Compliance Document Quick Guide

	Credit Guide and Privacy Statement	Client Needs Analysis/ Fact Find	Quote	Preliminary Assessment and Credit Proposal	Lender Application/ Submission
Details included	Credit Rep and/or Licensee details, Privacy Statement/Consent, Top 6 lenders, lender panel, Internal/External Dispute, fees and charges	Requirements & objectives, loan purpose, clients current personal / financial situation, living expenses	Client details, amount of fee, reason for charging fee, when payable	Client details, loan requirements, recommended product rationale, Best Interests Duty commentary, fees and charges, funds position, commissions received	Individual lender application form completion
Timing	Generate/issue after first contact & before collecting personal information and undertaking credit assistance **MUST BE SIGNED BY ALL CLIENTS**	Completed after provision of Privacy Statement/Consent **MUST BE SIGNED BY ALL CLIENTS**	Generate/issue after initial discussions and prior to credit assistance being provided **MUST BE SIGNED BY ALL CLIENTS PRIOR TO CREDIT ASSISTANCE**	Generated/Issued same day or after CNA OR Quote and provided to the clients. **MUST BE SIGNED BY ALL CLIENTS SAME DAY OR PRIOR TO LENDER APPLICATION/SUBMISSION**	Completion same day or after client has agreed to recommendation **MUST BE SIGNED SAME DAY OR AFTER PAC BUT BEFORE SUBMISSION TO LENDER**

Chief – Issuing all documents from Chief saves all correspondence and the documents to client file and when the client signs electronically, the signed copy will save to the client file directly. Recommended process.

Email/Hand – If downloading and emailing or handing the documents to the client(s), a signed copy of all documents is required to be uploaded to the client file in Chief.

All NCCP documents and supporting documents in relation to the client's application are required to be uploaded to Chief within 30 days of settlement or sooner.ML