

BMA NCCP Loan Process

1. **Credit Guide, Quote and Privacy** to be issued and signed by the client BEFORE providing any credit assistance. (Original signed and dated copy to be retained).
 - [BMA Credit Guide Quote and Privacy](#)
2. Complete/have the client complete, sign & date the **Loan Request & Requirements and Objectives** form. To be signed and dated by introducer.
 - [BMA Loan Request](#)
3. Complete/have the client complete, sign & date the **Consumer interview guide**. To be signed and dated by introducer
 - [BMA Interview Guide Fillable](#)
4. **Obtain the following** documents from the client/s:
 - Enlarged clear copy of DRIVERS LICENCE (front & back).
 - Enlarged clear copy of MEDICARE card.
 - Last 2 payslips – showing YTD, if none, then:
 - Current Centrelink Income Statement.
 - Last 3 months Bank Statements
 - Last year's Tax Return & Notice Of Assessment
 - Proof of address – RATES NOTICE or UTILITY BILL
5. Obtain a copy of the client/s **Veda Report**
 - <https://www.vedacheck.com/>
6. **Perform a Preliminary Assessment** to ensure that you can offer a loan that is not unsuitable for the client/s
 - If you cannot provide credit assistance, please go to step 11
 - [BMA Preliminary Assesment](#)
7. **Submit the deal** to the lender (if proceeding) and provide required supporting information to the lender.
 - If you cannot provide credit assistance, please go to step 11
8. Once deal is approved prepare a **Proposal disclosure document** and issue to the client.
 - If you cannot provide credit assistance, please go to step 11
 - [BMA Disclosure Doc Blank](#)
9. Once client has accepted the proposal disclosure documents financiers loan documents can be prepared and issued to the client for signing and witnessing by acceptable persons. AML/CTF identification to be completed now. **Client to be issued copies** of their loan documents and all relevant Terms and Conditions and PDS's.
10. Documents are to be checked and submitted to the lender for **settlement to be processed**.
11. **All NCCP documents to be checked and submitted to BMA** through shared Dropbox for compliance check before commission payment (ALL applications including deals that did not proceed are required to be uploaded).
 - You will be notified via email if deal is non compliant and payment will be held until issues have been rectified.