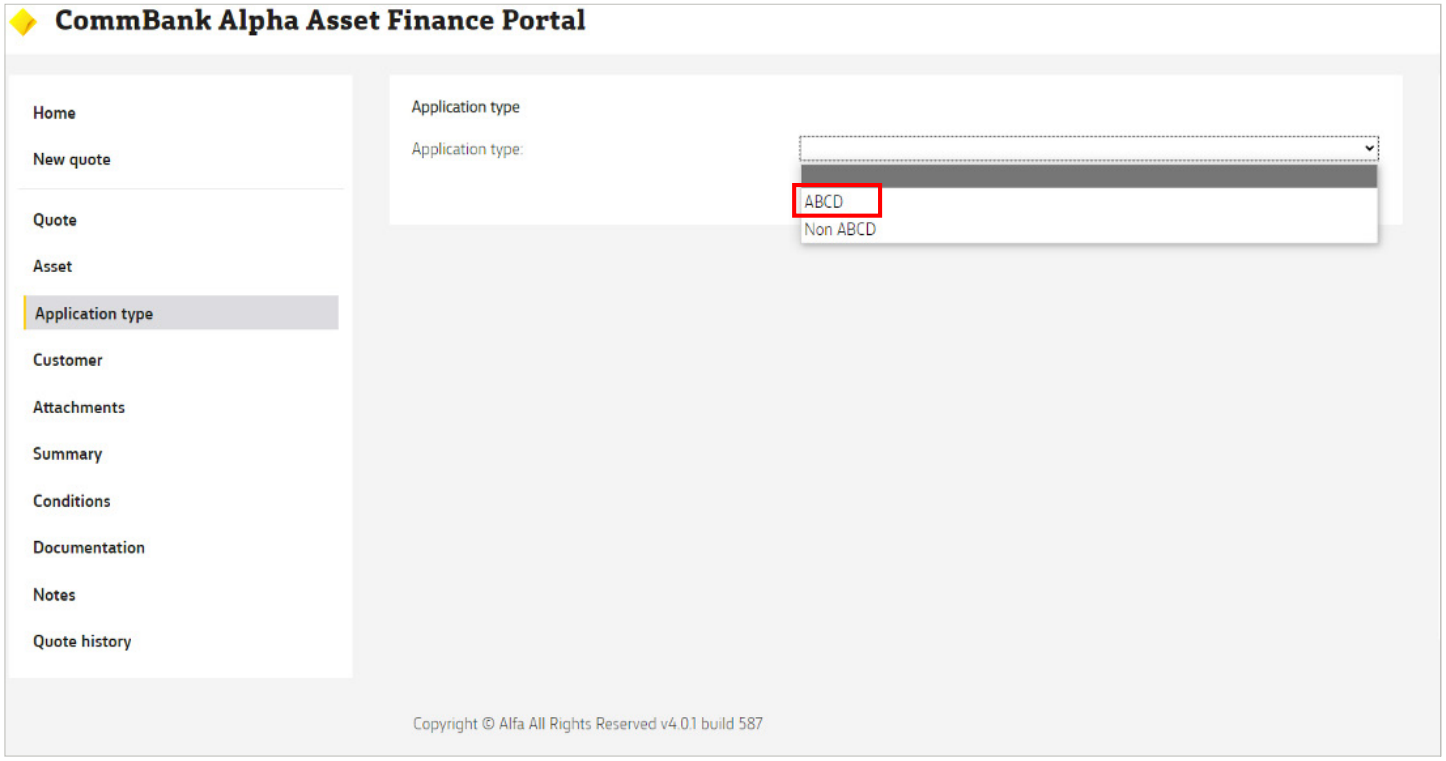
Road vehicle registration number: If a registration number has not been allocated, load "TBA".


Asset Identifiers and Supplier

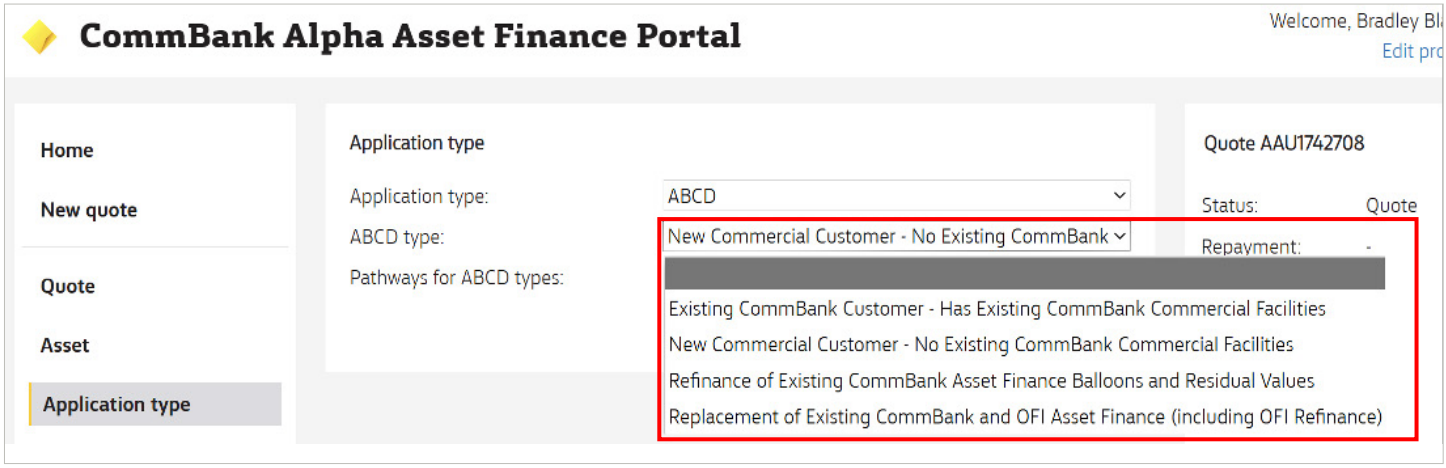
Vehicle identification number (VIN):	
Chassis number:	
Road vehicle registration number:	
Road vehicle engine number:	
Address line 1 (where goods are kept):	
Address line 2 (where goods are kept):	Suburb State Postcode
Supplier name:	
Supplier ACN:	
Supplier ABN:	
Supplier address:	
Supplier contact name:	
Supplier email:	
Supplier phone:	

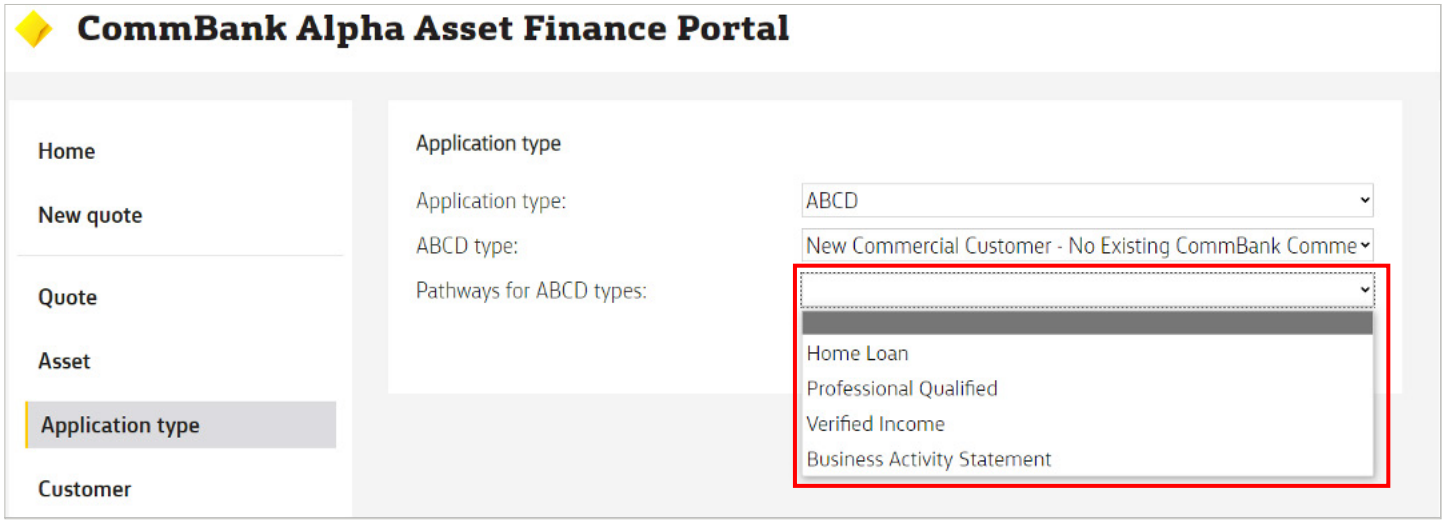
Selecting an application type

1. Click on the **Application type** tab.
2. Application type: Select "**ABCD**" from the drop-down menu.
3. ABCD Type: Select from the drop-down menu.
4. Pathways for ABCD types: Select from the drop-down menu.
5. Review this information and answer the Qualifying Criteria questionnaire that follows.
6. Once complete, click ***Evaluate*** and then click ***Save***



a. ABCD Application type:



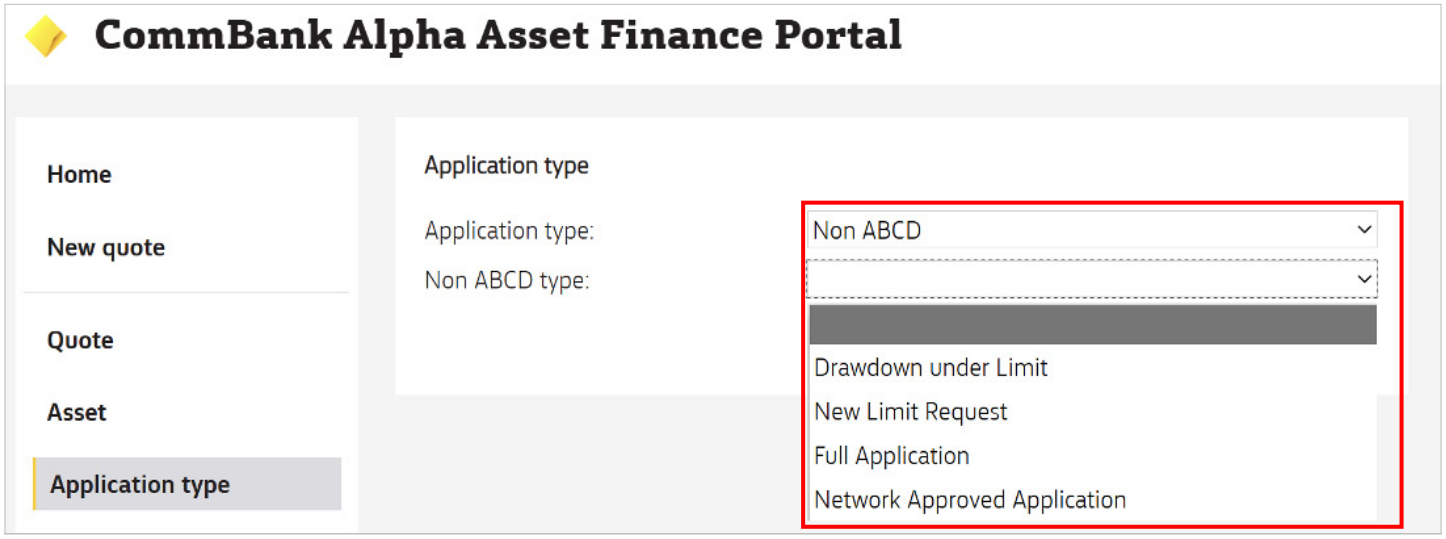


Tip:

To avoid re-work, ensure application meets Criteria and Qualifying Questions.

b. Non ABCD applications (Drawdown under limit, New Limit requests, Full applications):

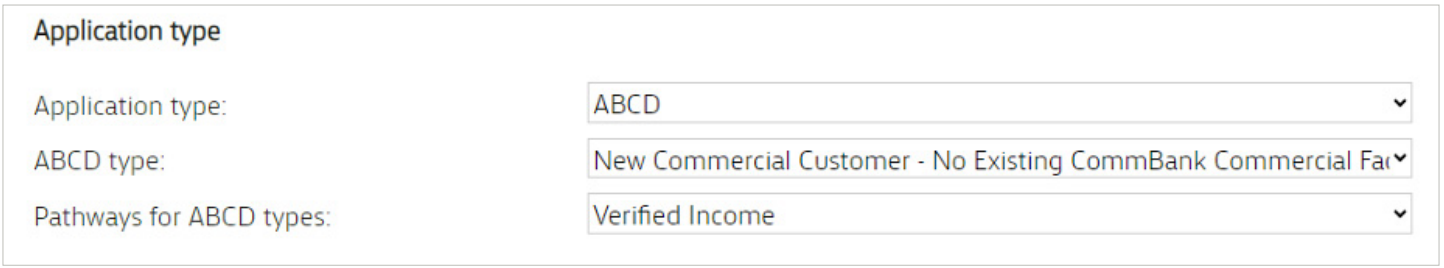
1. Select the NON ABCD type from the dropdown menu.
2. Navigate to the left-hand menu and use **Attachments** tab to upload application information and the **Notes** tab to add any notes required.



4.1 Interpreting ABCD Criteria

i. Review this information and answer the **Qualifying criteria** questionnaire that follows.
ii. Once complete, click ***Evaluate*** and then click ***Save***.

Important information regarding the transaction type and the criteria required to be met will prepopulate once the appropriate **Pathways for ABCD types** is selected from the drop-down menu.



Important information

Transaction type
No active accounts with CommBank OR CommBank customers who have home loan facilities, credit card or personal loan lending facilities or other non-lending products such as transactional account/s.

Criteria
✓ Maximum amount financed is capped at $500,000 (or capped at $1,000,000 for customers defined as Professional Services ✓ Motor Vehicles (cars & light commercials with a carrying capacity of up to 1 tonne or fewer than 9 people) not older than 8 years at the end of term. ✓ Standard assets, not older than the ATO effective life guideline at the end of term, limited to the following categories: o Trucks and trailers o Agricultural o Earthmoving and construction o Materials handling (e.g. forklift, scissor lift, telehandler, boom lift, hoist) o Buses ✓ All other Standard assets not older than 5 years at funding (from year of manufacture; must be within ATO effective life guideline at end of term). ✓ IT equipment may be financed for customers defined as Professional Services only. ✓ No restrictions as to the number of transactions under the cap. ✓ I confirm that as far as I am aware the customer has a good credit history. ✓ Income has been verified from acceptable source documents. Income verification source documents do not have to be provided for the following transaction types: o Customers with an existing CommBank Home Loan in existence ≥12 months where the original loan amount was ≥$250,000 and the transaction is for a Standard asset limited to Motor Vehicle, Truck and/or Trailer, Agricultural Equipment, Earthmoving and Construction or Materials handling (e.g. forklift, scissor lift, telehandler, boom lift, hoist), ≤$100,000 (available for a single transaction only prior to the customer becoming an Existing Customer for ABCD) o Professional Services customers where the transaction is for a Motor Vehicle ≤$150,000 (available for a single transaction only prior to the customer becoming an Existing Customer for ABCD). ✓ Business established for a minimum of 12 months. Where a customer has changed their status from a sole trader to a company, evidence of income for both entities may be combined and used - providing there has been no material change to the parties running the business, the nature of the business or source of income. ✓ Once the maximum amount financed threshold is met, no further finance can be provided until a full servicing assessment has been conducted and approved or 6 months has passed from the date of the initial ABCD transaction (at which point the customer will be deemed to be an Existing Commercial customer for ABCD).

4.2 Completing Qualifying criteria questionnaire

i. Each question requires a response to progress the application.
ii. It is the Bank's expectation when answering "Yes" to the qualifying criteria that you maintain a record for audit purposes of the action/s you have undertaken to determine the response.

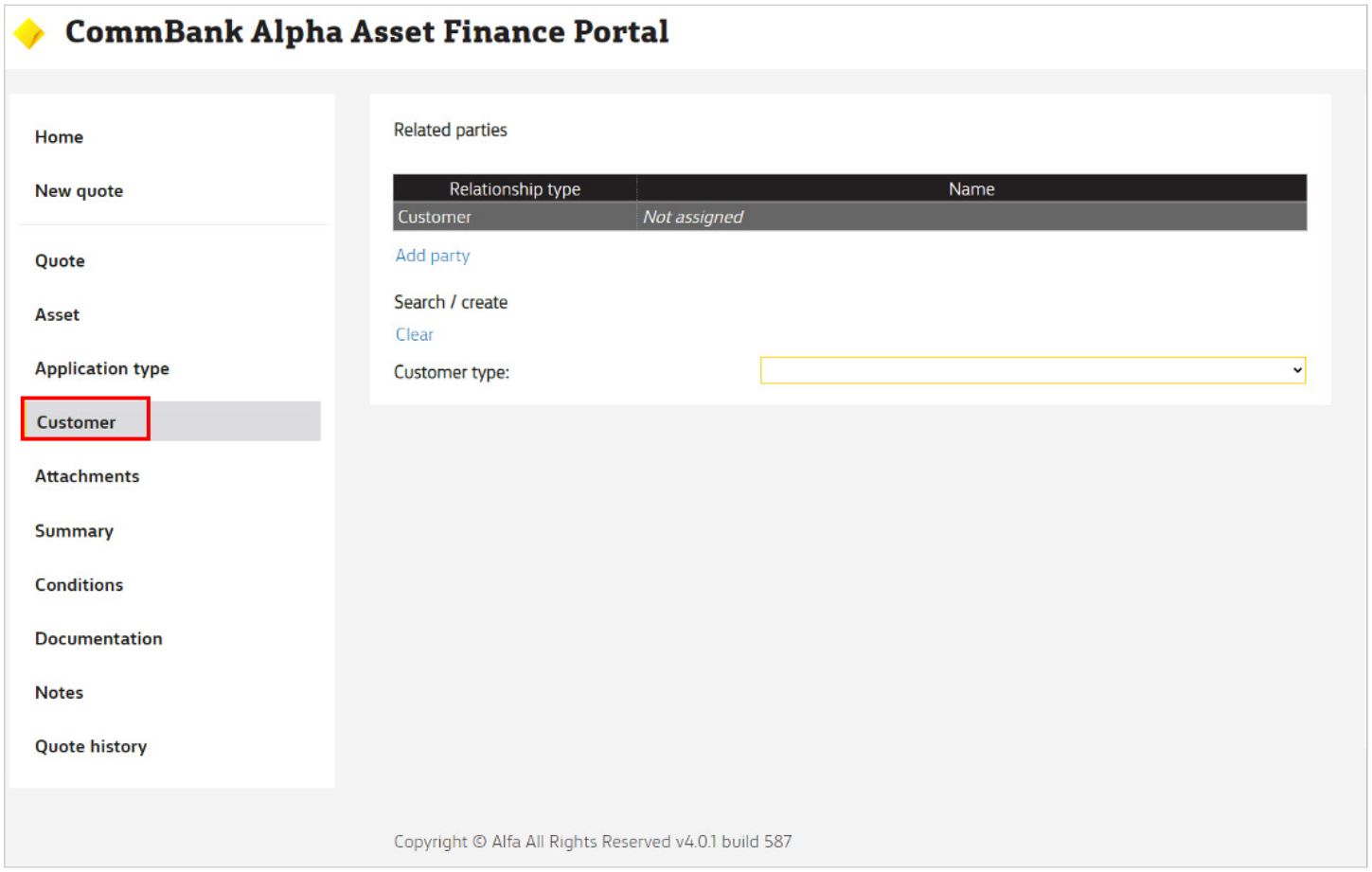
Qualifying criteria

Question	Answer
As noted in Criteria: Motor vehicles* (<= 8yrs at end of term), eligible Std equipment (within ATO effective life), all other Std equipment (up to 5 yrs old at funding and within ATO effective life).	◯ Yes ◯ No
Amount Financed is less than or equal to $500,000 (or $1,000,000 for Professional Services? clients). Subject to Bank confirming the maximum cap for this customer has not been exceeded.	◯ Yes ◯ No
All Individual Applicants are >18 years old.	◯ Yes ◯ No
Goods are predominantly for business use or via Novated Lease.	◯ Yes ◯ No
Customer has confirmed that they have had no Material Adverse Change to their financial position.	◯ Yes ◯ No
After discussion with customer and subsequent to my own investigation, I confirm that all entities included in this application have the ability to meet the commitment for this finance and hold surplus assets over liabilities	◯ Yes ◯ No
I confirm that as far as I am aware the customer has a good credit history with no defaults listed on any register, no legal orders or bankruptcy action.	◯ Yes ◯ No
Income verification source documents are supplied with this application (where required), and I confirm income available for servicing from the supplied documents exceeds the total existing and proposed monthly loan commitments and living expenses.	◯ Yes ◯ No
I am satisfied the customer is not in arrears with any Other Financial Institution, does not have a lending facility in any OFIs collection or financial assistance/hardship area and that all statutory payments (tax, superannuation) are up to date.	◯ Yes ◯ No
I acknowledge my contractual obligation to meet the customer face to face prior to requesting settlement.	◯ Yes ◯ No
Business established >12 months. Where customer has recently changed status from a sole trader to a company, evidence of income may be combined if there is no material change to the party running the business, the nature of the business or source of income	◯ Yes ◯ No

*refer full definition under criteria information above.

Adding customer details to the application

Click on the **Customer** tab to access the screen below.
This screen will be used to enter the individual related to the loan application.



There are some important things to know before you commence the search process which is detailed in Section 5.1 below.

Where a borrowing structure includes more than one party, CommBank Alpha™ will require parties to be searched and added in a specific order to ensure documentation is produced correctly.

To support the creation of the borrowing structure, the table below provides some examples of the order in which you will need to search and add a party to the transaction.

Entity Type	Borrowing Structure	1st Search (Customer)	2nd Search (Account Holder)	3rd Search (Account Holder)	Borrower details that appear on agreement
Company atf Trust t/as	ABC Pty Ltd as trustee for ABC Trust trading as ABC Trading	ABC Trust	ABC Pty Ltd	(ignore the trading name*)	ABC Pty Ltd as trustee for ABC Trust
Company atf Trust	ABC Pty Ltd as trustee for ABC Trust	ABC Trust	ABC Pty Ltd	n/a	ABC Pty Ltd as trustee for ABC Trust
Individual atf Trust	John Smith as trustee for JS Trust	JS Trust	John Smith	n/a	John Smith as trustee for JS Trust
Individual t/as	John Smith trading JS Plumbing	Search applicants ABN. Ensure name selected/ created is the 'Entity Name' and 'Entity Type' as per an ABN Lookup search.	John Smith (search individual name)	(ignore the trading name)	John Smith trading John Smith
Individual	John Smith (with ABN)*	Search applicants ABN. Ensure name selected/ created is the 'Entity Name' and 'Entity Type' as per an ABN Lookup search.	John Smith (search individual name)	n/a	John Smith trading John Smith
Partnership** t/as	John Smith and Linda Smith trading as Smith Family Plumbing	Search applicants ABN. Ensure name selected/ created is the 'Entity Name' and 'Entity Type' as per an ABN Lookup search.	John Smith (search individual name)	Linda Smith (search individual name)	John Smith and Linda Smith trading as 'Entity Name'
Individual (PAYG)	John Smith (no ABN)	John Smith	n/a	n/a	

*If you are doing a draw down under a limit you must include all parties named in the Master Agreement (or approval advice), including any trading name.

**For new applicants that involve a formal documented partnership please contact your Business Development Executive for assistance.

For other structures please contact your BDM if assistance is required.

Tips:

Guarantors: guarantors are added to an application in the order they are to appear on the documents. E.g. if the guarantor is 'ABC Pty Ltd aft ABC Trust' enter the company first and then the trust. Individual guarantors should always be entered after any non-individual guarantors.

Sole Traders: for the purpose of CommBank Alpha™ all sole trader individuals who generate business income will need to be established as trading in their own individual name. Refer table above for example.

For best results, search as follows:

Customer type	Search
Trust	ABN
Company	ACN
Business Name	ABN
Partnership Name	ABN
Sole Trader	ABN
Individual	First name, surname and a date of birth(no middle name)

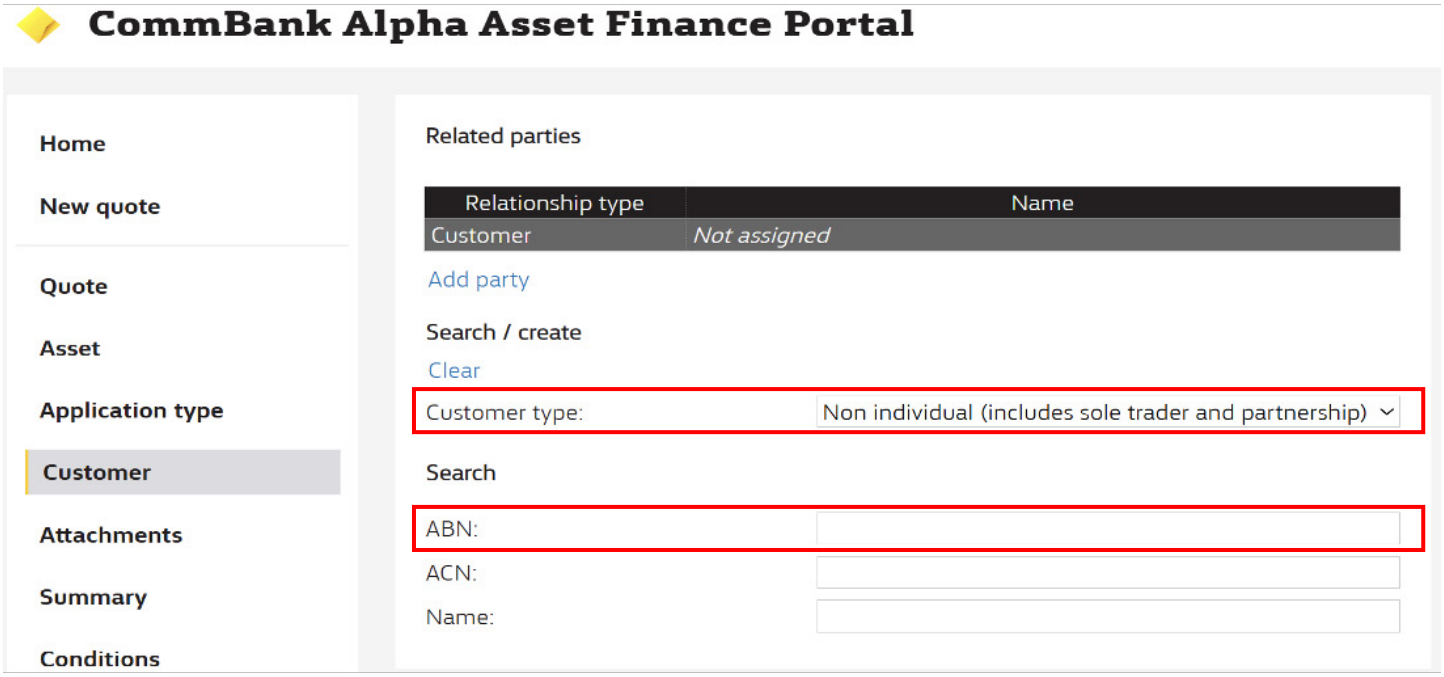
When searching individuals, you will need to enter a first name, surname and a date of birth before the search button will appear. Do not include a middle name in the search.

Where the search returns more than one individual with the same first name, last name and date of birth, you will need to select the customer with the most accurate address. If the address is identical, you will need to select the customer in the first row of the search results.

5.1 Searching existing customer details

To add customer details to the application, you will need to first search to confirm if the details are already available in CommBank Alpha™.

1. Select a **Customer type** and enter the details of the party who appears last in the borrowing structure.
   For example: ABC PTY LTD as trustee for ABC Trust
   Enter the ABN for ABC Trust in the field provided and click **Search.**



2. Where the relevant customer details are returned, click on the name to add them to your application **OR** if the correct result is not returned, refer to '5.2. Creating new parties' to create a new party.
3. Repeat this process for all parties to be added to your application.

To add an **individual** to your application

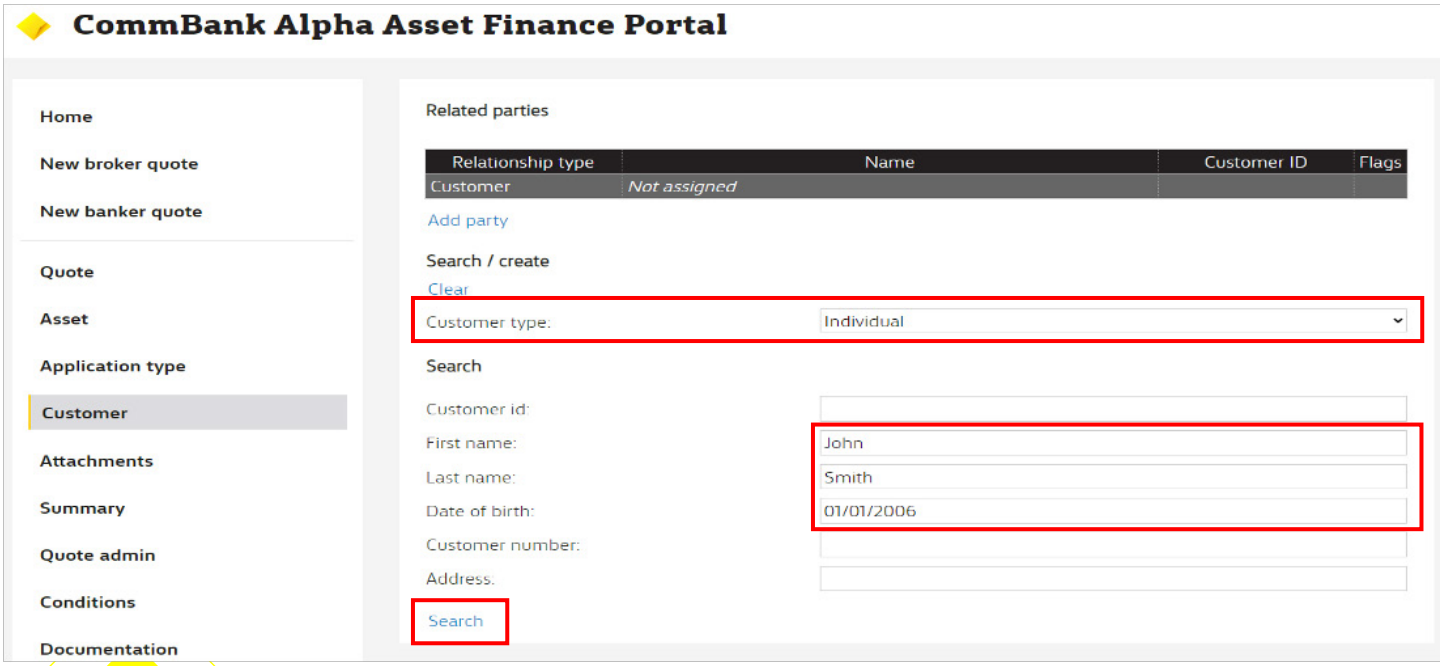
1. Select Customer type: Individual

   Enter First name

   Enter Surname

   Enter Date of birth DD/MM/YYYY

   Click Search



5.2 Creating new parties

Note: These steps will apply once a search of the existing records has been completed. Create new button will not appear prior to this.

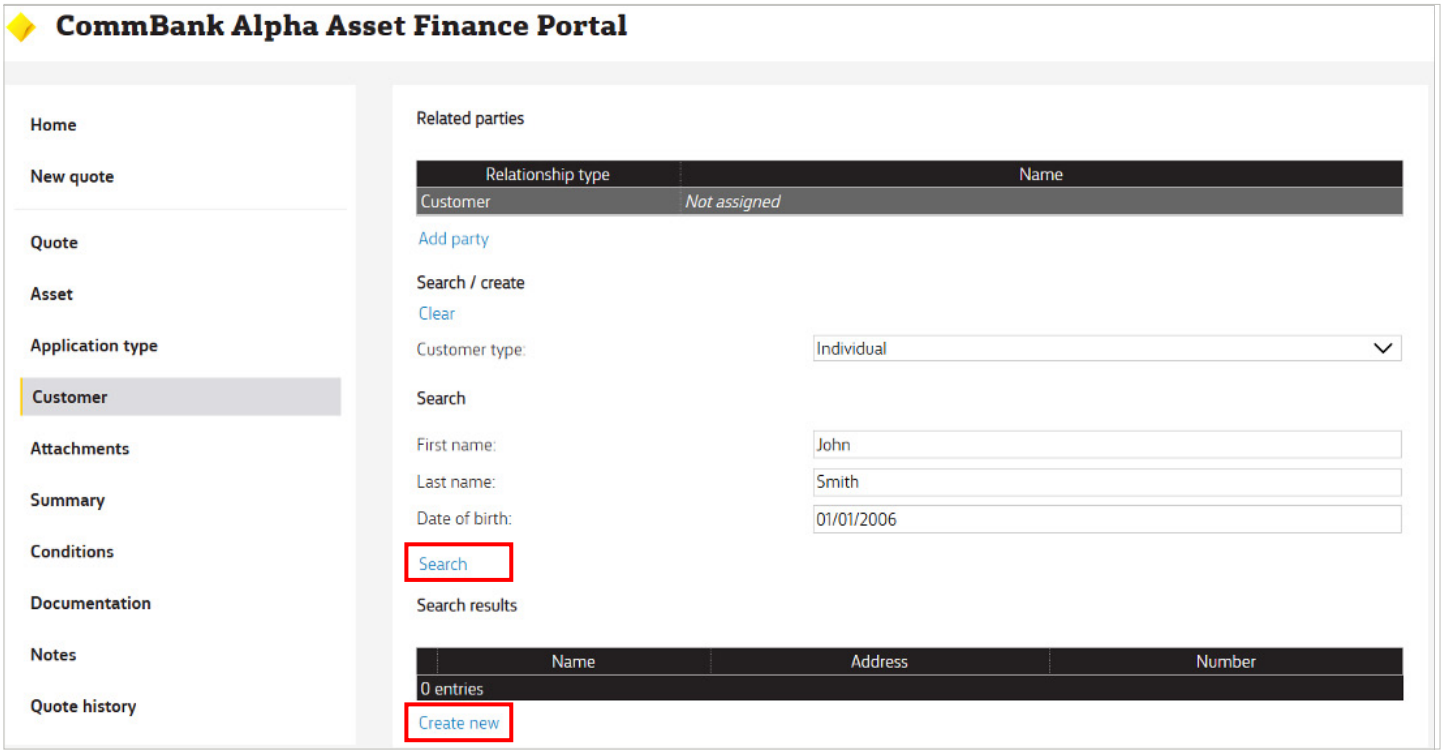
To create an **'Individual'** party:

1. Select Customer type: Individual

   Enter First name
   Enter Surname
   Enter Date of birth DD/MM/YYYY
   Click **Search**

Where 0 entries returned

Click on ***Create new*** button.

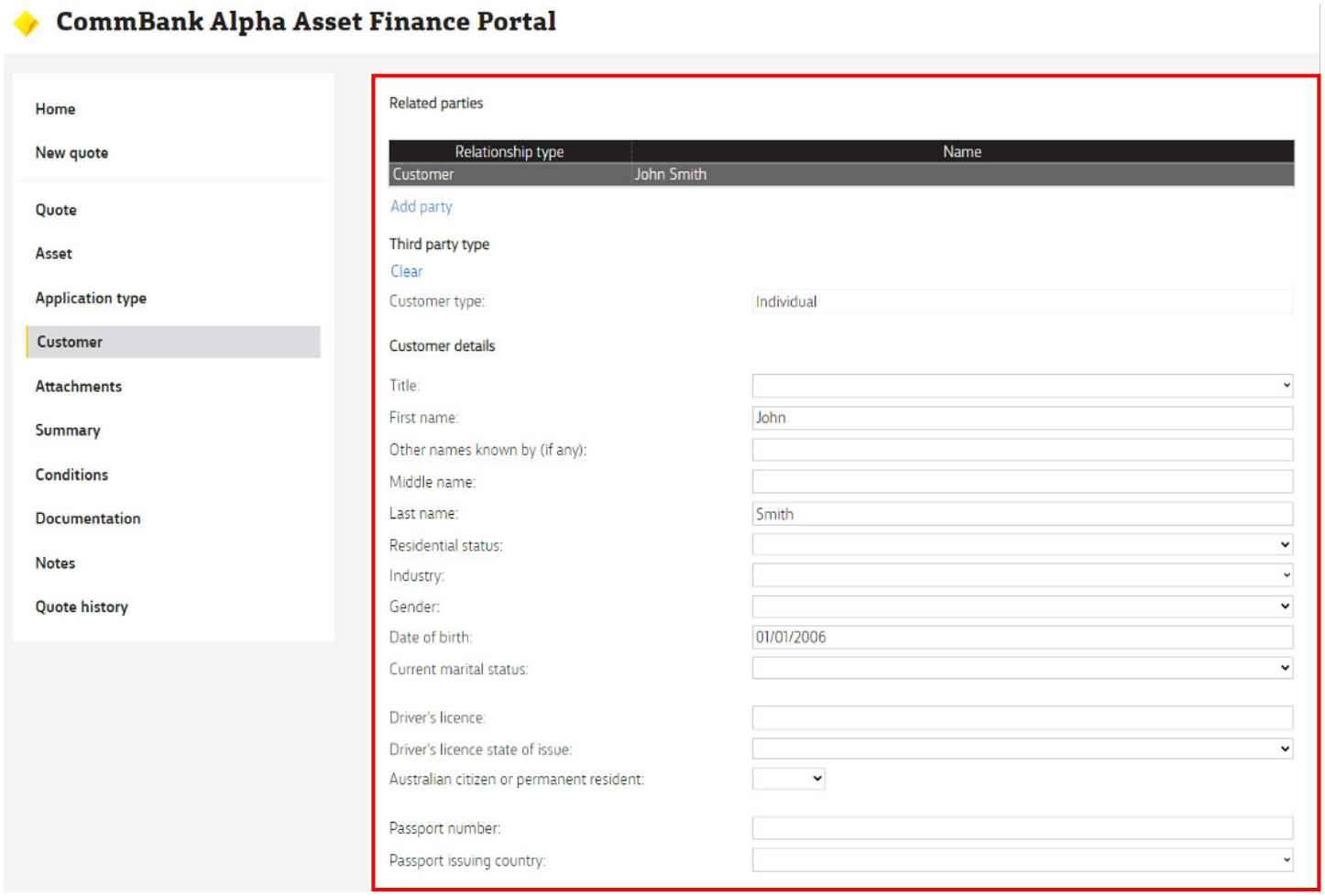


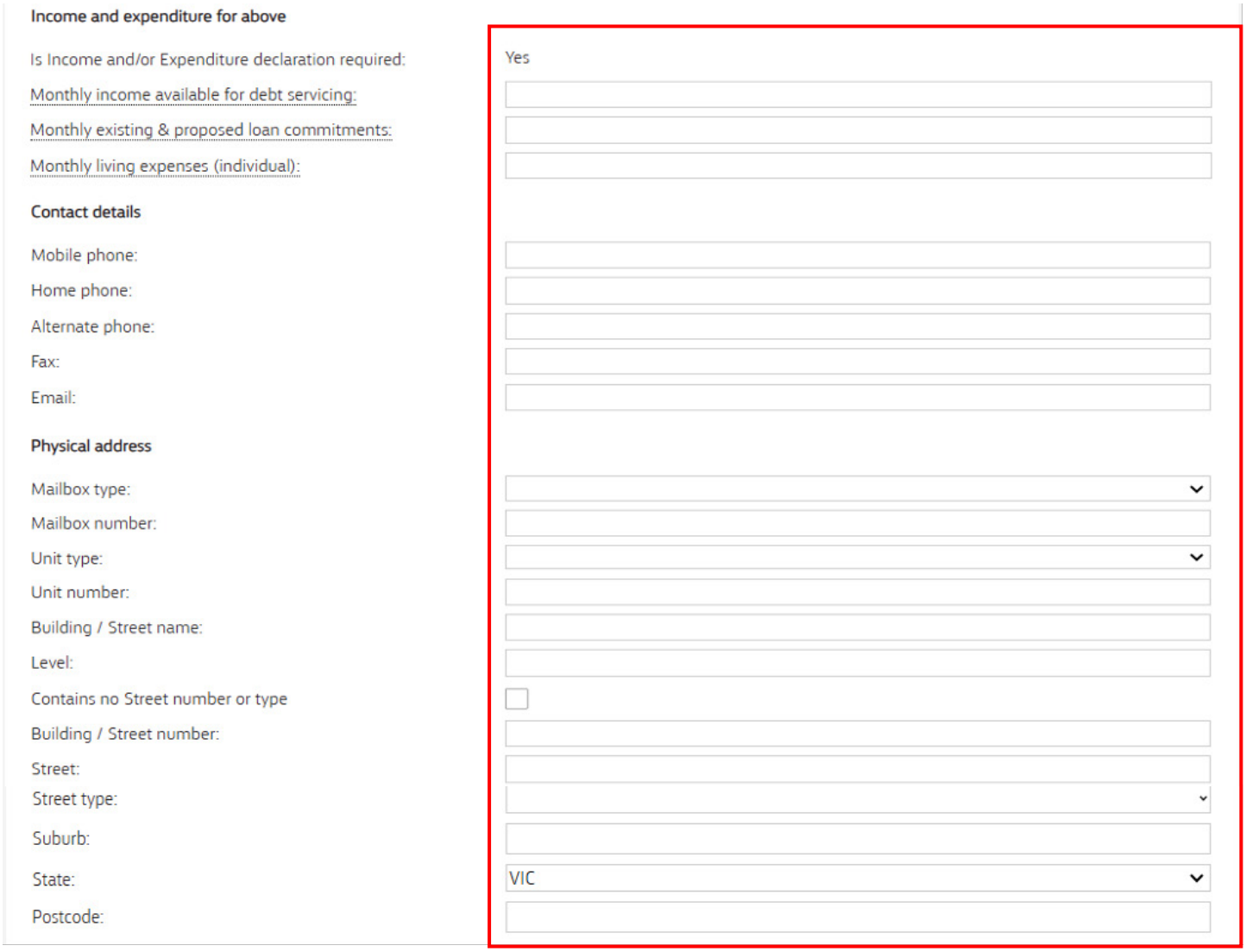
On the next screen, complete all fields relating to the proposed Customers Details, Income and expenditure for above, Contact Details and Physical Address.

NB: Passport details are NOT required where the customer has a current valid drivers license and is an Australian citizen or permanent resident.

Where the applicant holds a temporary VISA, the response to Australian citizen or permanent resident is to be answered **"No"**. VISA documents are to be scanned into the portal - the assessment and lease term must expire a minimum 6 months prior to expiration of the VISA.

On the next screen, complete all fields, including Customer Details, Income and expenditure, Contact Details, Physical Address, Current Employer and Select mailing address.

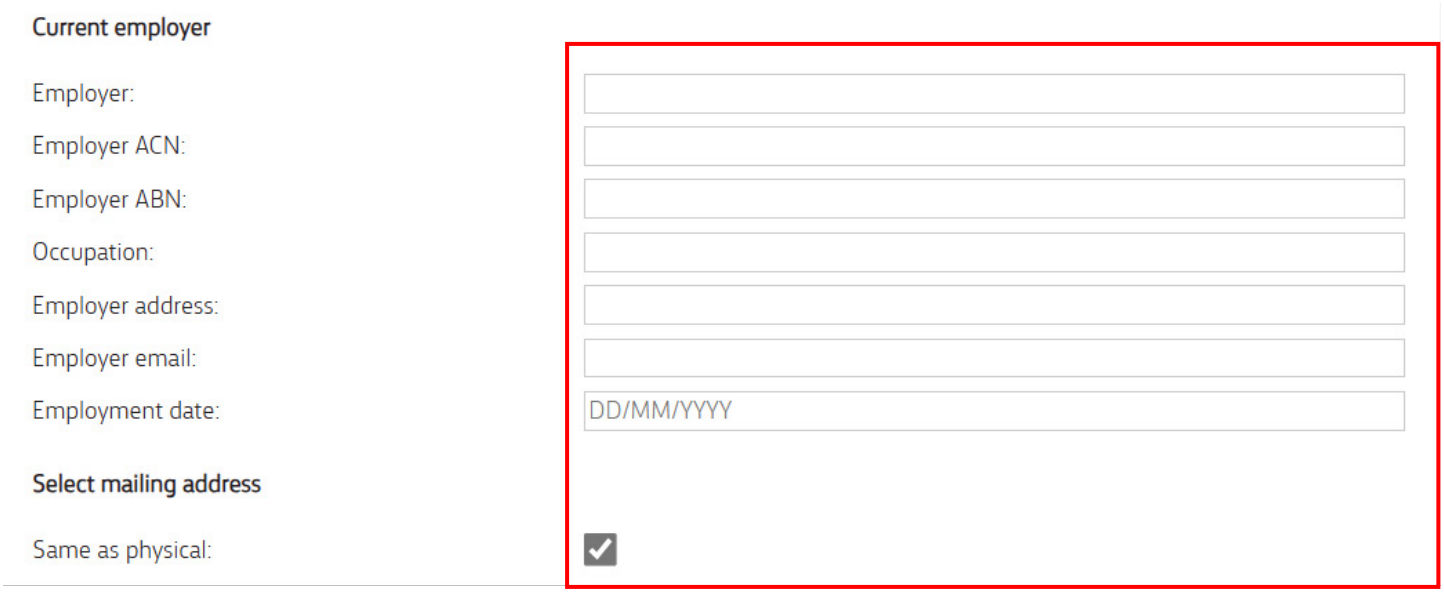




Tip:

Monthly existing & proposed loan Commitment: This field must be a combined total of the customers current commitments PLUS the repayments for this proposal.

Complete Current Employer details and Select mailing address



Tip:

The employer details need to match the employer noted on the documents provided to support income verification.

All fields are crucial as they are required for Anti Money Laundering & Know Your Customer (AML/KYC).

Income and Expenditure Details must be completed for all New to Bank and Existing Customer application types.

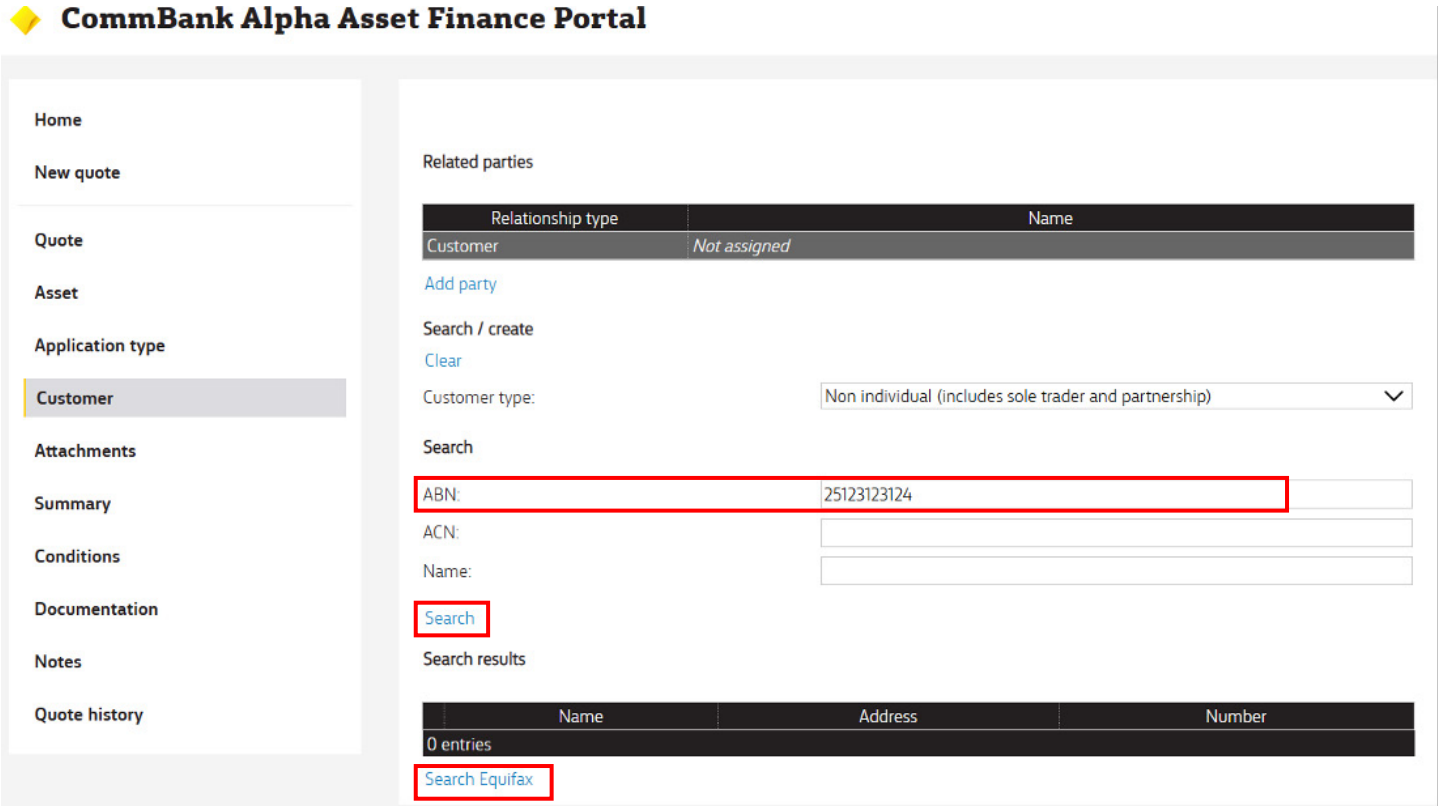
i. Once all fields have been completed, ***Evaluate*** the agreement and then click ***Save***.
ii. Your individual party will now be noted as the Customer in the table at the top of the screen.

To create **'Non individual'** parties (includes Sole Trader and Partnerships):

1. Enter relevant search data. Click ***Search***
2. Where a matching result is returned under search results, click on the name
3. Where a result is not returned click on the ***Search Equifax*** button. Select the relevant party details from the options available.

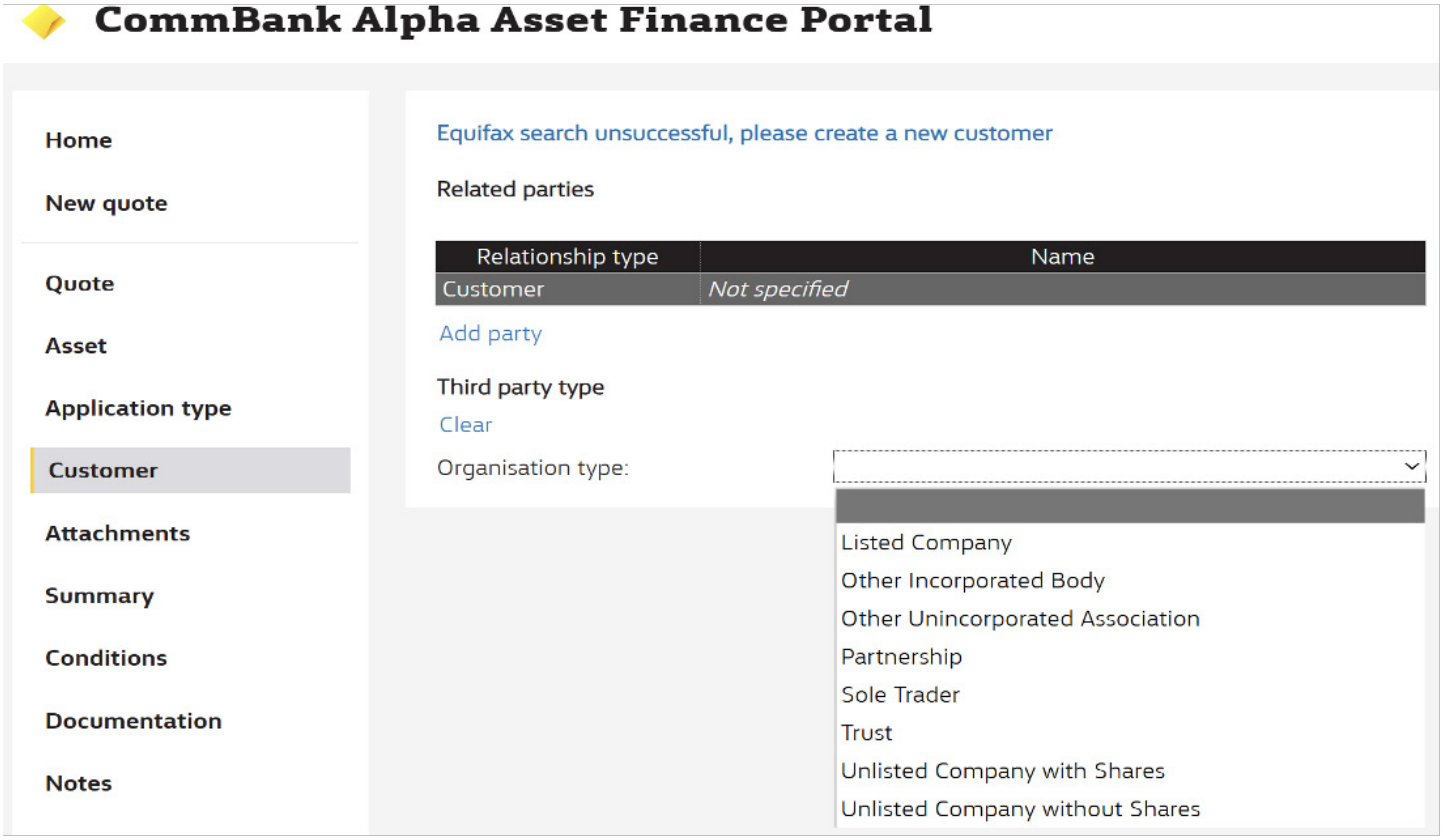
Tip:

Searching via ACN for a company or ABN for Sole Traders, Trusts, Partnership Name and Business Name will return the most accurate results



Note: When clicking the ***Search Equifax*** button, CommBank Alpha™ will search the Australian Securities and Investments Commission (ASIC) Registers and display the relevant results based on the search criteria entered.

1. Select an **Organisation type** from the drop down menu
2. Select Relationship from the next drop down menu – relevant to additional parties being added, not the first party generated.
3. Enter relevant information in Details, Legal Details, Full Principal place of business address, Income and expenditure, Contact Details and Select mailing address.



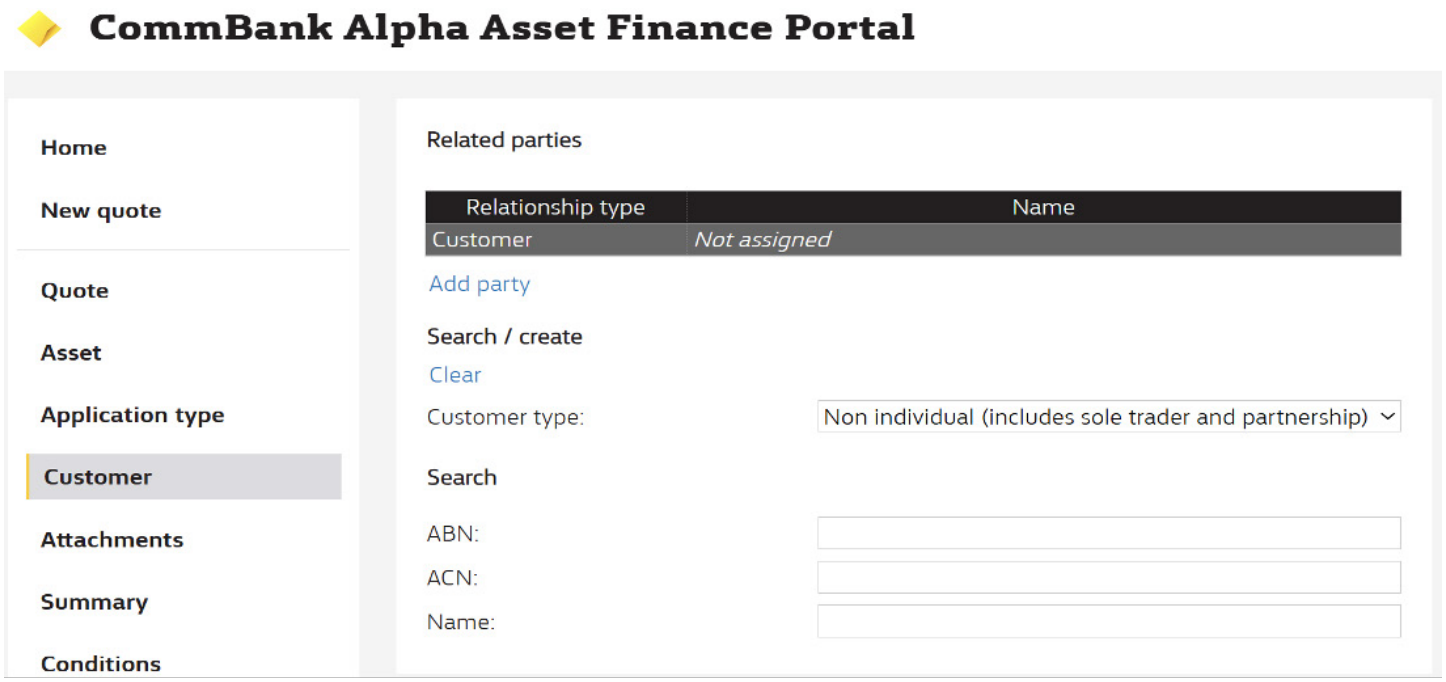
ⓘ All fields are crucial as they are required for Anti Money Laundering & Know Your Customer (AML/KYC)
Please ensure you complete Income and Expenditure Details

1. Once all fields have been completed, Evaluate the agreement and then click Save.
2. Your non-individual party will now be noted in the related parties table at the top of the screen.

ⓘ Please note that certain non-individual entities will require the setup of multiple parties in CommBank Alpha™ to ensure the loan structure is reflected correctly. Refer to the below:

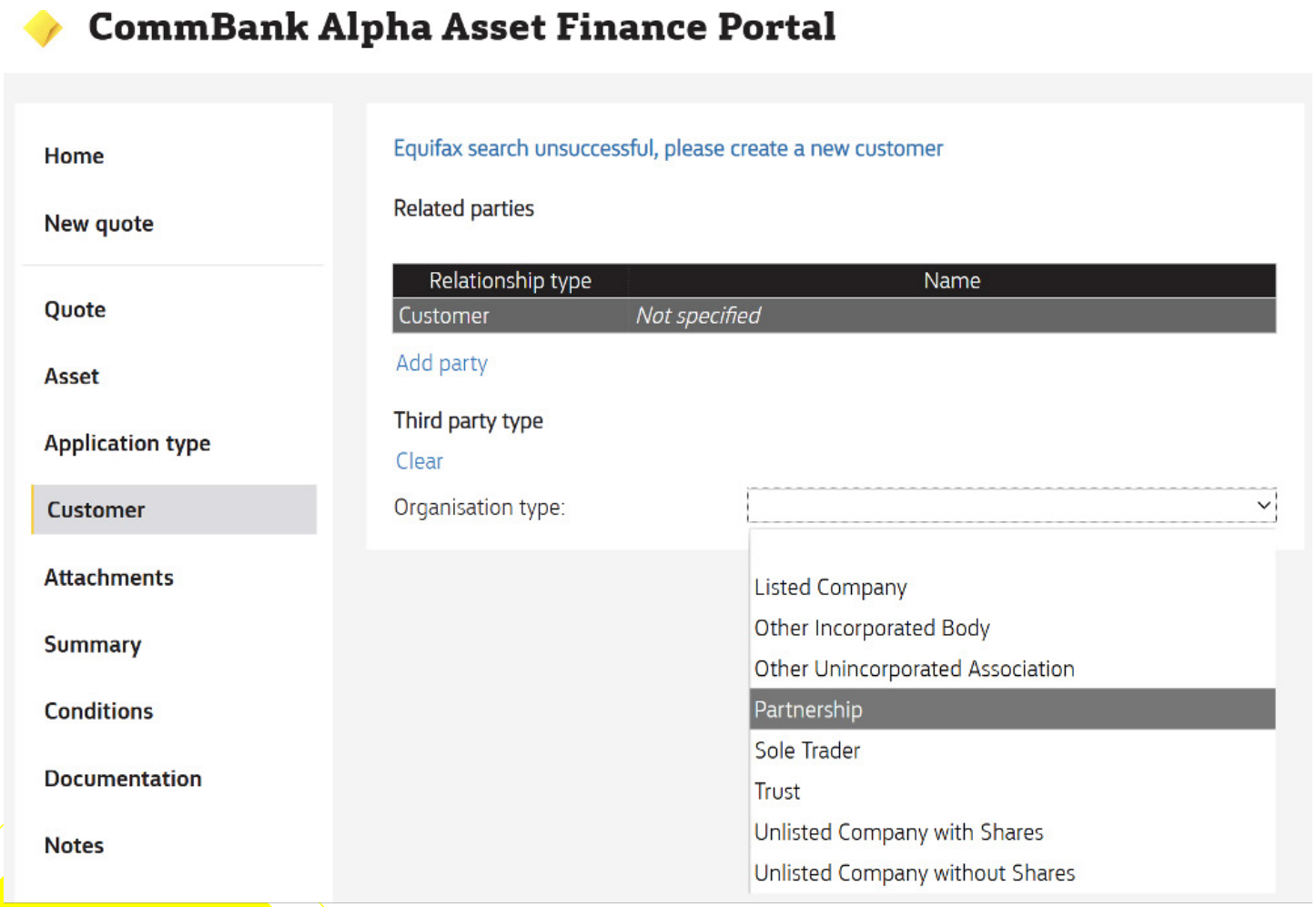
To set up a **Partnership** structure:

1. Select Non-Individual Customer Type
2. Search via ABN

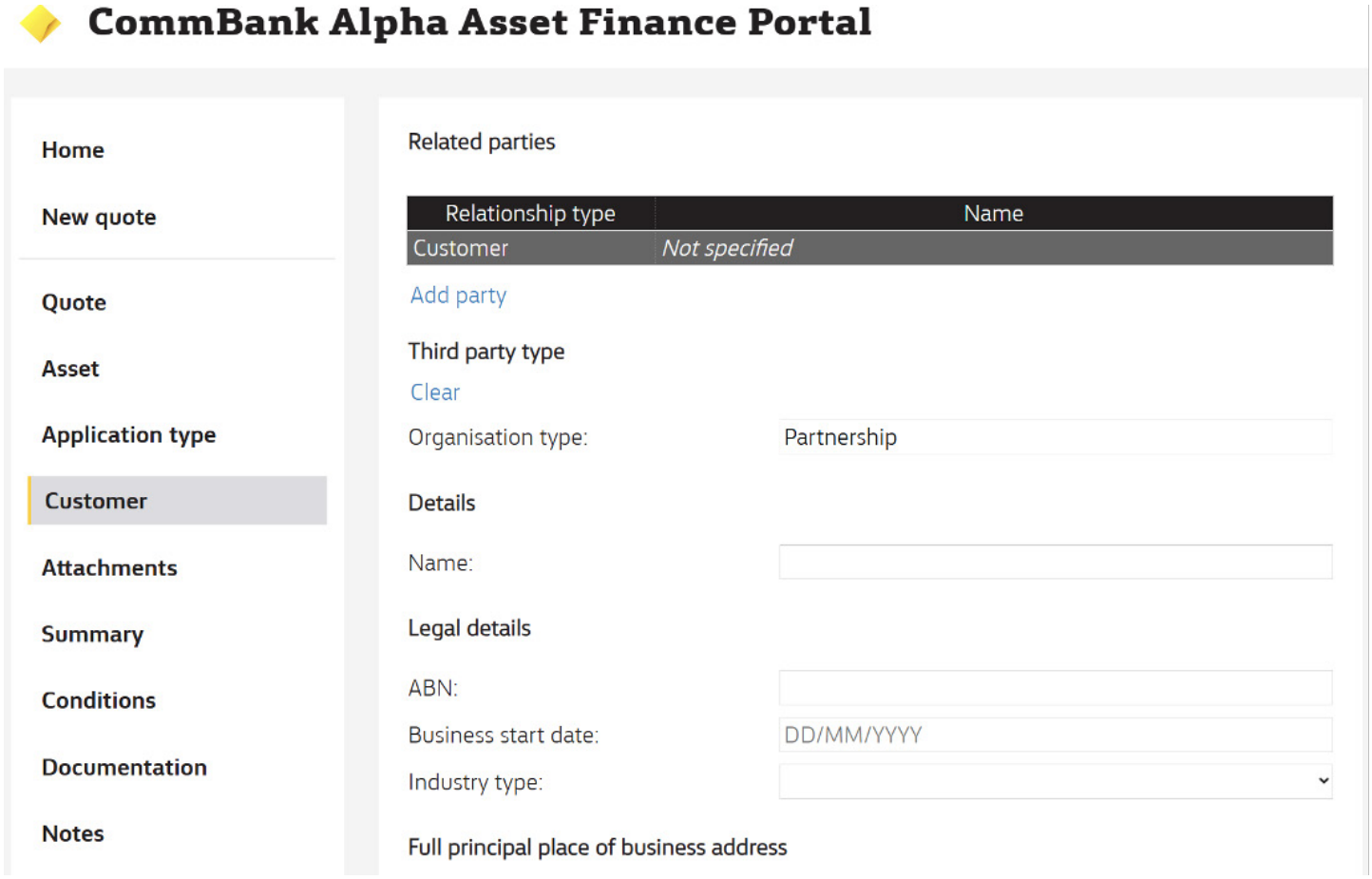


Note: For formal partnerships with an ABN, CommBank Alpha™ will search the Australian Securities and Investments Commission (ASIC) Registers and display the relevant results based on the search criteria entered.

1. Where there is a list of results returned, proceed to step 3 or if no results are available, proceed to ***Search Equifax.***
2. Select the relevant party details from the options available
3. Select ***Partnership*** option from the ***Organisation*** type drop-down menu

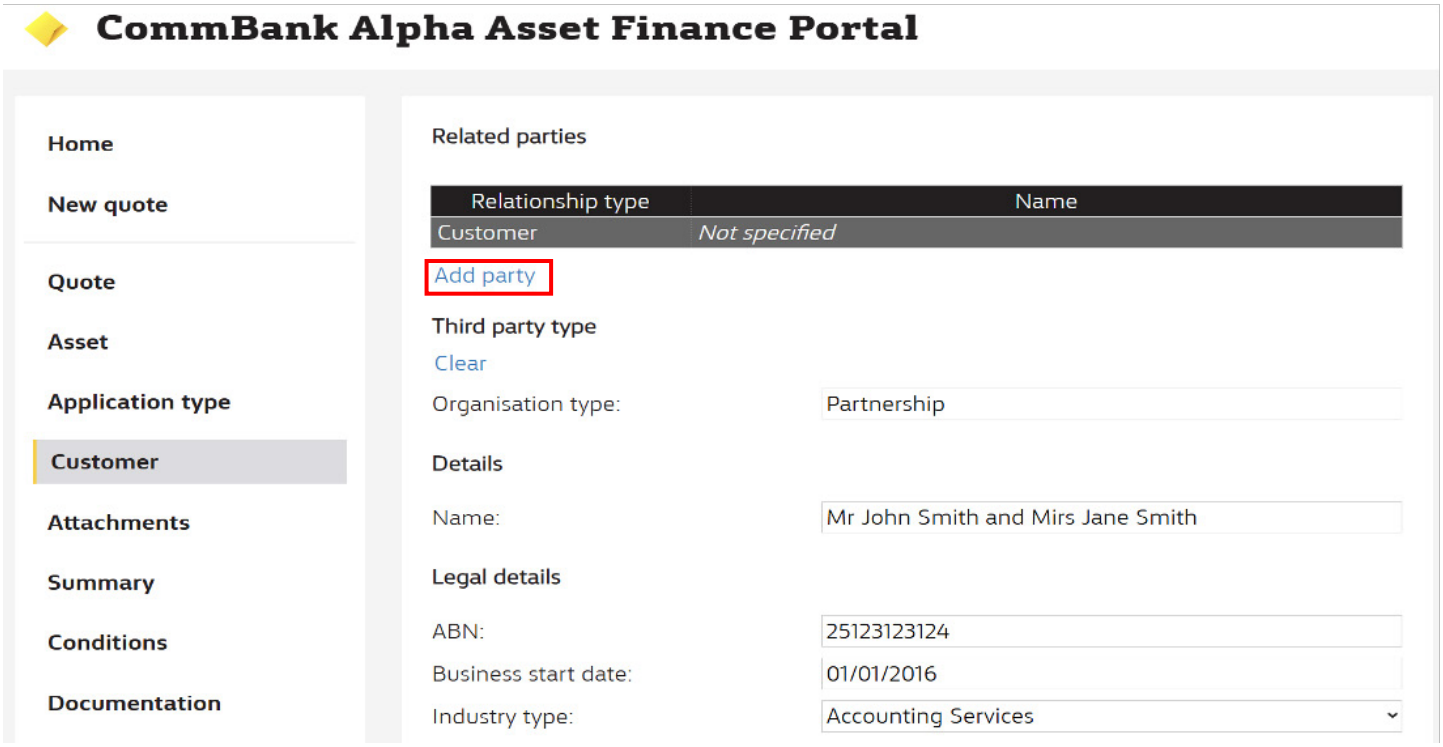


1. Complete all of the mandatory fields for the Partnership details.



Note: Where partnership income is being used for servicing purposes the living expenses of any individuals in the partnership must be included.

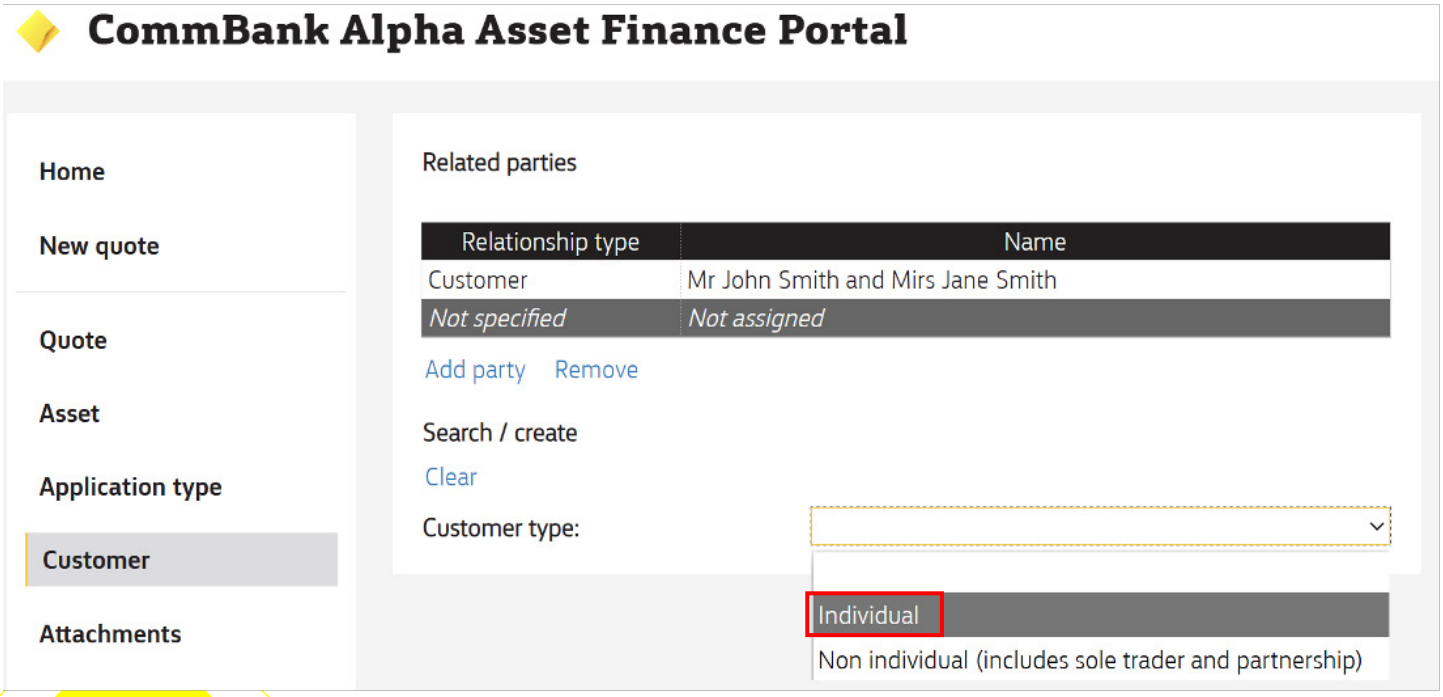
Click the ***Add Party*** button to add 'individual' and/or 'non individual' partners.
(Refer to previous steps on how to create individual/non-individual parties).

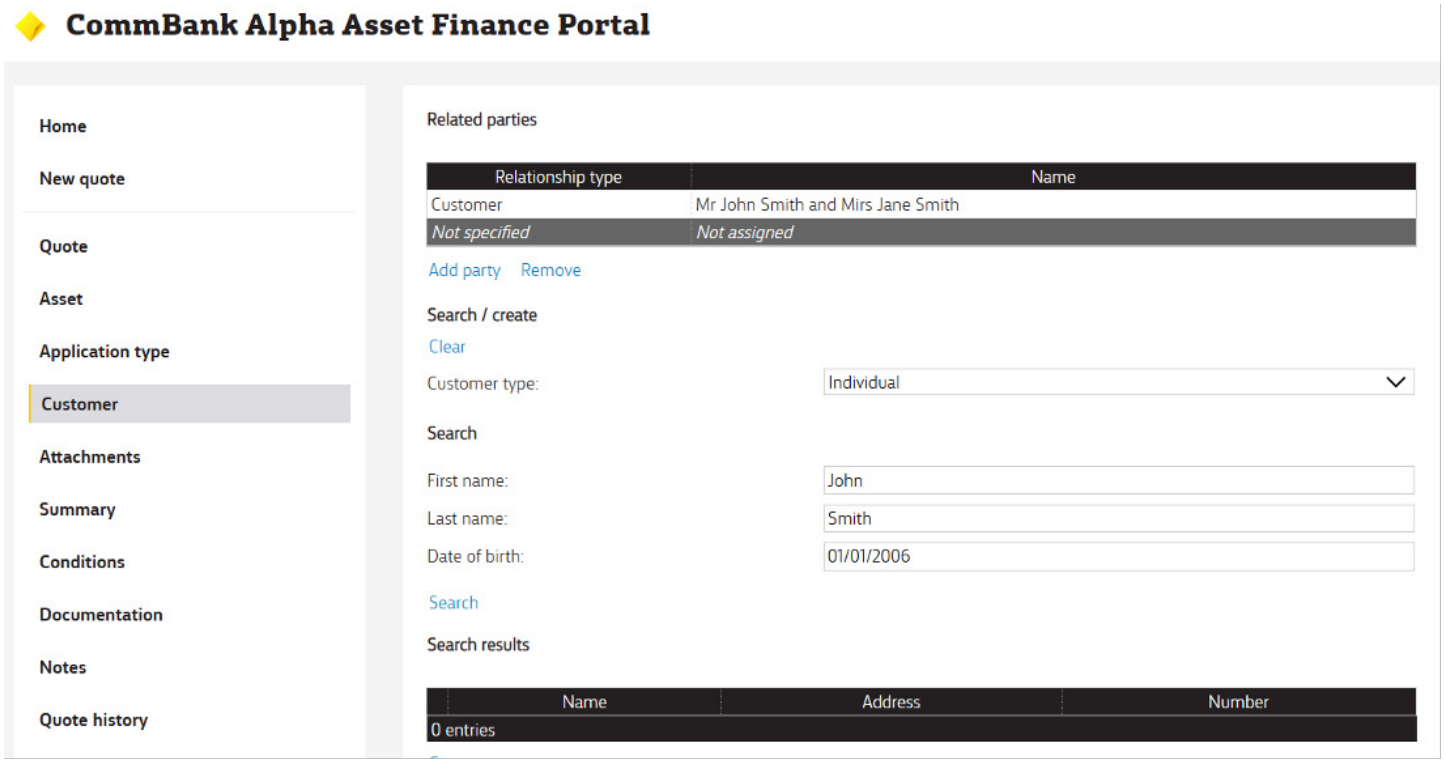


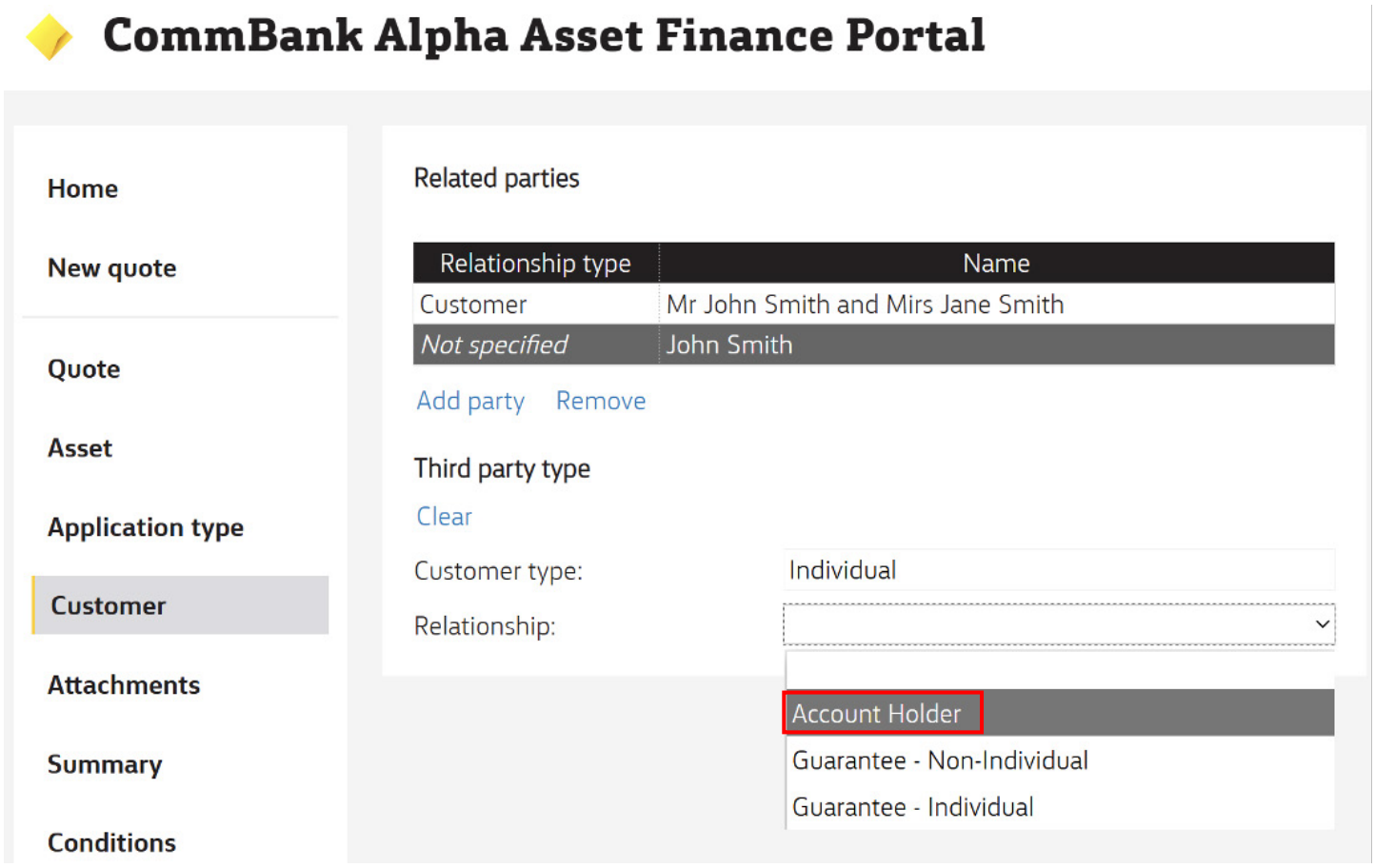
Ensure that each account holder is added in the required order, refer table in section 5.

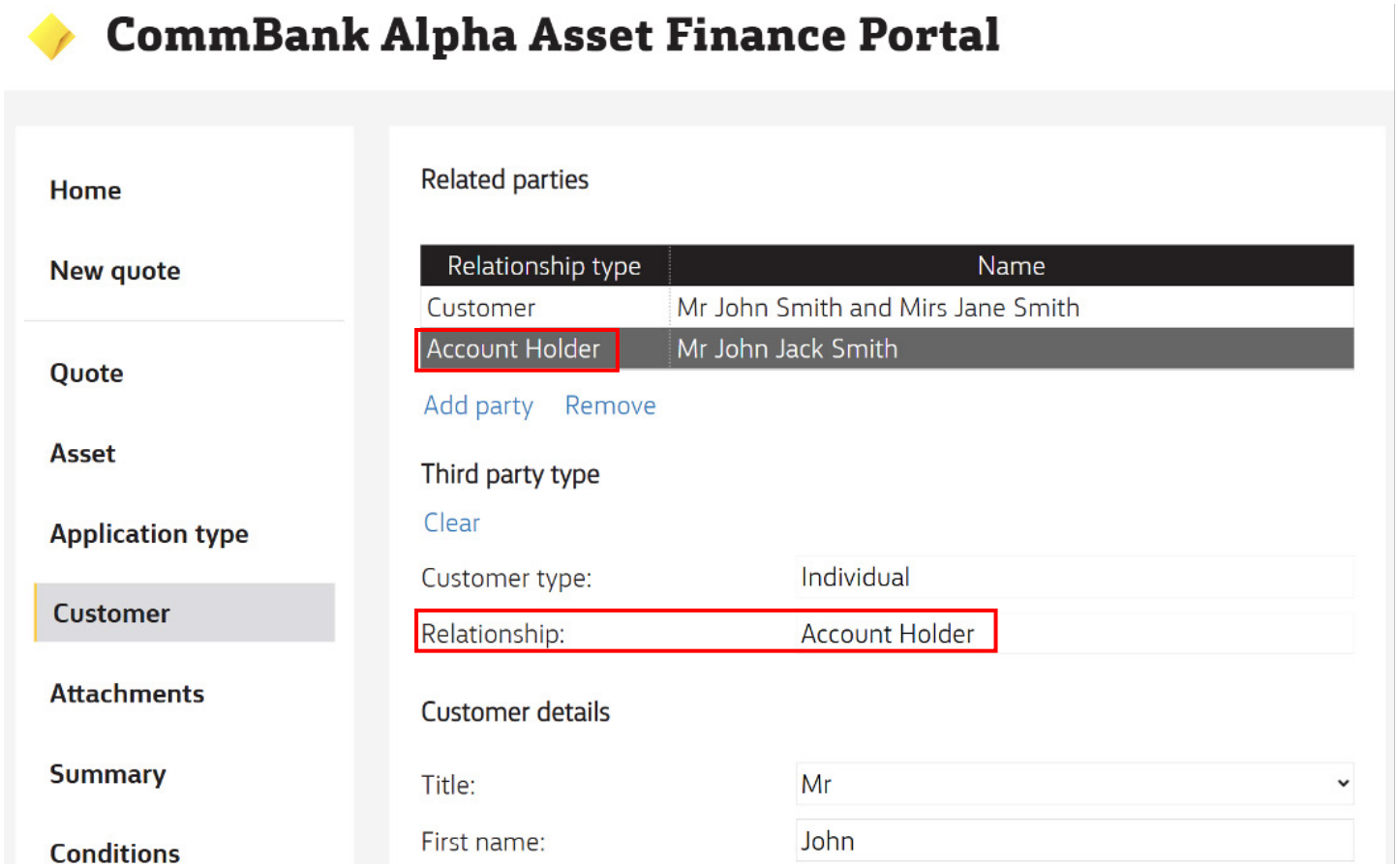
For example:

Mr John Smith and Mrs Jane Smith (Partnership Name)
Three separate customers are to be set up in CommBank Alpha™ as follows:
Mr John Smith and Mrs Jane Smith are to be set up as customer type Non-Individual PARTNERSHIP Name
Then add account holder
Mr John Smith is to be set up as customer type INDIVIDUAL.



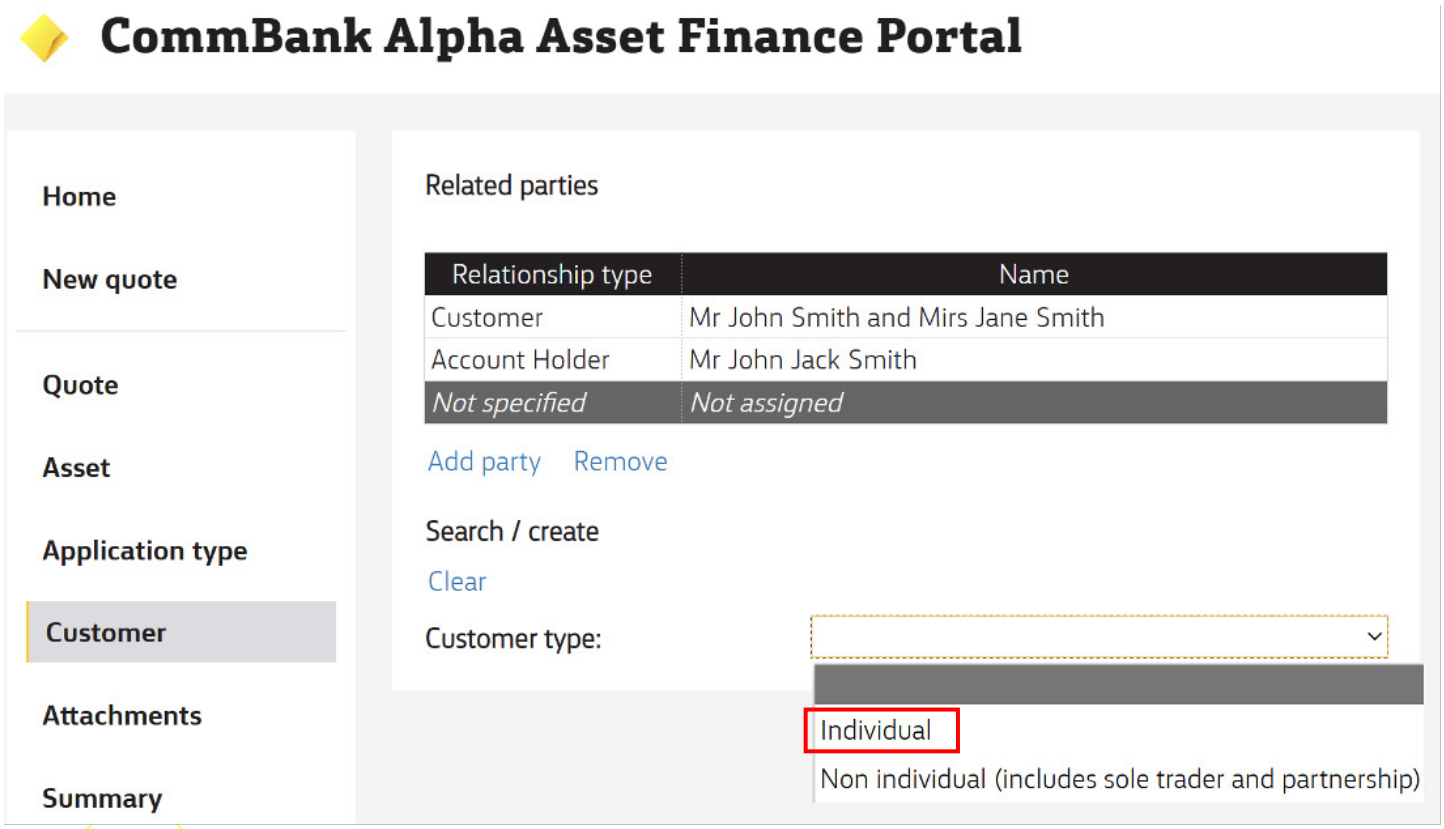

CommBank Alpha Asset Finance Portal
Home
New quote
Quote
Asset
Application type
Customer
Attachments
Summary
Conditions
Documentation
Notes
Quote history
Related parties
Relationship type
Name
Customer
Mr John Smith and Mirs Jane Smith
Not specified
Not assigned
Add party
Remove
Search / create
Clear
Customer type:
Individual
Search
First name:
John
Last name:
Smith
Date of birth:
01/01/2006
Search
Search results
Name
Address
Number
0 entries

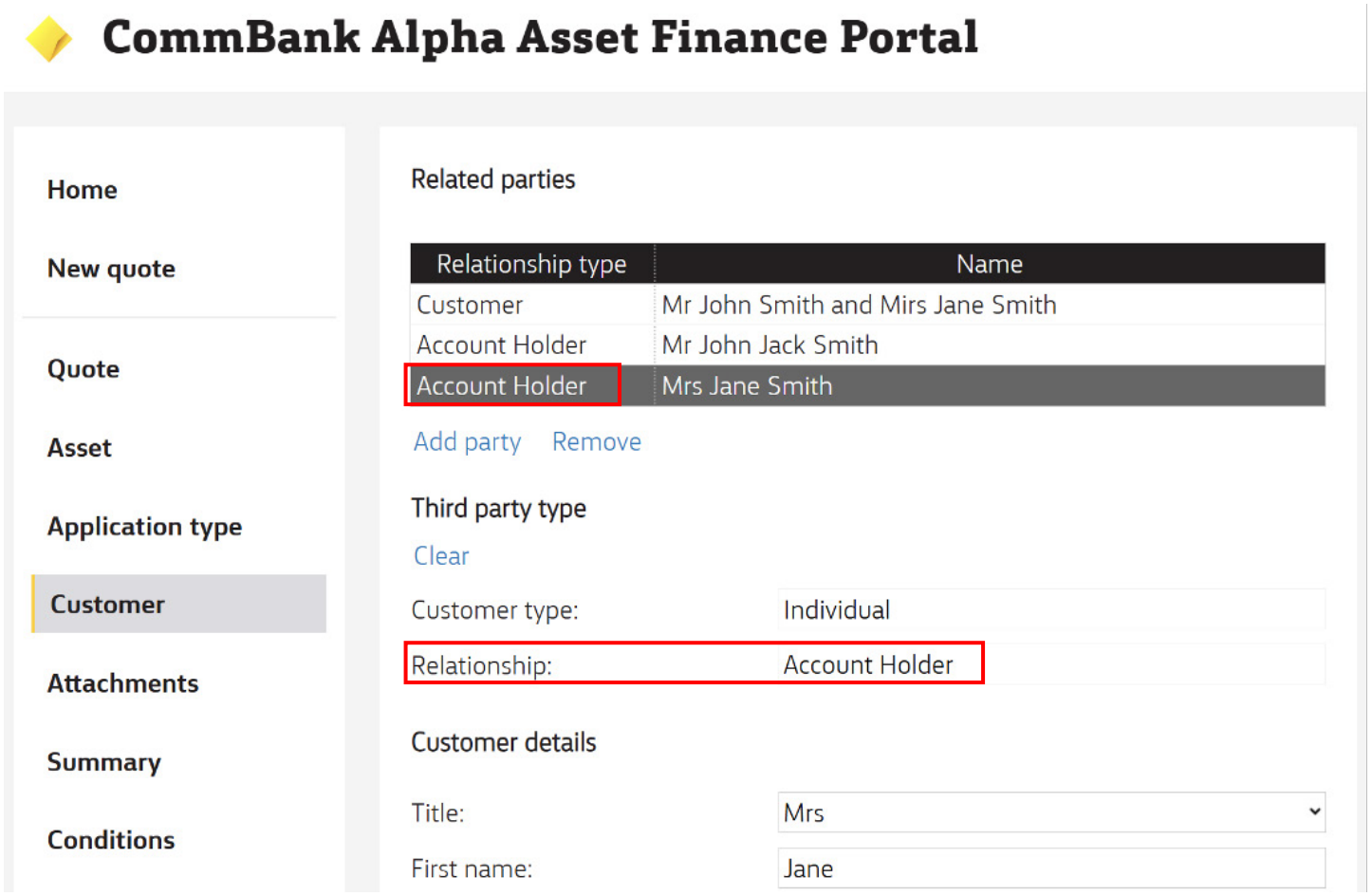

CommBank Alpha Asset Finance Portal
Home
New quote
Quote
Asset
Application type
Customer
Attachments
Summary
Conditions
Related parties
Relationship type
Name
Customer
Mr John Smith and Mirs Jane Smith
Not specified
John Smith
Add party
Remove
Third party type
Clear
Customer type:
Individual
Relationship:
Account Holder
Guarantee - Non-Individual
Guarantee - Individual



Then add account holder

Mrs Jane Smith is to be set up as customer type INDIVIDUAL

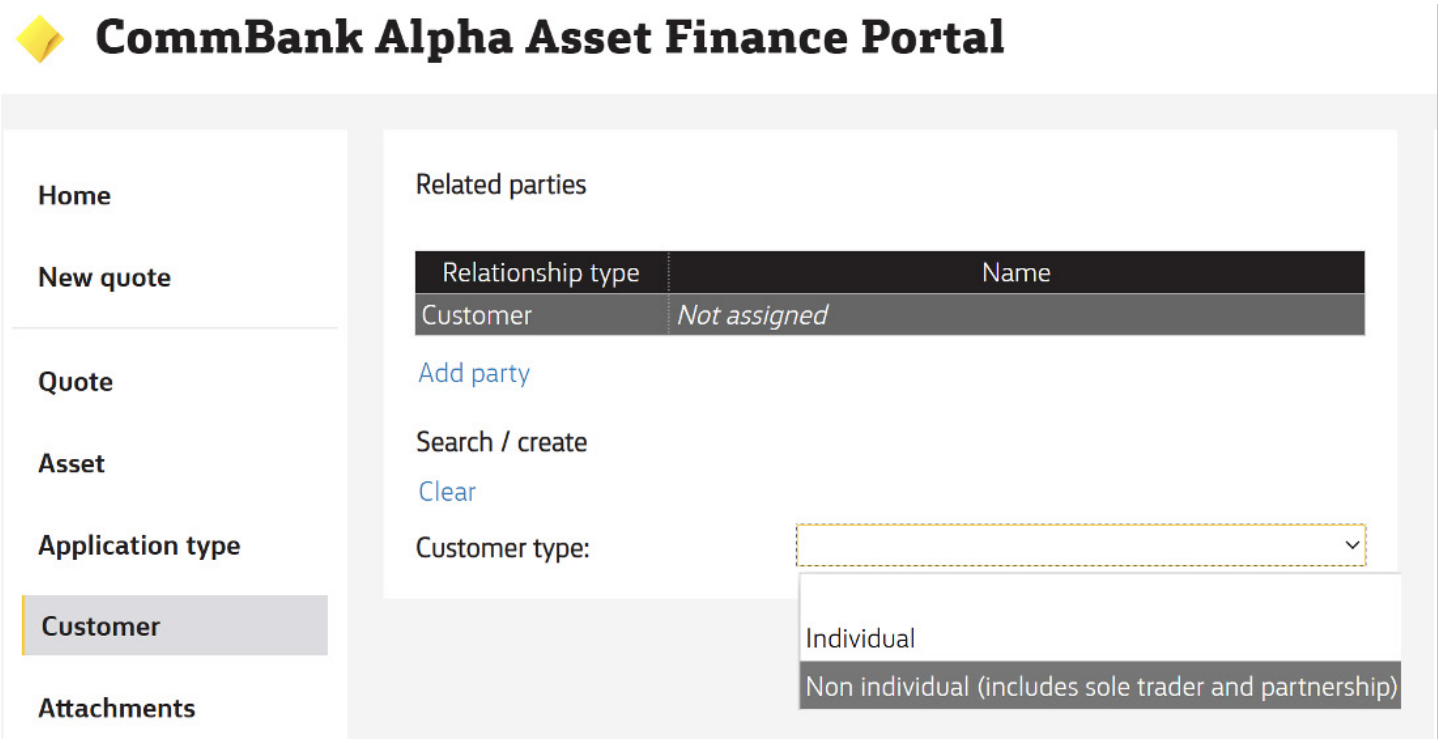




To set up a **SOLE TRADER** structure:

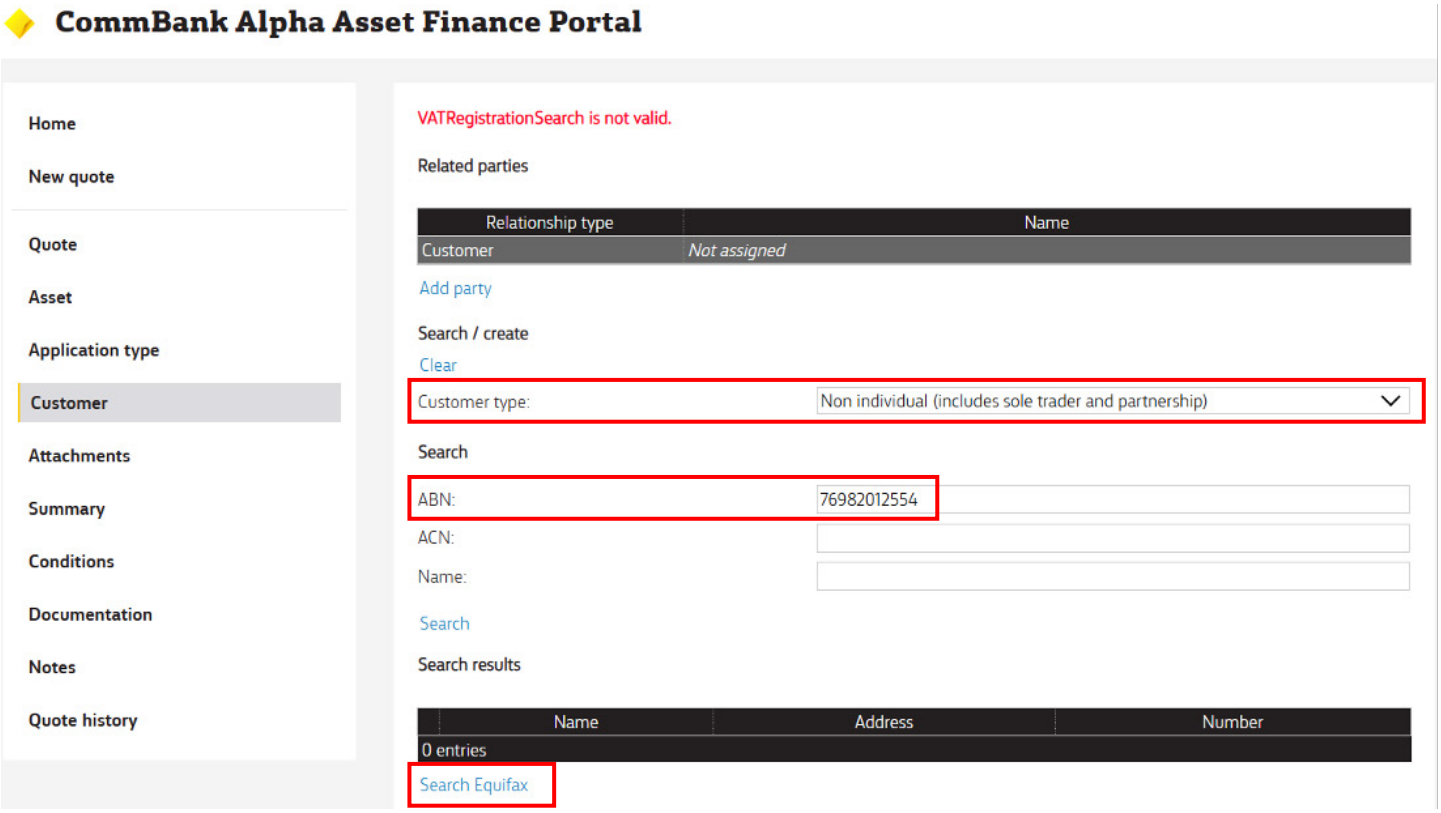
ⓘ For the purpose of CommBank Alpha™, all sole trader individuals who generate business income will need to be established as trading in their own individual name by using the non-individual customer type.

1. Select Customer type '**Non Individual**' from the drop-down menu

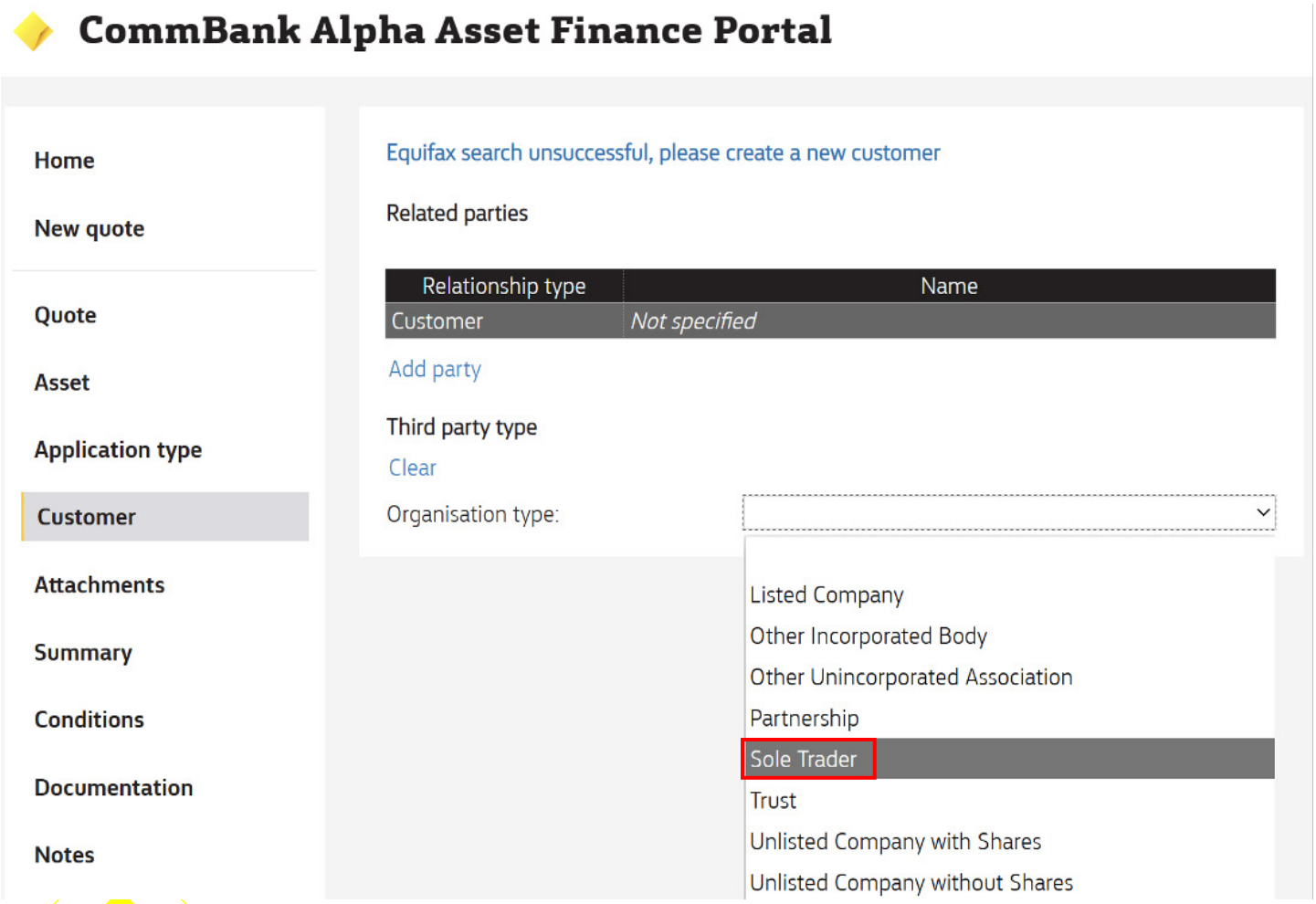


2. Where there is a list of results returned, proceed to step 3 or if no results are available, proceed to ***Search Equifax.***
3. Select the relevant party details from the options available
4. Select **Sole Trader** option from the **Organisation** type drop-down

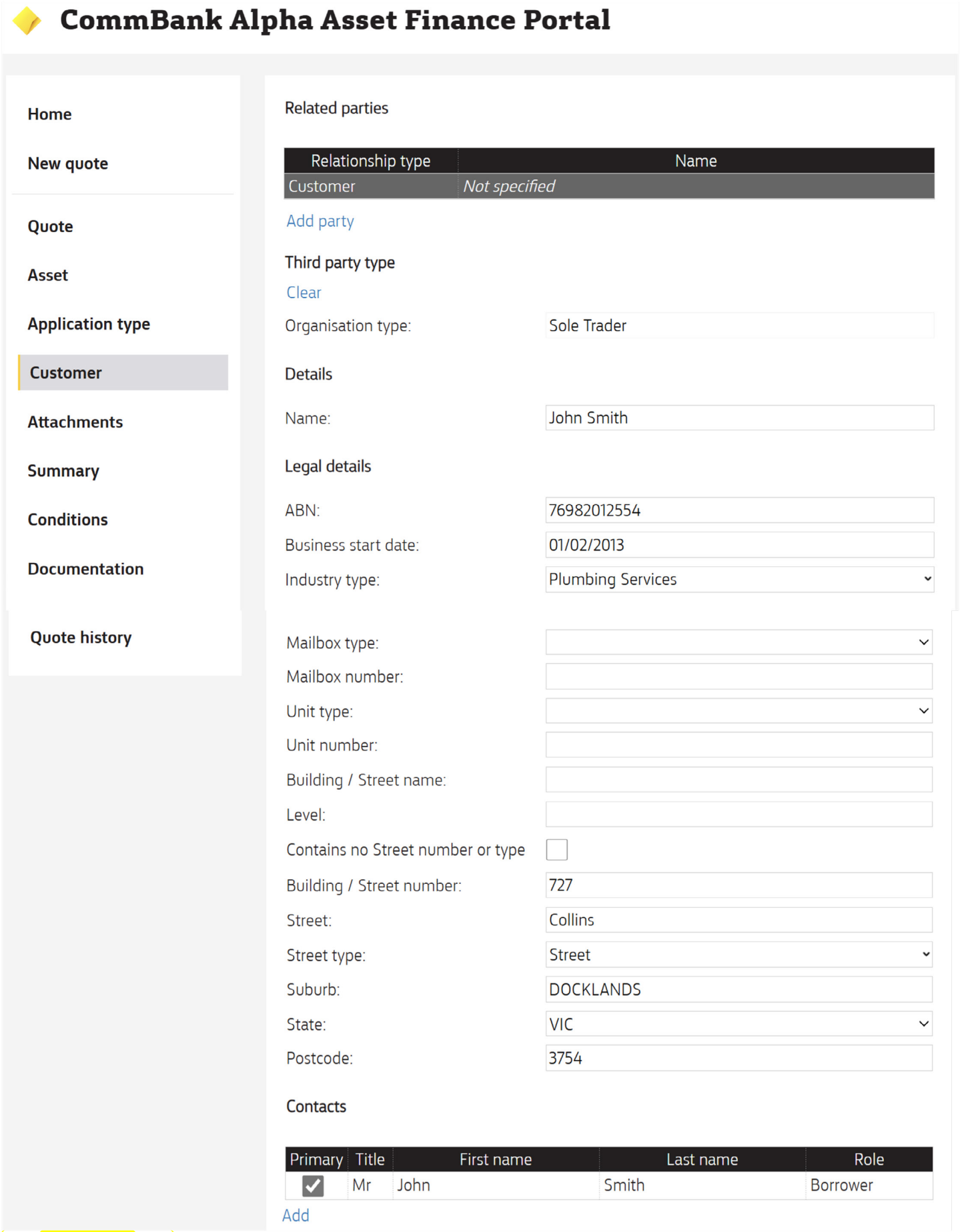
Note: For best results, search a sole trader via the ABN. CommBank Alpha™ will search the Australian Securities and Investments Commission (ASIC) Registers and display the relevant results based on the search criteria entered.



1. Select ***Sole Trader*** option from Organisation type drop-down menu.



2. Complete all mandatory fields for the Trading Name details. Where there is no registered trading name, enter the full name of the individual.



3. Select the ***Add party*** button to add the individual. Refer to previous steps on how to create an individual party).

Ensure that each account holder is added in the required order.

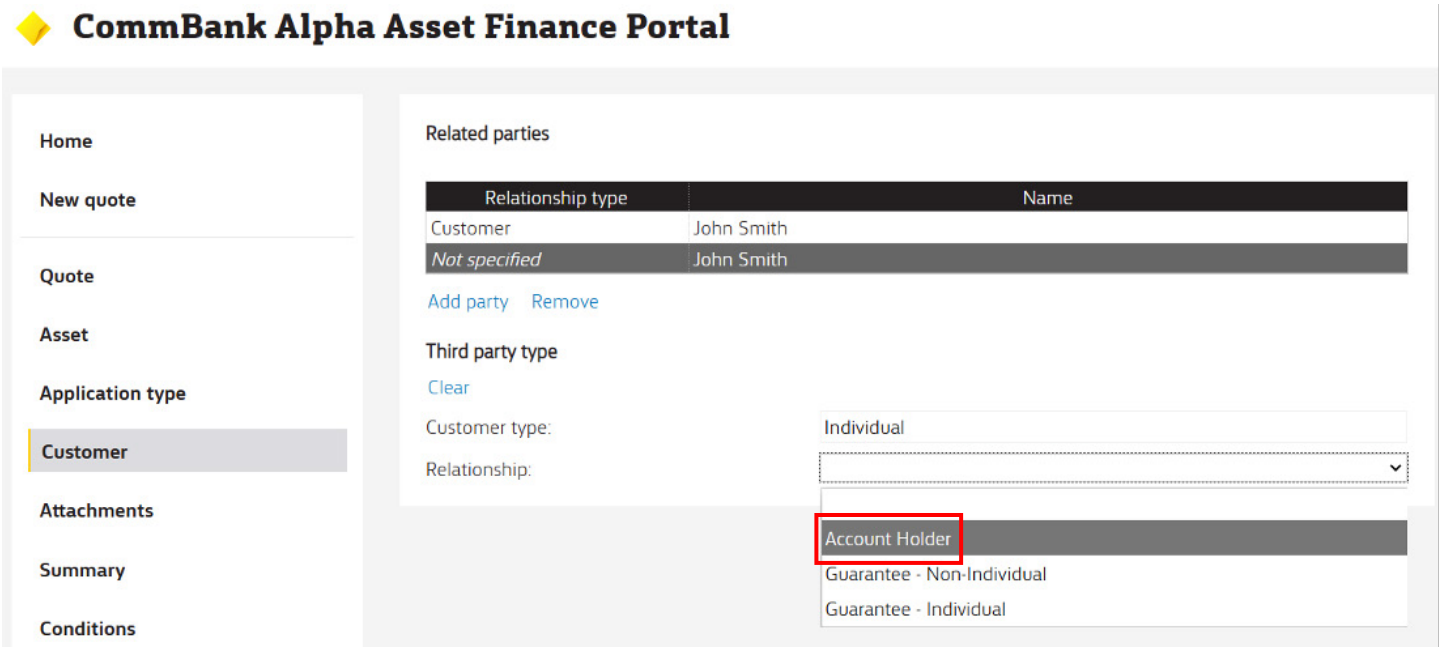
For example:

Mr. John Smith Trading As Mr. John Smith ABN 76982012554

Mr. John Smith is to be set up as Customer type: Non-Individual SOLE TRADER

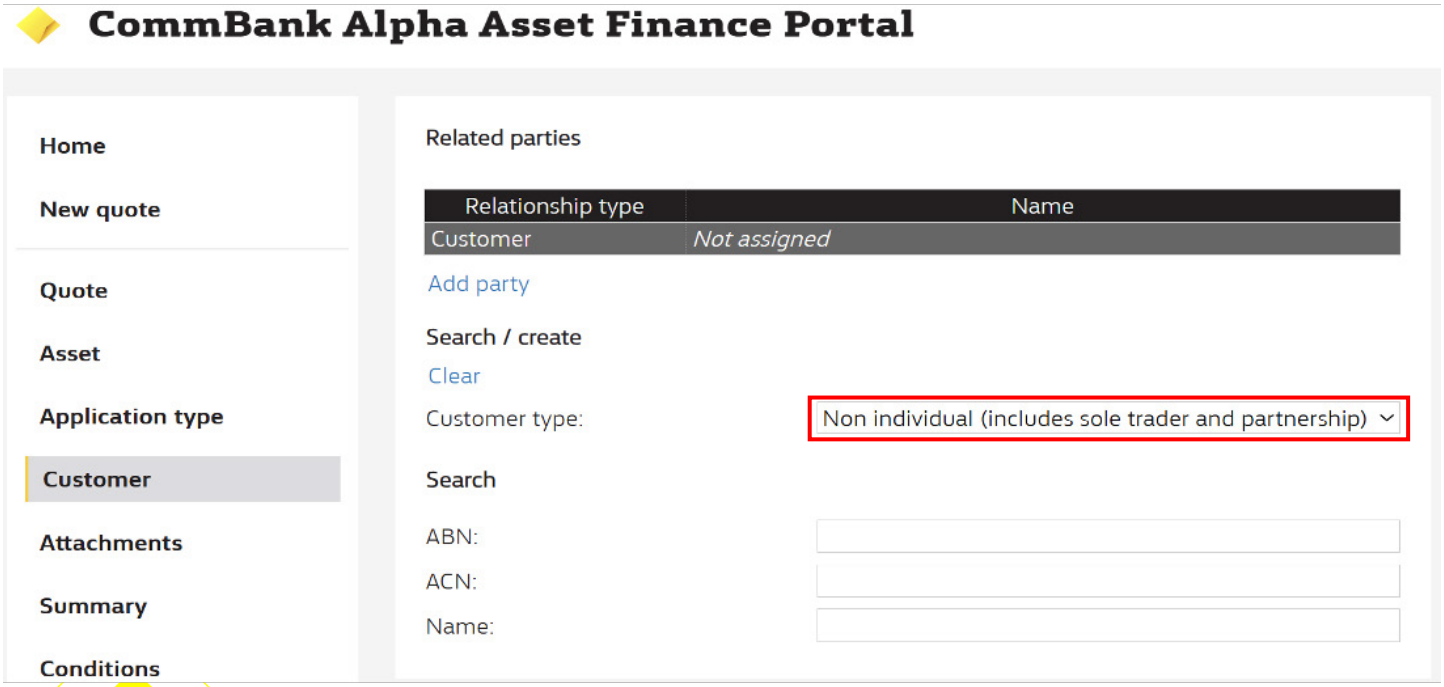
Then add account holder

Mr. John Smith is to be set up as customer type individual



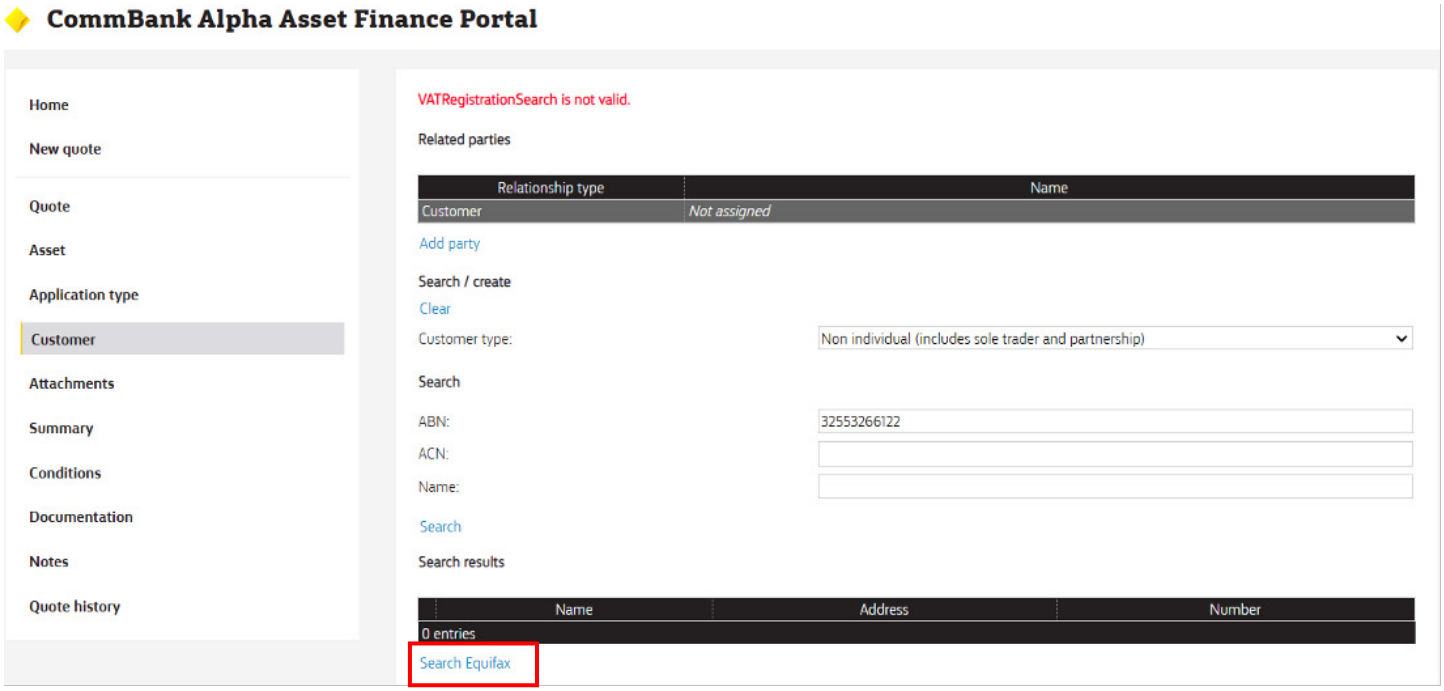
To set up a **Trust** structure:

1. Select Customer Type "Non Individual" from drop-down menu

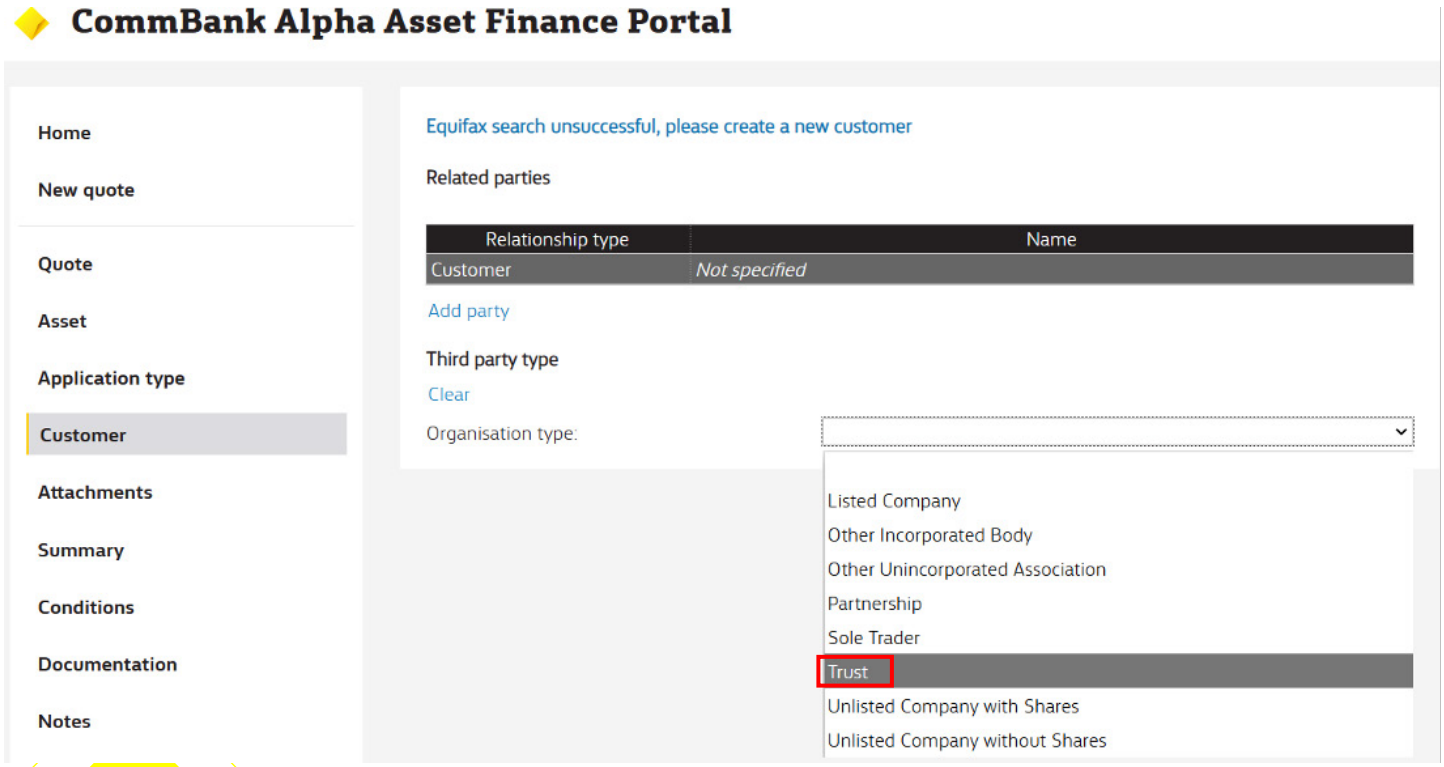


Note: For best results, search the Trust via ABN. CommBank Alpha™ will search the Australian Securities and Investments Commission (ASIC) Registers and display the relevant results based on the search criteria entered.

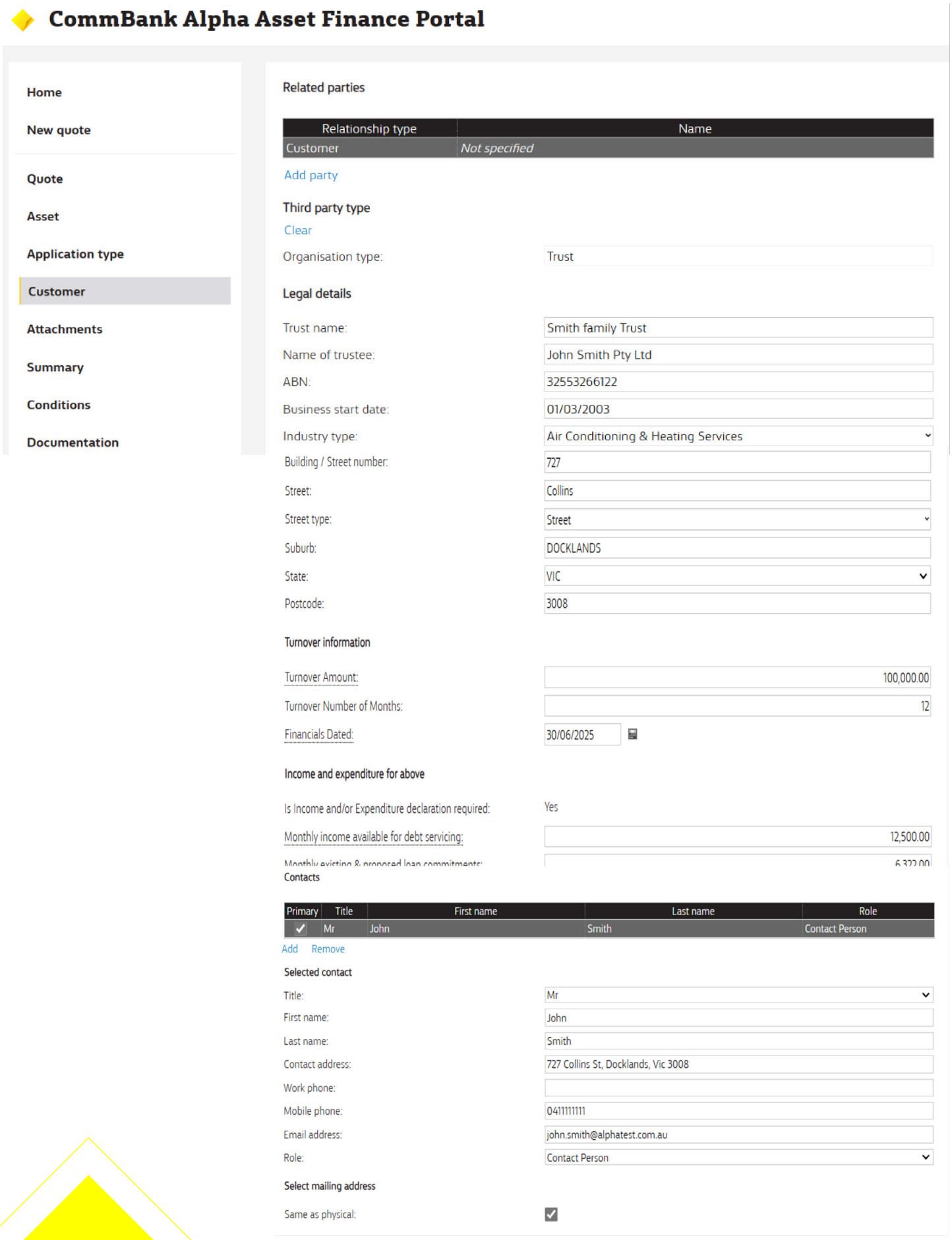
2. Where there is a list of results returned, proceed to step 3 or if no results are available proceed to step 4
3. Select the relevant party details from the options available
4. Where no results are available, click on Search Equifax. Where no match is returned, proceed to creating a new party.



Select Trust option from drop-down menu.



Complete all of the mandatory fields for the Trust details, ensuring the **Turnover information**, **Income and expenditure** and **Contacts** section are also completed.



Click the ***Add Party*** button to add the trustee(s). Refer to previous steps on how to create Non individual/individual parties.

Ensure that each account holder is added in required order, **refer table in section 5**.

For example:

Smith Pty Ltd as trustee for the Smith Family Trust

Two separate customers are to be set up in CommBank Alpha™ as follows:

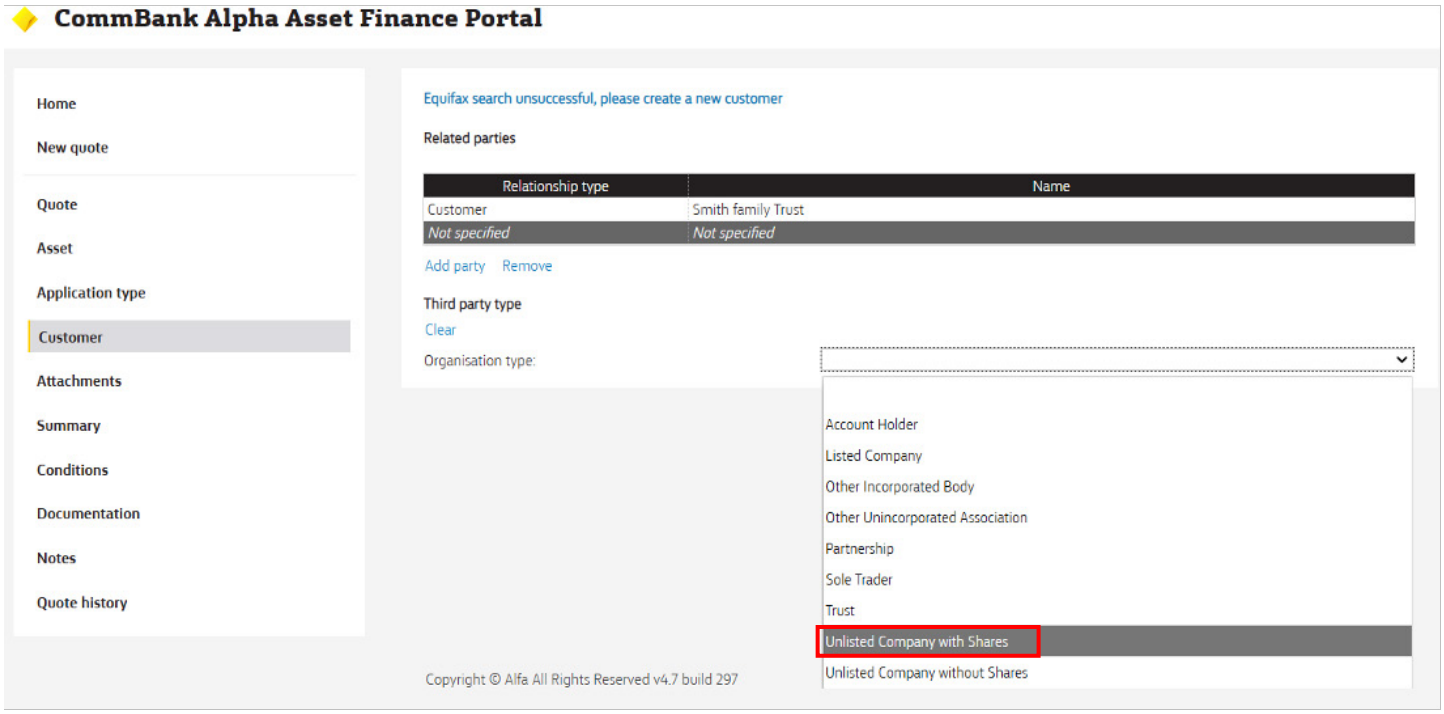
The **Smith Family Trust** is to be set up as customer type Non-Individual TRUST.

Then select "add party"

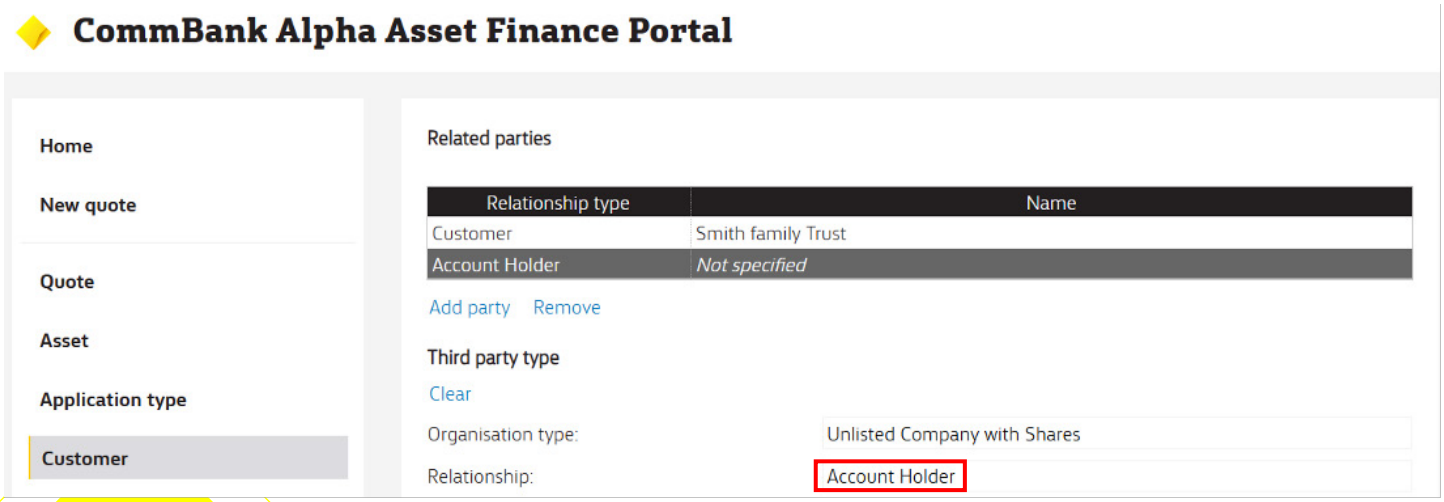
Select Customer Type: Non Individual

Note: When adding the trustee, for best results be sure to search via **A.C.N. If there are no results, follow steps on how to create a new entity.**

Smith Pty Ltd is to be set up as a customer type Non-Individual **UNLISTED COMPANY WITH SHARES.**

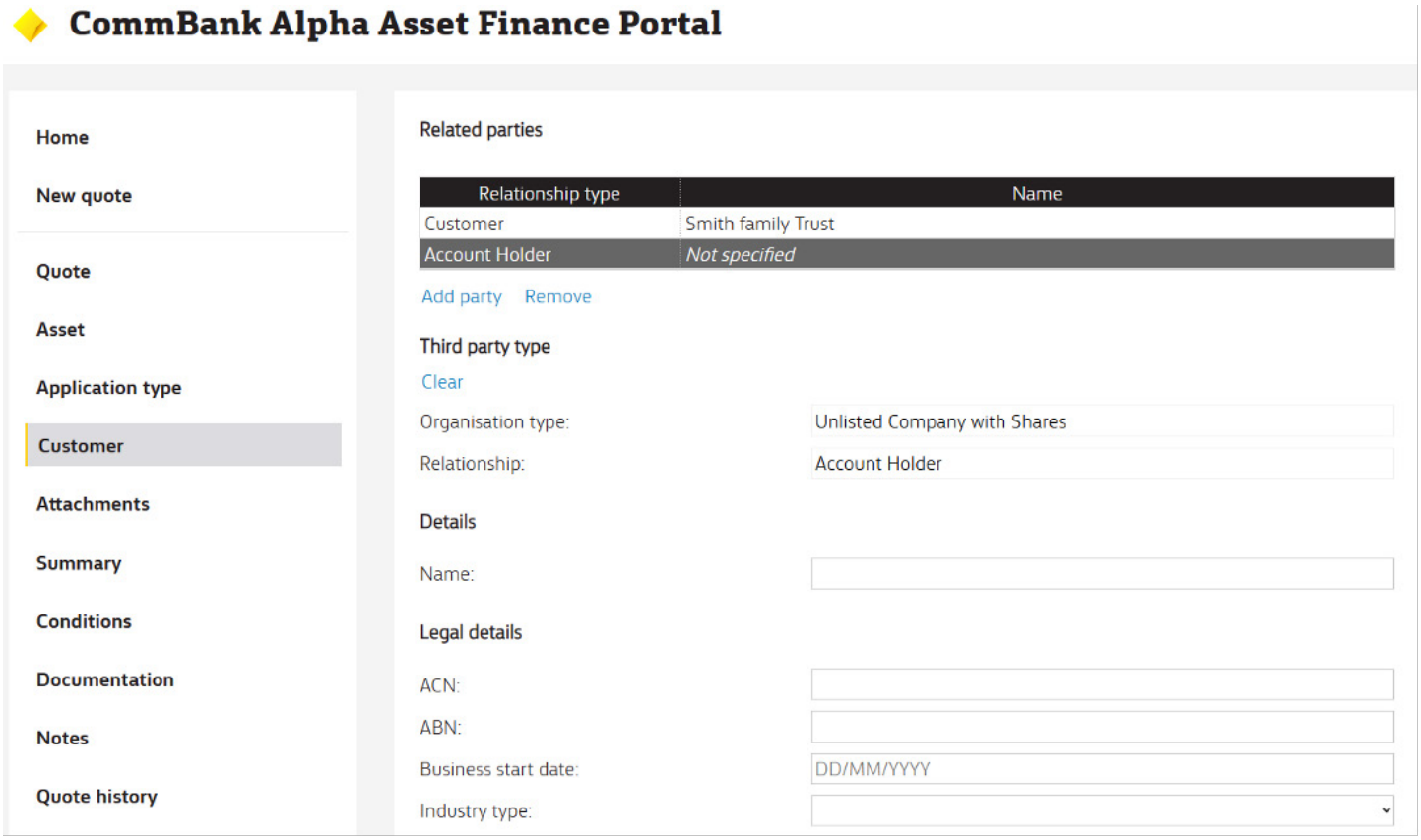


Select relationship **Account Holder**

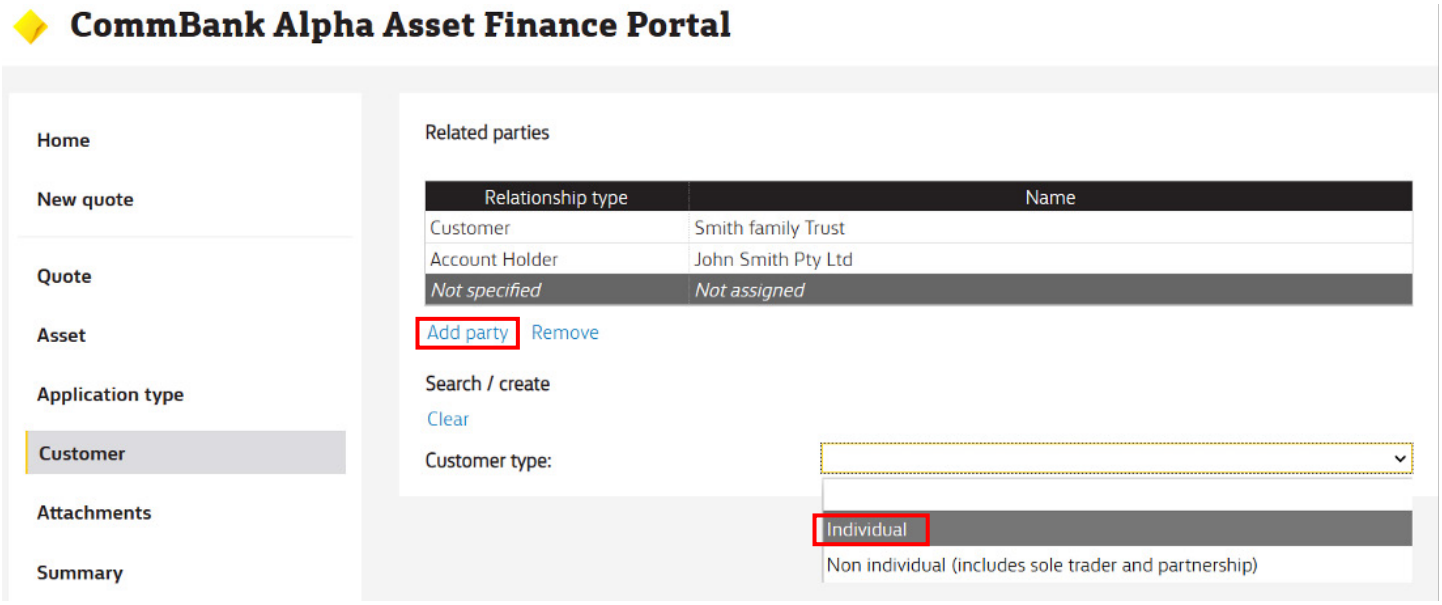


Complete **all** fields for the trustee

Ensuring **Income and expenditure** and **Contact** sections are completed.



Click the ***Add Party*** button to add the guarantors. Refer to previous steps on how to create individual parties.



Uploading attachments

Click on the **Attachments** tab

This screen will be used to attach all files relevant to the application.

This may include but is not limited to proof of income, identity verification documents, insurance, tax invoices and signed loan agreements etc.

The file type must meet the prescribed file extensions: [txt, pdf, doc, docx) and only one attachment can be added at a time. The maximum file size per attachment is 10MB.

Note: As CommBank Alpha™ does not store attachments, once your document has been uploaded, it will only appear in the attachment listing and will not be viewable on CommBank Alpha™ again.

To upload attachments:

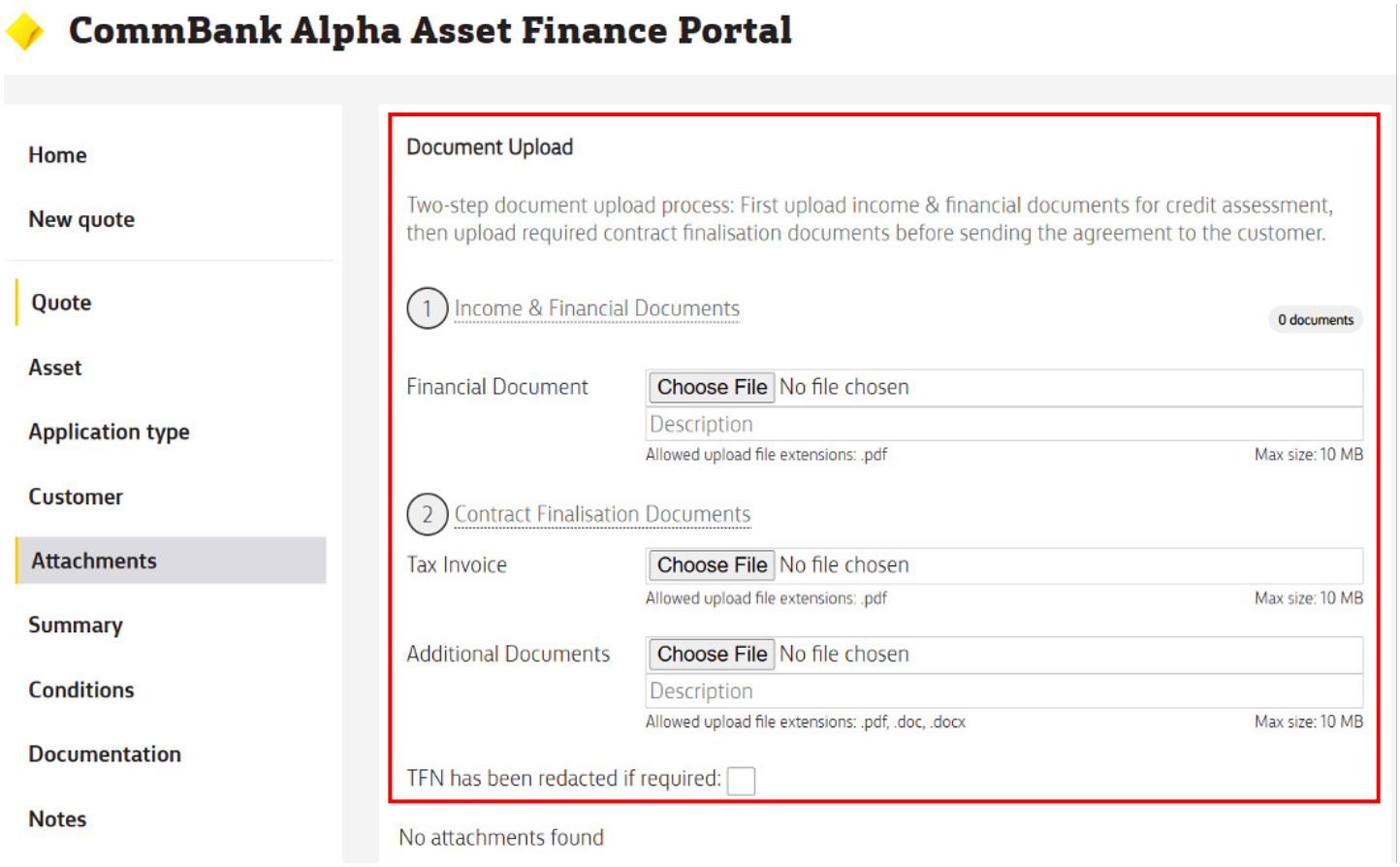
1. Click on ***Choose File*** button.
2. Locate and select the relevant document in your computer files.
3. Once selected, click ***Open*** button in your file explorer.
4. Document title will now be shown next to the ***Browse*** button in CommBank Alpha™.
5. Enter a description for the attachment. E.g. 'Pay slips – John Smith'.
6. Click TFN has been redacted if required (please **always** select this option)
7. Click ***Upload*** to add this document to the application.



Tip:

Financial Document: Upload documents such as income statements and financial documents in this section to enable the credit officer to review and progress the application

Contract Finalisation Documents: Upload all required supporting documentation prior to submitting for settlement.



Tip:

If the tax invoice is available at the time of submission, please upload to assist with validating asset pricing.

"TFN has been redacted if required". This box must always be ticked for the Upload functionality to appear.

Tip:

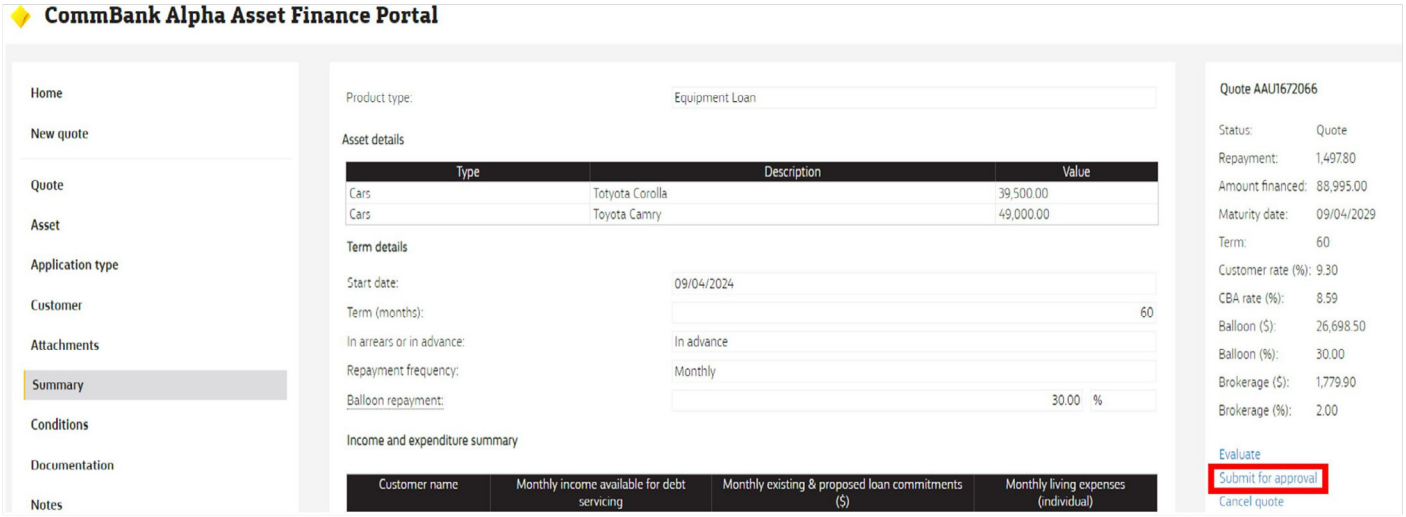
If an application has been marked "awaiting further information (AFI), the required information can be updated to Portal, however, please ensure you also advise the assessing officer via return email.

An AFI application is held for 24 hours prior to being marked "Incomplete".

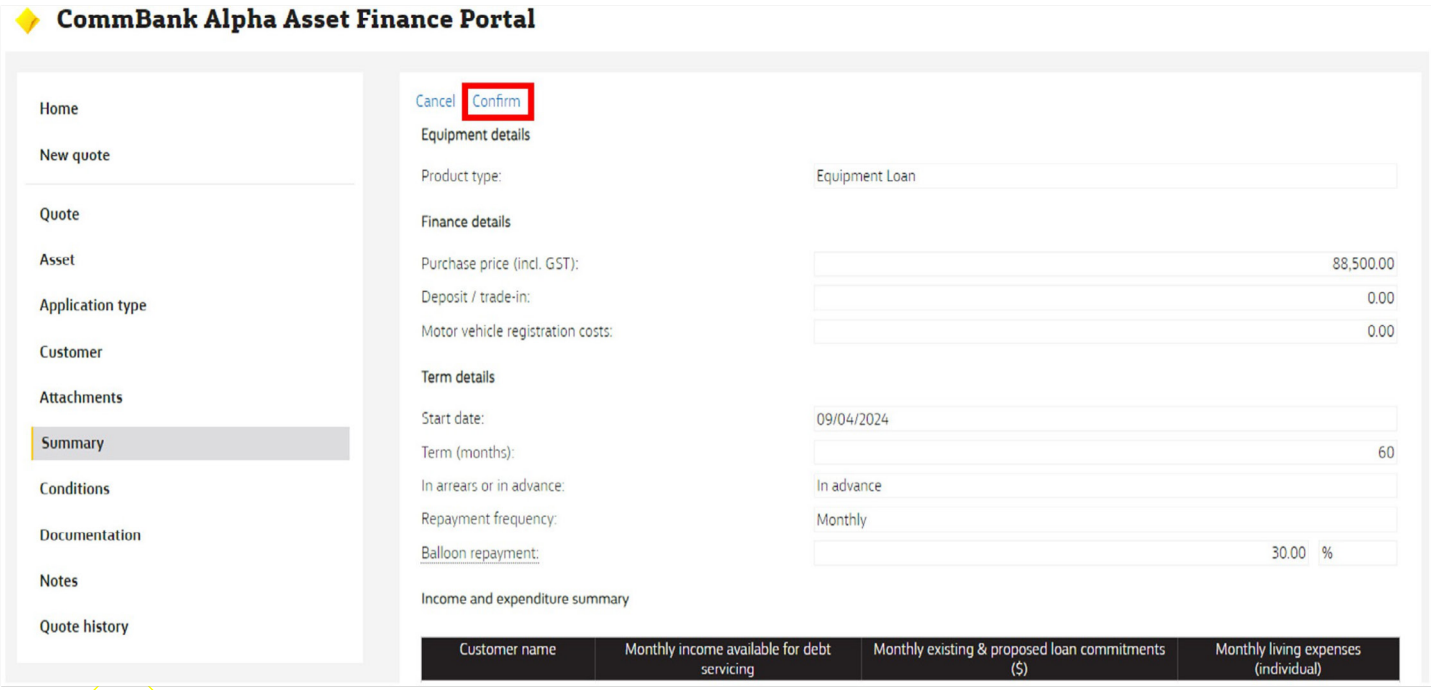
If an application has been marked "declined", "not proceeded with (NPW)" or cancelled, you will be required to "copy current application" and upload all documents previously provided.

Submitting an application for conditional approval

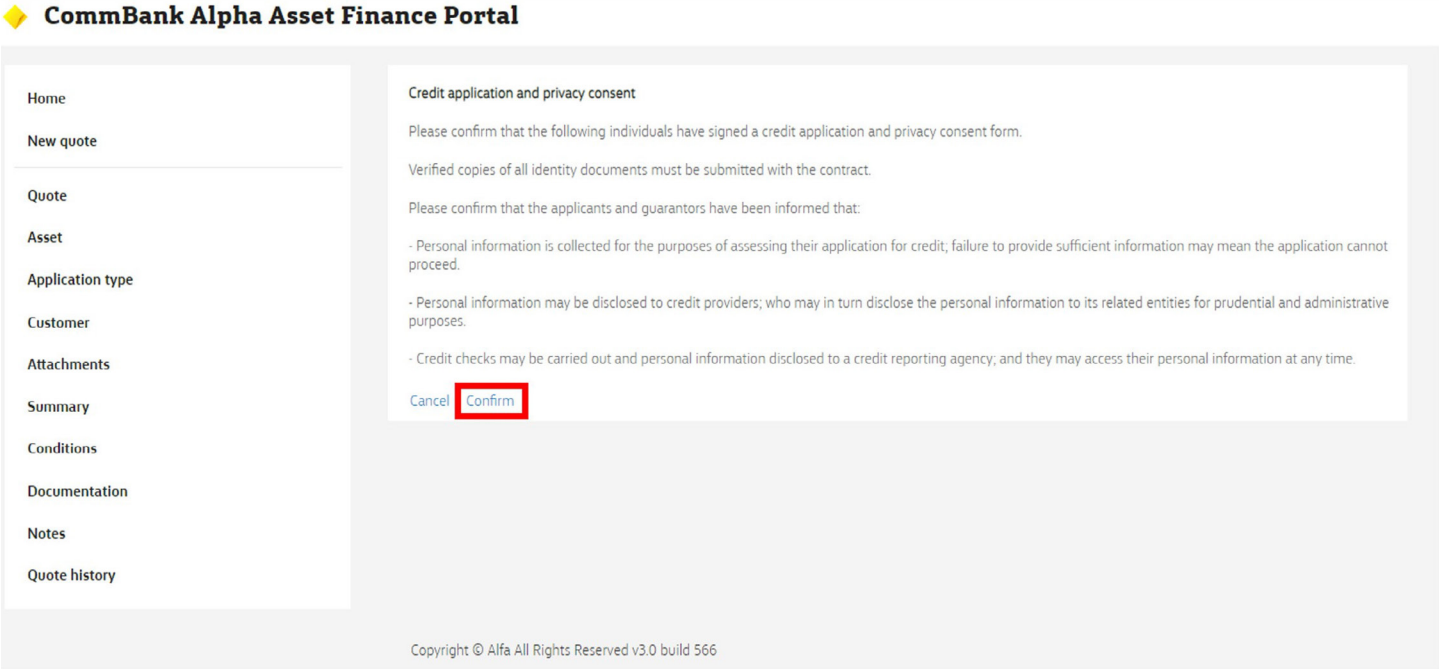
1. Click on Summary tab.
2. Review application information to ensure all details are correct.
3. Click ***Evaluate*** and then click ***Save***.
4. Click ***Submit for approval*** button.
5. Click ***Confirm*** to finalise submission.



6. Review credit application and privacy consent and click Confirm to proceed.



Once confirmed, the Proposal Summary screen will appear as per below with confirmation of the credit decision and next steps.
Should you wish to access this again once changing screens, you can do so by clicking the Credit Decision tab.



Tip:

Once the application has been submitted for approval it may take around 1-2 minutes for the result to be returned.

If application is “conditionally approved”, you will also receive an automated email advising you of the status of the application as submitted. An internal assessment will be completed prior to a formal approval being issued.

If application is “referred”, the application will progress to the queue. You will not receive an automated email, but the “Referred” status will be evident on the home screen in the Workflow status column

If application is “declined” the application will not progress any further. Please contact your **Business Development Executive** if you require additional assistance.

Accessing application documentation

Click on the Documentation tab

From this page you will be able to download a copy of any documents related to the application.

This includes but is not limited to documents such as:

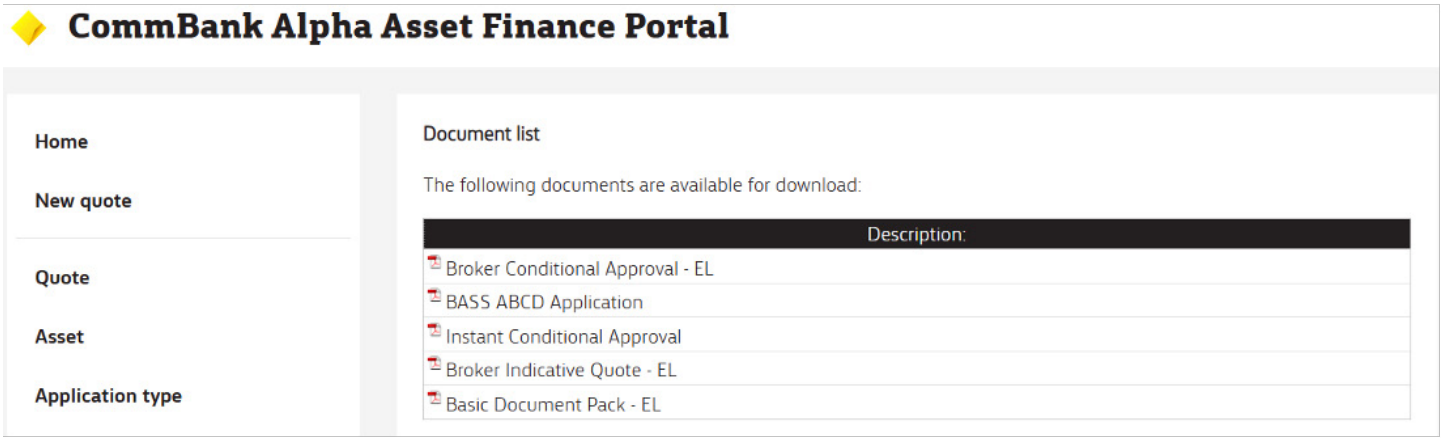
- Broker Indicative Quotes
- Instant Conditional Approval
- Contract documents

To download any of the documents:

1. Click on the document title to download that document and it will automatically commence.

Documents available for download are:

i. Broker Conditional Approval – EL | HP | FL | FLNL
ii. BASS ABCD Application
iii. Instant Conditional Approval
iv. Broker Indicative Quote – EL | HP | FL | FLNL
v. Basic Document Pack - EL | HP | FL | FLNL



Search for existing quotes

Click on the Home tab.

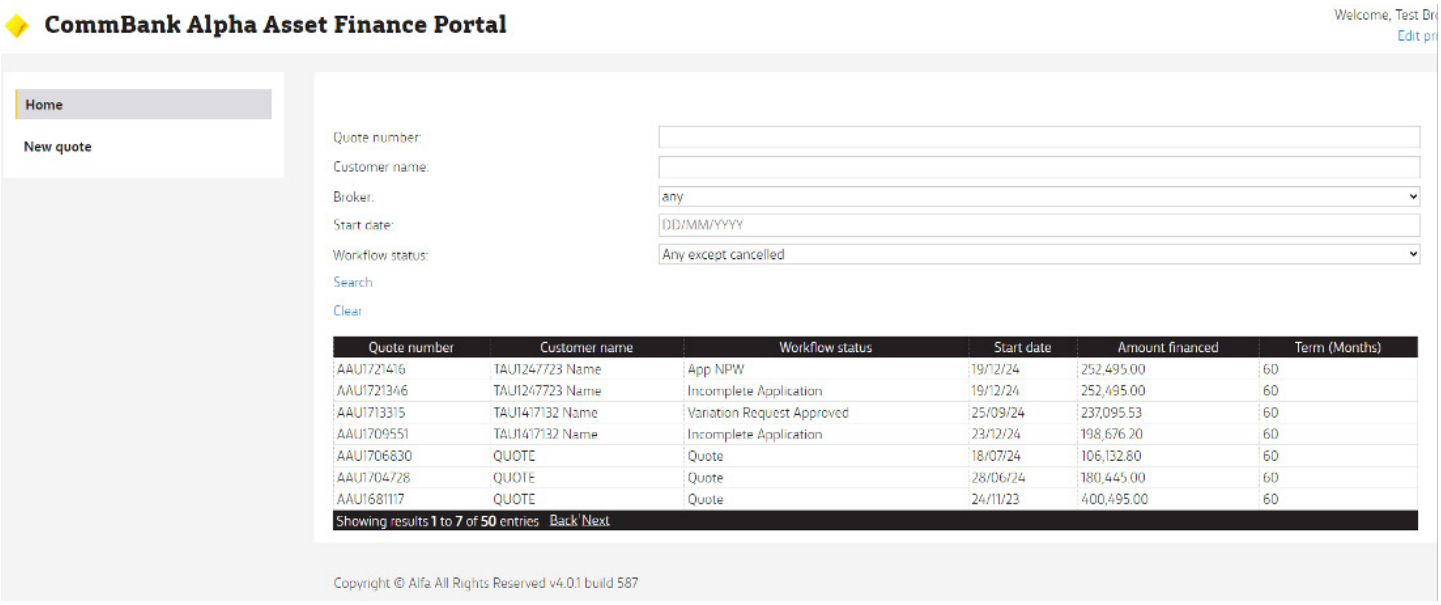
A search can be completed on a single quote or on multiple quotes using the Workflow status option.

To search for a single quote:

1. Enter the quote number (E.g. AAU123XXX) OR customer name in relevant field.
2. Ensure workflow status is set to 'any except cancelled' and click search.

To view multiple quotes based on status:

1. Ensure quote number and customer name fields are clear.
2. Select relevant workflow status from the drop-down menu.
3. Select relevant broker from drop down menu and click search.



Generating a payout letter and/or amortisation schedule for an existing agreement

To obtain payouts for qualifying agreements you or your firm has originated:

1. Click on the Home tab.
2. Enter the agreement number (e.g. AAU123xxx for the contract you would like a payout figure for.
3. Set workflow status to 'Live Agreement'.
4. Set Broker to 'Any' and click ***search***.
5. Open the agreement by clicking on the agreement number.
6. Click on **Payout** tab on the left and then click ***Create***.
7. Payout letter and/or amortization schedule will now display.

10.1 Download copy of payout letter or amortisation schedule

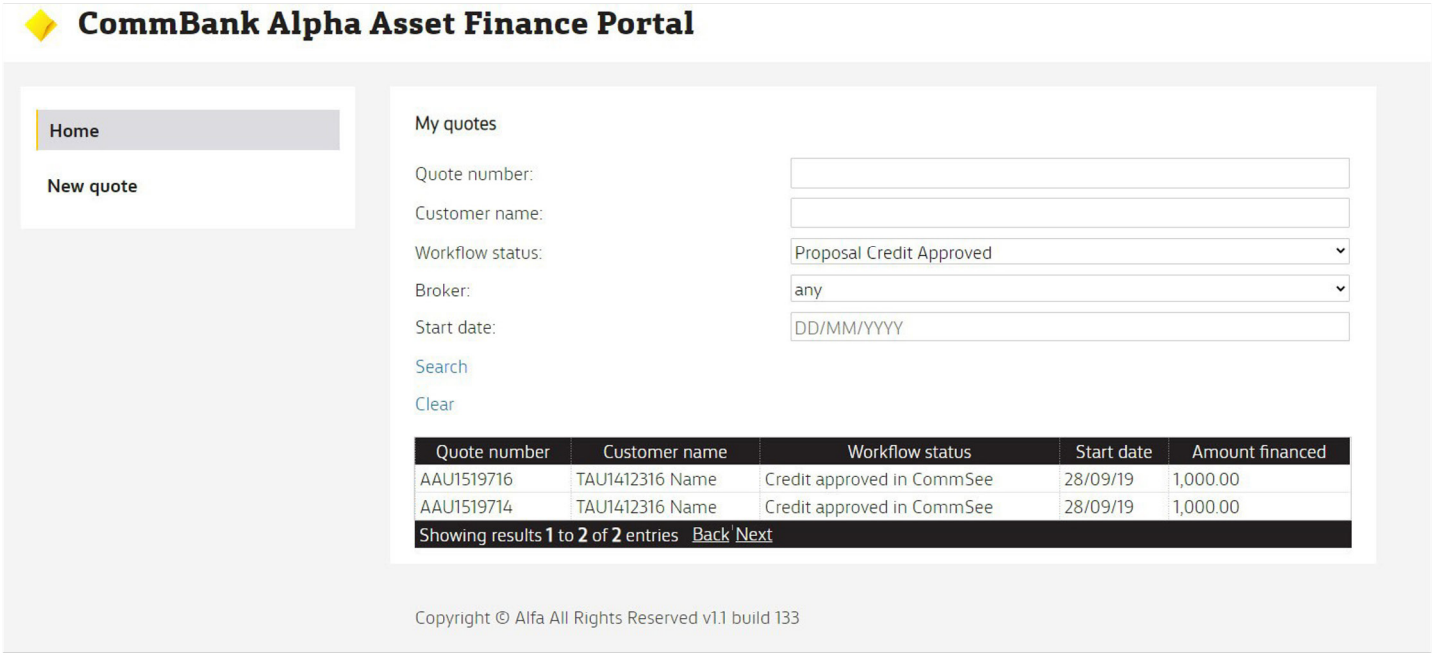
1. Click on the Documentation tab
2. Click on document titled **Broker Payout (Full) or Amortisation schedule** and a payout letter will now generate and become available on the screen.
3. Save a copy of the letter or schedule as required.

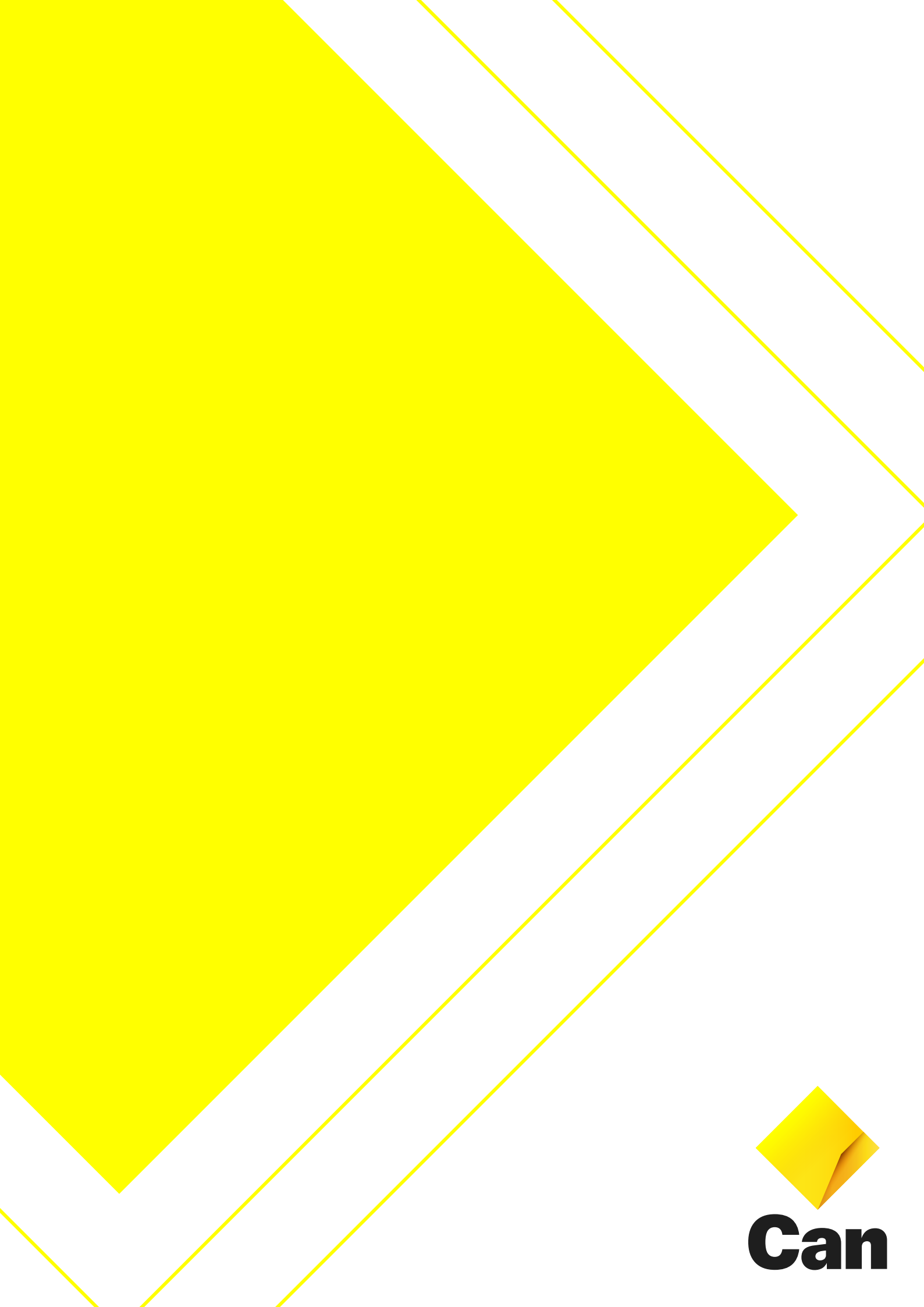
ⓘ If you are unable to generate a payout figure, please contact our payouts team via brokerpayouts@cba.com.au or your Business Development Executive.

Tracking the status of your application

You can track the status of an application by searching the agreement number or application name then referring to the Workflow status.

The originating broker will receive an email notification each time an application Workflow status is updated.




Can