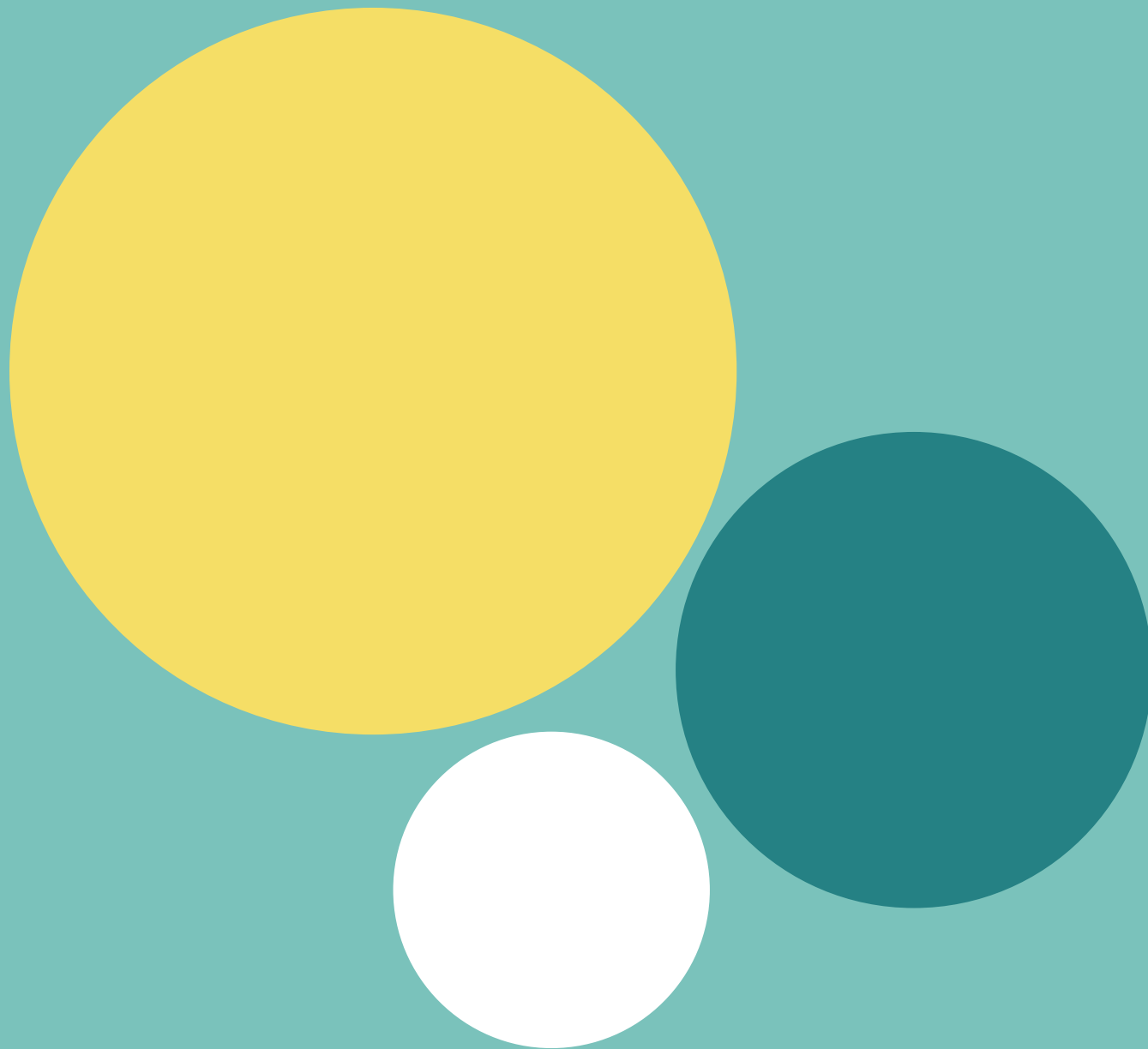




PARTNER PORTAL GUIDE

HOW TO APPLY FOR A WISR LOAN



May 2025



READY TO GET STARTED?

Welcome to Wizr! This guide runs through how to use our Partner Portal and seamlessly write Wizr loans.

Not sure if Wizr is a good fit for your client?

To get a feel for our products, just check out our:

- [Product and Services Deck](#)
- [Credit Policy Overview](#)
- [Servicing Calculator](#)

PLEASE NOTE

The rate estimate is based on your client's Equifax OneScore and does NOT impact your client's current credit score.

If you think Wizr is a good fit, click **Start Application** to get your client a free rate estimate.

Wizr
Partner Portal

Home

My applications

Start Application

broker@brokerage.com.au

🕒 Turnaround times

- 4 hours: Asset Finance apps that qualify for no bank statements.
- 4 business hours: conditionally approved apps.
- 6 business hours: loans in for review.

💡 Highlights

- SVL & PL rates from 6.74%.
- Price beat on personal loans until 31st of January.
- New commissions live from 6th January business hours: loans in for review.

Wizr Price Beat Promise [Click Here to Learn More](#)

Start Application

*Includes free rate estimate

My Applications

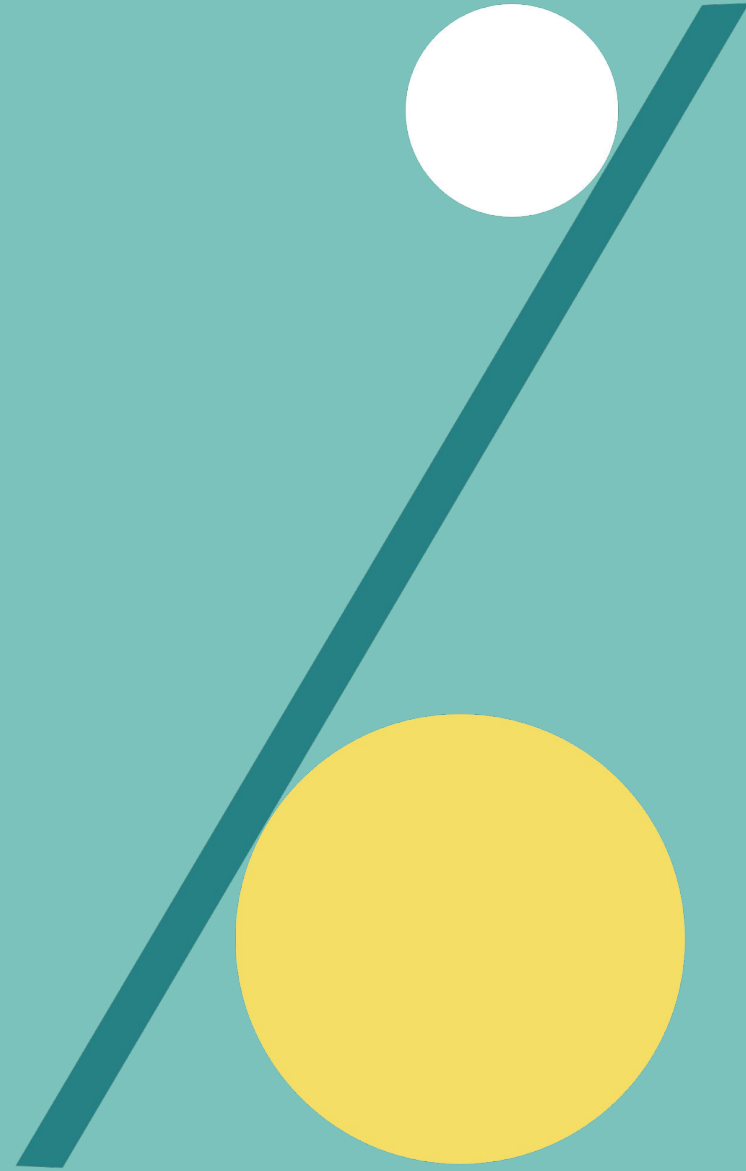
Welcome to the Wizr Partner Portal

- ✔ Product & Services Deck
- ✔ Guide to free Rate Estimate and Application process
- ✔ Serviceability, LVR and Comparison Calculator (Excel file)
- ✔ Credit Policy Overview (Last updated: 21/10/2024)
- ✔ No Bank Statements Criteria - Secured Vehicle Loans
- ✔ Supporting Documents Checklist
- ✔ Criteria for Conditional Approval
- ✔ Broker Standard of Conduct
- ✔ Wizr Target Market Determination - Personal Loans
- ✔ Wizr Target Market Determination - Secured Vehicle Loans
- ✔ Monthly Account Fee on SVL



CHECKING ELIGIBILITY

WISR RATE ESTIMATES



ENTER THEIR DETAILS


You'll need to enter a few of your client's details so we can run a rate estimate. This will only take a couple of minutes.

Want to make a joint loan application? You can add a second applicant once the application has been submitted.

Remember, here at Wizr we base the rate on whichever applicant's OneScore is the highest.

IMPORTANT

Please share our Privacy Consent Form with your client using the link provided and ensure you have consent from your client to proceed with their rate estimate.


 PARTNER PORTAL

HomeMy applications

broker@brokerage.com.au

Get your client a rate estimate

It's quick and easy to get a personalised rate for your client.
Getting an estimate **won't affect their credit scores.**

 **Fast-track your rate estimate**
Have you previously settled a loan for a client with Wizr? Just type in their name to pre-fill the form with their details.

Search for existing Wizr client name

Loan details

Loan purpose *
Select...

Loan amount *
\$ How much?
From \$5,000 to \$62,000

Applicant personal details as per legal document

Please enter your client's details as they appear on a legal document, such as Driver Licence, Passport or Medicare card.

Title *
Select...

First name *

PERSONAL LOANS

Success? Great. You now have a personal loan rate estimate for your client based on a “soft” Access Seeker enquiry with a credit bureau.

PLEASE NOTE

Your client’s credit score and our rate estimate may change once the application has been submitted.

YOUR NEXT STEPS

1

Adjust the loan amount and broker fee you wish to include in the amount of credit

2

Select the term your client prefers and click **CONTINUE**

These rate estimate details are saved and available under the **My Applications** tab in the Partner Portal.

Wistr BrokerPortal
Applications
Serviceability calculator
Resources
Marketing materials
START APPLICATION
broker@brokerage.com.au

Good news!

Mary could be eligible for a Wistr personal loan of up to **\$10,000**

Client is eligible for no bank statement.

1
Adjust the loan amount and broker fee you wish to include in the amount of credit

Loan amount
\$10,000
From \$10,000 to \$77,000

Broker fee
\$
Maximum \$900

2
Select the term your client prefers and click **CONTINUE**

3 years	5 years	7 years
\$380.95 Monthly repayment	\$380.95 Monthly repayment	\$380.95 Monthly repayment
\$12.24% Indicative rate p.a.	\$12.24% Indicative rate p.a.	\$12.24% Indicative rate p.a.
\$2.5% • \$300 Broker commission	\$2.5% • \$300 Broker commission	\$2.5% • \$300 Broker commission
CONTINUE	CONTINUE	CONTINUE

These rate estimate details are saved and available under the **My Applications** tab in the Partner Portal.

ASSET FINANCE LOANS

Success! You now have an asset finance rate estimate for your client based on a "soft" Access Seeker enquiry with a credit bureau.

PLEASE NOTE

Your client's credit score and our rate estimate may change once the application has been submitted.

Broker fees must be disclosed to the consumer and comply with WISR's broker agreement and relevant credit legislation.

YOUR NEXT STEPS

1

Adjust the loan amount and desired broker fee you wish to include in the amount of credit

Good news!

Mary could be eligible for a WISR personal loan of up to **\$10,000**

Client is eligible for no bank statement.

Loan amount: \$10,000
From \$10,000 to \$77,000

Broker fee: \$
Maximum \$900

2

Use the slide to reduce your client's interest rate as needed, noting the commission also reduces

Reduce rate for your customer

0.00%

3

Select the term your client prefers and click **CONTINUE**

3 years	5 years	7 years
\$380.95 Monthly repayment	\$380.95 Monthly repayment	\$380.95 Monthly repayment
\$12.24% Indicative rate p.a.	\$12.24% Indicative rate p.a.	\$12.24% Indicative rate p.a.
\$2.5% - \$300 Broker commission	\$2.5% - \$300 Broker commission	\$2.5% - \$300 Broker commission
CONTINUE	CONTINUE	CONTINUE

These rate estimate details are saved and available under the **Incomplete** tab in the Partner Portal.

OTHER OUTCOMES

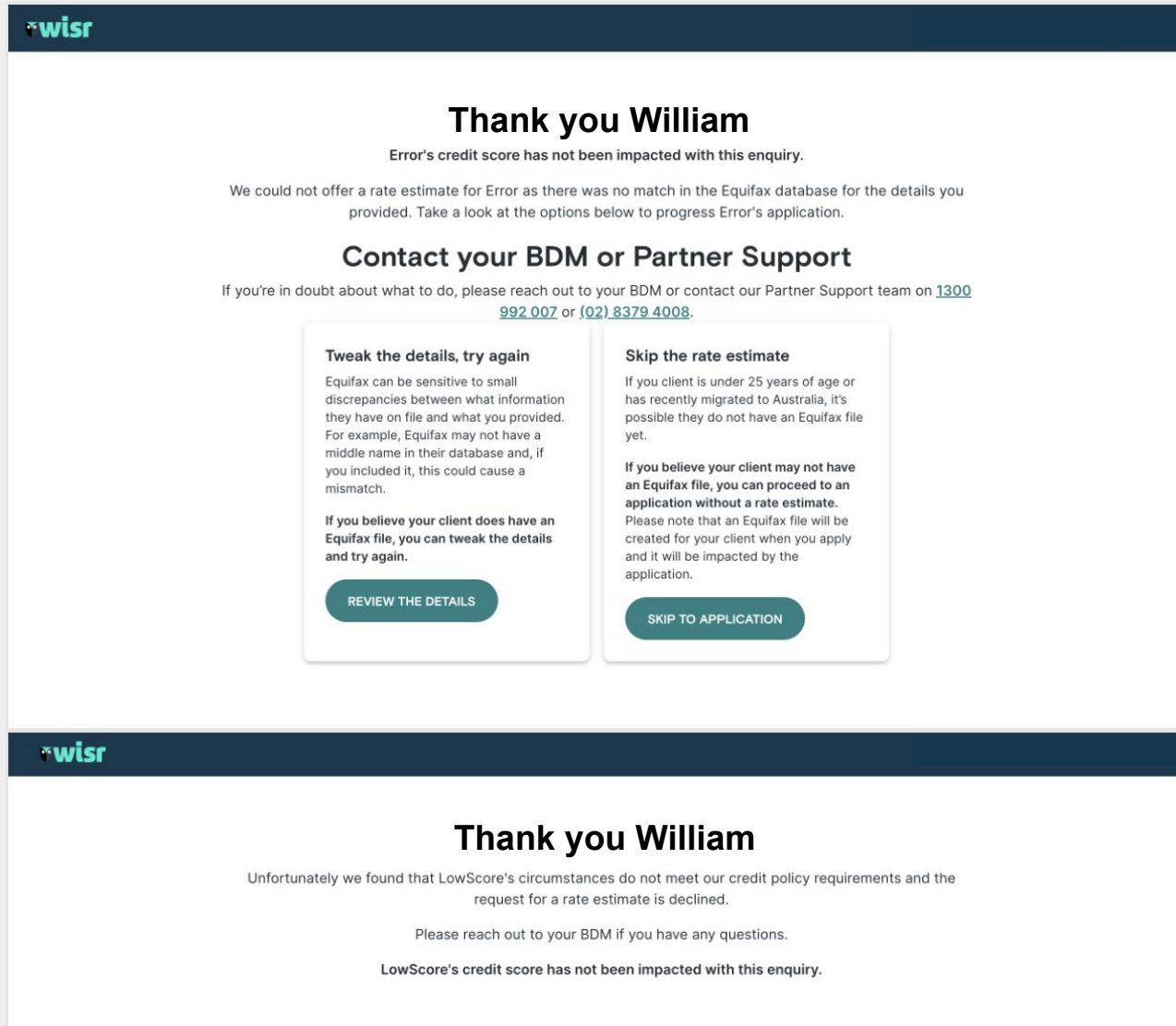
Unfortunately, there may be times when you don't get the outcome you hoped for.

This may be because the client data you have doesn't match the credit bureau database, or simply that a rate estimate cannot be provided.

The error message should tell the story, however do contact your BDM to discuss Plan B.

IMPORTANT

If your client has an Equifax OneScore below our cutoff levels, we will not be able to assist them with a Wisr loan.



Thank you William

Error's credit score has not been impacted with this enquiry.

We could not offer a rate estimate for Error as there was no match in the Equifax database for the details you provided. Take a look at the options below to progress Error's application.

Contact your BDM or Partner Support

If you're in doubt about what to do, please reach out to your BDM or contact our Partner Support team on [1300 992 007](tel:1300992007) or [\(02\) 8379 4008](tel:0283794008).

Tweak the details, try again

Equifax can be sensitive to small discrepancies between what information they have on file and what you provided. For example, Equifax may not have a middle name in their database and, if you included it, this could cause a mismatch.

If you believe your client does have an Equifax file, you can tweak the details and try again.

[REVIEW THE DETAILS](#)

Skip the rate estimate

If you client is under 25 years of age or has recently migrated to Australia, it's possible they do not have an Equifax file yet.

If you believe your client may not have an Equifax file, you can proceed to an application without a rate estimate.

Please note that an Equifax file will be created for your client when you apply and it will be impacted by the application.

[SKIP TO APPLICATION](#)

Thank you William

Unfortunately we found that LowScore's circumstances do not meet our credit policy requirements and the request for a rate estimate is declined.

Please reach out to your BDM if you have any questions.

LowScore's credit score has not been impacted with this enquiry.

NO MATCHES

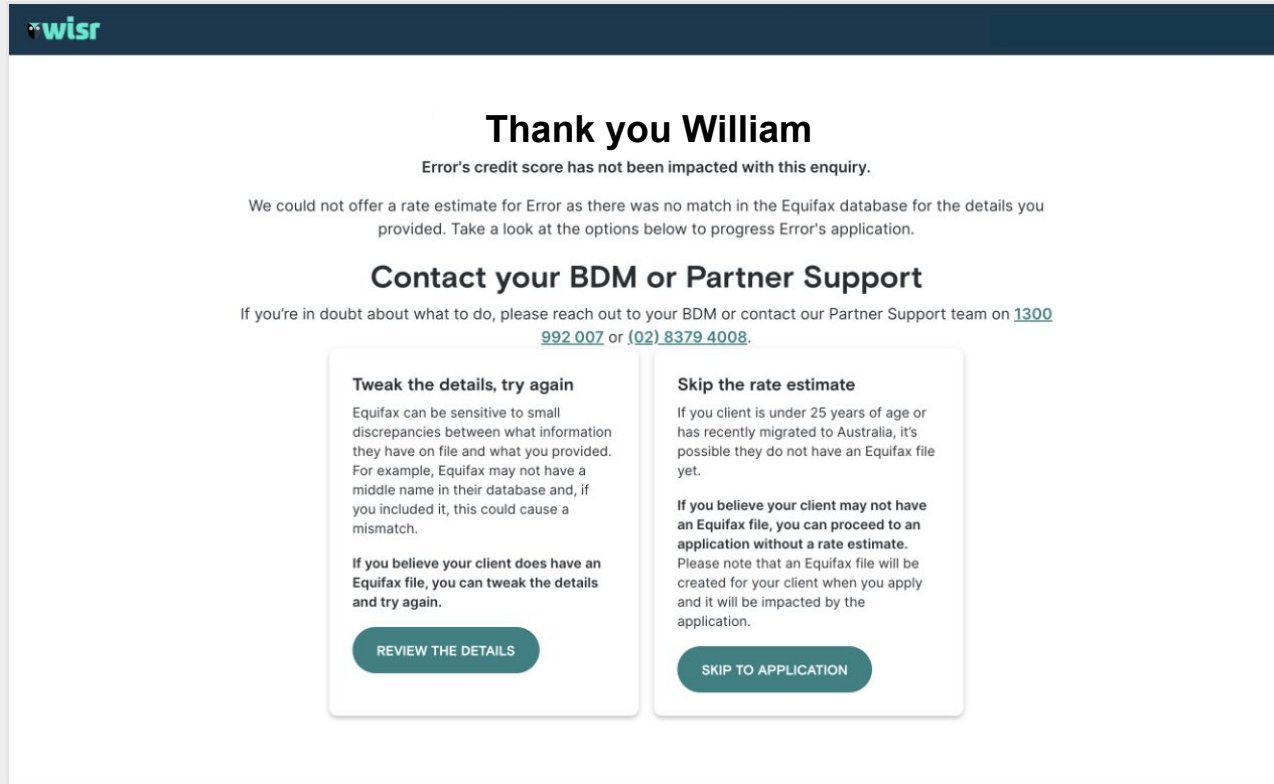
We may not be able to find a match in the credit score database for various reasons.

In this instance, please refer to the [WISR Consumer Loans Rate Card](#) on your WISR Partner Portal homepage to check the available rates.

Need more details? Just reach out to your BDM who will be happy to help or workshop a scenario.

WHAT ARE YOUR OPTIONS?

Contact your BDM, or if you are happy with the potential rates available to your client, you can click 'Skip to application' and submit it.



Thank you William

Error's credit score has not been impacted with this enquiry.

We could not offer a rate estimate for Error as there was no match in the Equifax database for the details you provided. Take a look at the options below to progress Error's application.

Contact your BDM or Partner Support

If you're in doubt about what to do, please reach out to your BDM or contact our Partner Support team on [1300 992 007](tel:1300992007) or [\(02\) 8379 4008](tel:0283794008).

Tweak the details, try again

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If you believe your client does have an Equifax file, you can tweak the details and try again.

[REVIEW THE DETAILS](#)

Skip the rate estimate

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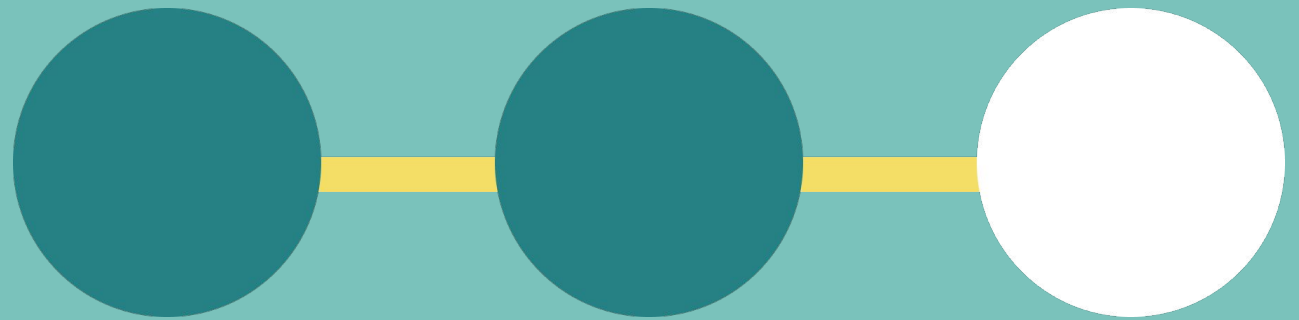
Please note that an Equifax file will be created for your client when you apply and it will be impacted by the application.

[SKIP TO APPLICATION](#)



LOAN APPLICATION

APPLYING FOR A WISR LOAN

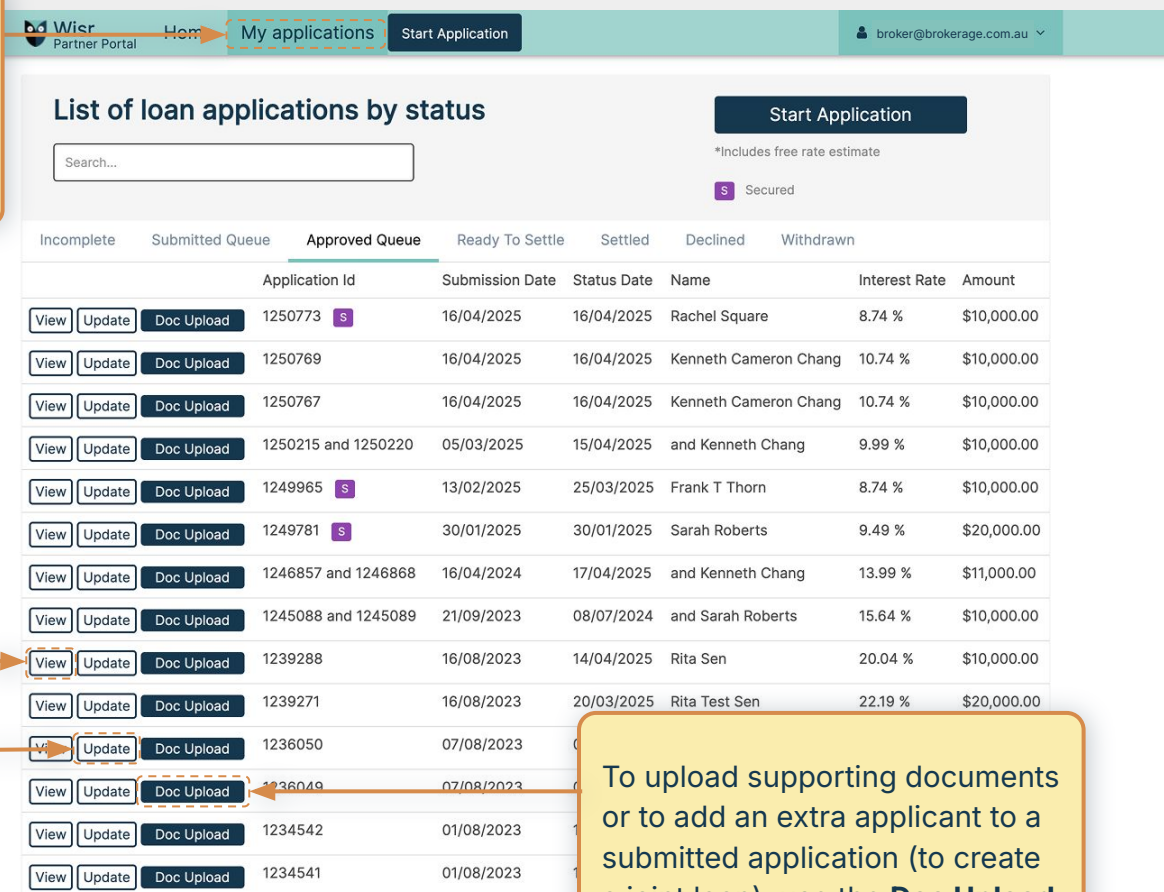


MANAGING YOUR APPLICATIONS

To find all your Wisr loan applications, head to **My applications** in the top navigation bar of the Partner Portal.

To see details about your incomplete applications, including the rate estimate received, use the **View** button.

To make changes to a partially completed application, click **Update**.



Wisr Partner Portal Home My applications Start Application broker@brokerage.com.au

List of loan applications by status

Search...

*Includes free rate estimate

Secured

Incomplete	Submitted Queue	Approved Queue	Ready To Settle	Settled	Declined	Withdrawn
Application Id	Submission Date	Status Date	Name	Interest Rate	Amount	
View Update Doc Upload	1250773	16/04/2025	16/04/2025	Rachel Square	8.74 %	\$10,000.00
View Update Doc Upload	1250769	16/04/2025	16/04/2025	Kenneth Cameron Chang	10.74 %	\$10,000.00
View Update Doc Upload	1250767	16/04/2025	16/04/2025	Kenneth Cameron Chang	10.74 %	\$10,000.00
View Update Doc Upload	1250215 and 1250220	05/03/2025	15/04/2025	and Kenneth Chang	9.99 %	\$10,000.00
View Update Doc Upload	1249965	13/02/2025	25/03/2025	Frank T Thorn	8.74 %	\$10,000.00
View Update Doc Upload	1249781	30/01/2025	30/01/2025	Sarah Roberts	9.49 %	\$20,000.00
View Update Doc Upload	1246857 and 1246868	16/04/2024	17/04/2025	and Kenneth Chang	13.99 %	\$11,000.00
View Update Doc Upload	1245088 and 1245089	21/09/2023	08/07/2024	and Sarah Roberts	15.64 %	\$10,000.00
View Update Doc Upload	1239288	16/08/2023	14/04/2025	Rita Sen	20.04 %	\$10,000.00
View Update Doc Upload	1239271	16/08/2023	20/03/2025	Rita Test Sen	22.19 %	\$20,000.00
View Update Doc Upload	1236050	07/08/2023				
View Update Doc Upload	1236049	07/08/2023				
View Update Doc Upload	1234542	01/08/2023				
View Update Doc Upload	1234541	01/08/2023				

To upload supporting documents or to add an extra applicant to a submitted application (to create a joint loan), use the **Doc Upload** or **Update** buttons.

GETTING STARTED

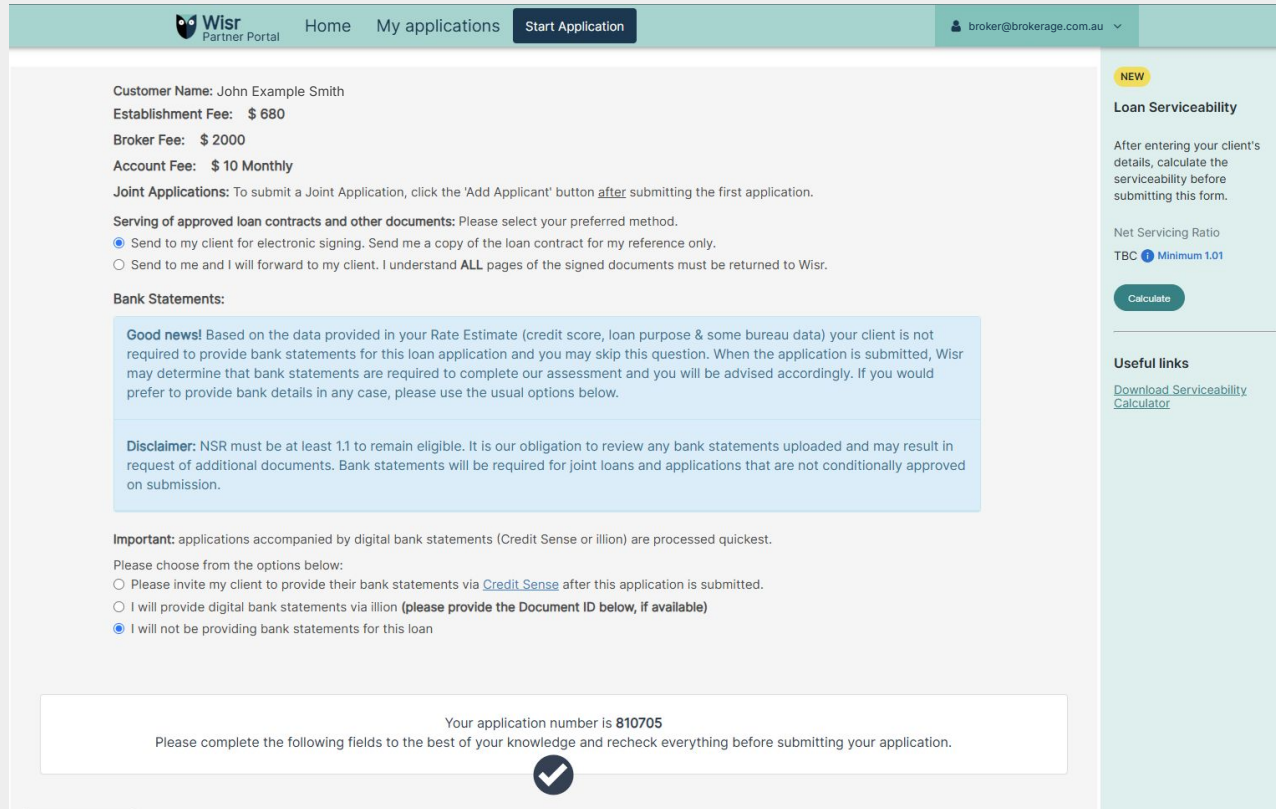
Happy with your client's rate estimate? Great. The next step is to complete and submit your client's application.

At the start of the form you'll need to select how you wish to distribute loan contracts and provide the applicant's bank statements to us.

For some asset finance applicants, you will see a blue box indicating they may not be required to submit bank statements.

PRO TIP

Applications with no digital bank statements are usually assessed faster (where permitted by our credit policy).



The screenshot shows the 'Start Application' page in the Wisr Partner Portal. The header includes the Wisr logo, 'Partner Portal', and navigation links for 'Home', 'My applications', and 'Start Application'. A user email 'broker@brokerage.com.au' is visible in the top right. The main content area displays customer details: 'Customer Name: John Example Smith', 'Establishment Fee: \$ 680', 'Broker Fee: \$ 2000', and 'Account Fee: \$ 10 Monthly'. It includes instructions for 'Joint Applications' and a section for 'Serving of approved loan contracts and other documents' with three radio button options. A 'Bank Statements' section contains a blue box with 'Good news!' regarding digital statements and a 'Disclaimer' about NSR requirements. Below this, an 'Important' note and three radio button options for providing bank statements are shown. A white box at the bottom states 'Your application number is 810705' and asks the user to complete fields and recheck before submitting. A right-hand sidebar features a 'NEW' badge, 'Loan Serviceability' information with a 'Calculate' button, and 'Useful links' including a 'Download Serviceability Calculator' link.

Wisr
Partner Portal

Home My applications **Start Application**

broker@brokerage.com.au

NEW

Loan Serviceability

After entering your client's details, calculate the serviceability before submitting this form.

Net Servicing Ratio
TBC **Minimum 1.01**

Calculate

Useful links

[Download Serviceability Calculator](#)

Customer Name: John Example Smith
Establishment Fee: \$ 680
Broker Fee: \$ 2000
Account Fee: \$ 10 Monthly

Joint Applications: To submit a Joint Application, click the 'Add Applicant' button after submitting the first application.

Serving of approved loan contracts and other documents: Please select your preferred method.

☒ Send to my client for electronic signing. Send me a copy of the loan contract for my reference only.
☐ Send to me and I will forward to my client. I understand **ALL** pages of the signed documents must be returned to Wisr.

Bank Statements:

Good news! Based on the data provided in your Rate Estimate (credit score, loan purpose & some bureau data) your client is not required to provide bank statements for this loan application and you may skip this question. When the application is submitted, Wisr may determine that bank statements are required to complete our assessment and you will be advised accordingly. If you would prefer to provide bank details in any case, please use the usual options below.

Disclaimer: NSR must be at least 1.1 to remain eligible. It is our obligation to review any bank statements uploaded and may result in request of additional documents. Bank statements will be required for joint loans and applications that are not conditionally approved on submission.

Important: applications accompanied by digital bank statements (Credit Sense or illion) are processed quickest.

Please choose from the options below:

☐ Please invite my client to provide their bank statements via [Credit Sense](#) after this application is submitted.
☐ I will provide digital bank statements via illion (**please provide the Document ID below, if available**)
☒ I will not be providing bank statements for this loan

Your application number is **810705**

Please complete the following fields to the best of your knowledge and recheck everything before submitting your application.

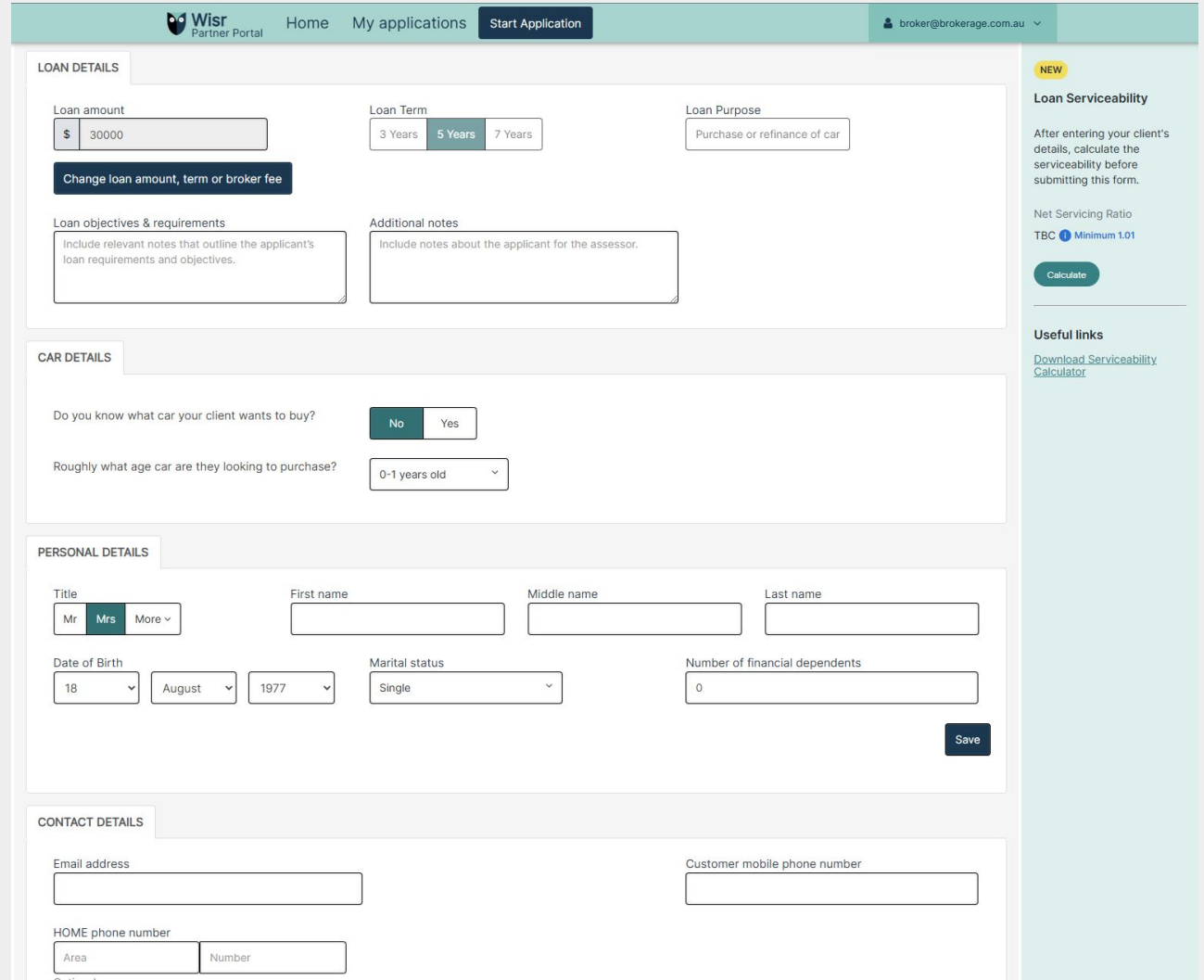
PART 1

At the start of the form, you'll need to provide:

- Loan details - please provide us with as much relevant information regarding the loan and objective as possible, as well as other relevant information about your client
- Personal details
- Contact details
- Identification

PRO TIP

Add as much detail as possible for "Loan Objectives and Requirements", plus any other file notes to assist assessment in the box provided. More is better.



The screenshot shows the WISR Partner Portal interface for a loan application. The top navigation bar includes 'Home', 'My applications', and a 'Start Application' button. The user is logged in as 'broker@brokerage.com.au'.

LOAN DETAILS

- Loan amount:** \$ 30000. A button 'Change loan amount, term or broker fee' is below.
- Loan Term:** 3 Years, 5 Years (selected), 7 Years.
- Loan Purpose:** Purchase or refinance of car.
- Loan objectives & requirements:** A text box with placeholder text: 'Include relevant notes that outline the applicant's loan requirements and objectives.'
- Additional notes:** A text box with placeholder text: 'Include notes about the applicant for the assessor.'

CAR DETAILS

- Do you know what car your client wants to buy?** No (selected), Yes.
- Roughly what age car are they looking to purchase?** 0-1 years old (selected).

PERSONAL DETAILS

- Title:** Mr (selected), Mrs, More.
- First name:** [Text box]
- Middle name:** [Text box]
- Last name:** [Text box]
- Date of Birth:** 18 (selected), August (selected), 1977 (selected).
- Marital status:** Single (selected).
- Number of financial dependents:** 0.
- Save** button.

CONTACT DETAILS

- Email address:** [Text box]
- Customer mobile phone number:** [Text box]
- HOME phone number:** Area [Text box], Number [Text box].
- Optional

NEW Loan Serviceability

After entering your client's details, calculate the serviceability before submitting this form.

Net Servicing Ratio
TBC [Minimum 1.01](#)

Calculate

Useful links

[Download Serviceability Calculator](#)

PART 2

The next step is to provide us with:

- Residency information
- Employment details
- Income details
- Assets

WISR

Partner Portal

Home

My applications

Start Application

broker@brokerage.com.au

RESIDENCY DETAILS

Present address

Unit

Unit number

Property name (Optional)

Property name

Street no.

Street number

Street Name

Street name

Street type

Alley (Al)

Town/Suburb

Town / Suburb

State

TAS

Post code

Postcode

Auto-fill address? Click here

Time at Address

5

2

Years Months

Living arrangements

Renting

Save

EMPLOYMENT DETAILS

Main Job

What best describes your occupation?

-- Please Select --

Employment status

Time at Employer

0

0

Years Months

What is the name of your employer?

Employer Name

Employer contact number

Phone Number

Employer industry

-- Please Select --

Save

INCOME

Primary Income source

-- Please Select --

Income Amount BEFORE Tax

\$

Annual

Add Other Income

Save

NEW

Loan Serviceability

After entering your client's details, calculate the serviceability before submitting this form.

Net Servicing Ratio

TBC

Minimum 1.01

Calculate

Useful links

[Download Serviceability Calculator](#)


PART 3

Finally, you'll need to add:

- Debts and liabilities
- Living expenses
- Bank account details

PRO TIP

To save you time, we'll pre-populate any liabilities that are visible in your client's Access Seeker file. Please give them a once over and add any additional liabilities that you're aware of.

 **WISR**
Partner Portal
 Home My applications **Start Application**
broker@brokerage.com.au

FINANCIAL DEBT

We've pre-populated any debts we can see on your client's credit bureau file (this enquiry didn't impact their credit score). Please add any missing debts declared by your client or remove any liabilities that are no longer applicable.

Number of credit cards
1 Include store cards

1. Finance Company Name	\$ Credit Card Limit	
-------------------------	----------------------	--

Number of personal loans
0 Include secured and unsecured loans

Number of mortgages
1

1. Finance Company Name	\$ Mortgage Balance	\$ Total Repayment	Monthly	
-------------------------	---------------------	--------------------	---------	--

P+I amount

☐ Tick this if joint loan ☐ Tick if Investment Property

Save

RENT/BOARD

Total Rental Amount
\$ 0

Frequency
Weekly Monthly Yearly

This should be the full total rental amount payable and indicate if this is shared

Tick if rent is shared ☐

MONTHLY LIVING EXPENSES

Total Household General Living Expenses
Please enter your Client's monthly total household general living expenses, which is the money needed to maintain a reasonable standard of living, using the categories below.

Groceries/alcohol/cigarettes \$ 0	Clothing \$ 0	Council Rates \$ 0
Car/motorbike registration \$ 0	Petrol/maintenance \$ 0	Car and Home Insurance \$ 0

NEW

Loan Serviceability

After entering your client's details, calculate the serviceability before submitting this form.

Net Servicing Ratio
TBC Minimum 1.01

Calculate

Useful links

[Download Serviceability Calculator](#)

DOUBLE CHECK THE DETAILS

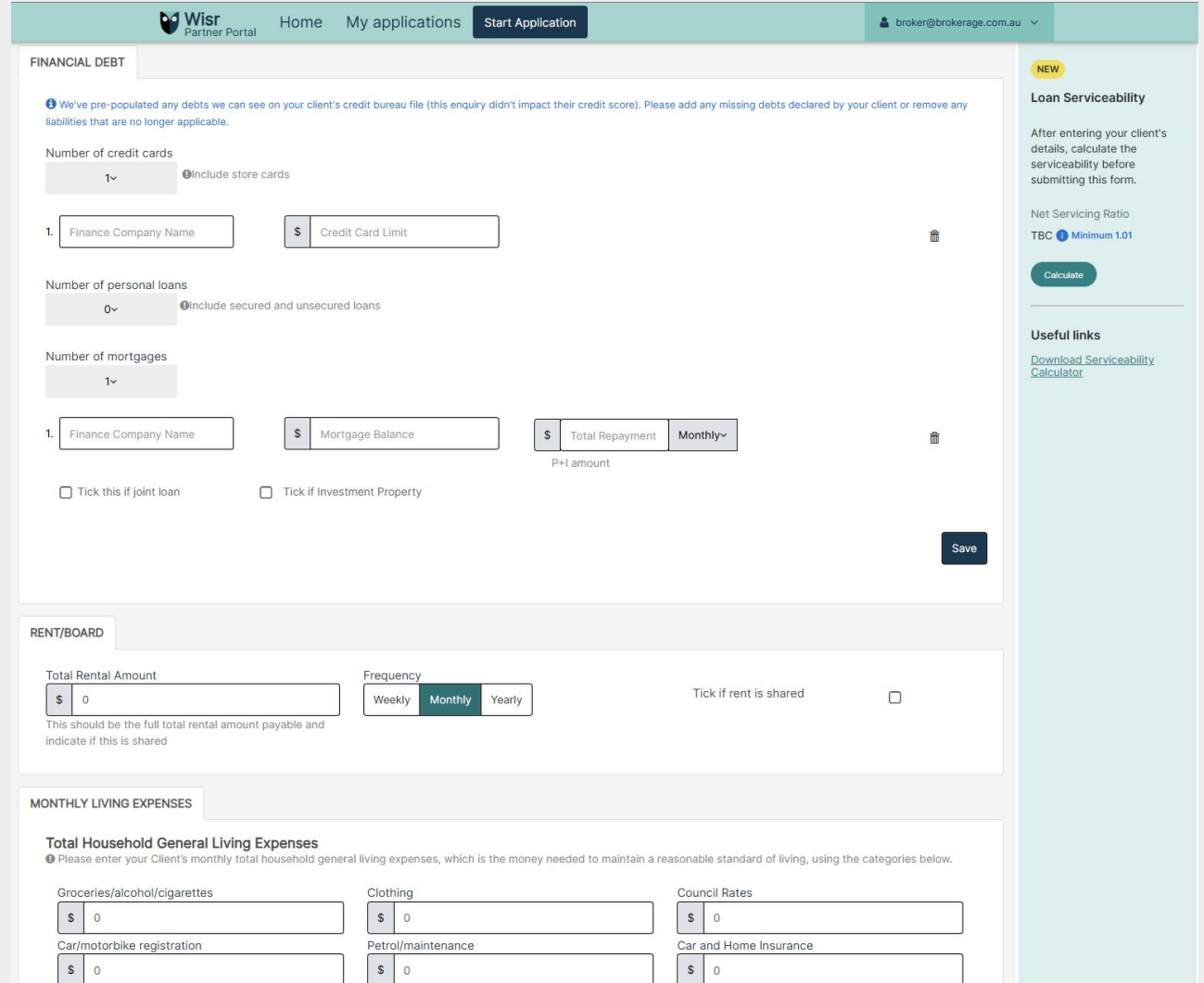
Before you submit your client's loan application:

- **Double check all the information** you've entered is correct
- **Calculate the loan serviceability** using the calculator in the sidebar. This will tell you if your loan is serviceable or not. Not serviceable? We've run through your options on the next slide.

All looking good? Great. Go ahead and submit!

PRO TIP

Don't forget to calculate the loan serviceability using the calculator in the sidebar. This is a really handy way of checking all the information you've entered looks correct before submitting the application.



WISR Partner Portal Home My applications **Start Application** broker@brokerage.com.au

FINANCIAL DEBT

1 We've pre-populated any debts we can see on your client's credit bureau file (this enquiry didn't impact their credit score). Please add any missing debts declared by your client or remove any liabilities that are no longer applicable.

Number of credit cards: 1 Include store cards

1. Finance Company Name \$ Credit Card Limit 🗑️

Number of personal loans: 0 Include secured and unsecured loans

Number of mortgages: 1

1. Finance Company Name \$ Mortgage Balance \$ Total Repayment Monthly 🗑️
P+I amount

☐ Tick this if joint loan ☐ Tick if Investment Property

Save

RENT/BOARD

Total Rental Amount: \$ 0 Frequency: Weekly Monthly Yearly ☐ Tick if rent is shared

This should be the full total rental amount payable and indicate if this is shared

MONTHLY LIVING EXPENSES

Total Household General Living Expenses
Please enter your Client's monthly total household general living expenses, which is the money needed to maintain a reasonable standard of living, using the categories below.

Groceries/alcohol/cigarettes \$ 0	Clothing \$ 0	Council Rates \$ 0
Car/motorbike registration \$ 0	Petrol/maintenance \$ 0	Car and Home Insurance \$ 0

NEW Loan Serviceability

After entering your client's details, calculate the serviceability before submitting this form.

Net Servicing Ratio
TBC Minimum 1.01

Calculate

Useful links

[Download Serviceability Calculator](#)


NOT SERVICEABLE?

If the loan serviceability calculator is saying the loan isn't serviceable, you have a few options:

- First, double check the income and expenditure numbers, there may be an error you can fix.
- If there are no errors, the next step is to call your BDM or our Broker Support team. Our BDMs are happy to workshop scenarios with you.
- If you don't have time to call, you are able to **Submit Anyway** and the application can be discussed with our Broker Support team post submission.

SUBMITTING A JOINT APPLICATION?

If you are submitting a joint application and this is the first leg, press **Submit Anyway**. You will be given an option to add the partner's details post submission.

 **Wistrade**
Partner Portal
 Home My applications **Start Application**
broker@brokerage.com.au

FINANCIAL DEBT

ⓘ We've pre-populated any debts we can see on your client's credit bureau file (this enquiry didn't impact their credit score). Please add any missing debts declared by your client or remove any liabilities that are no longer applicable.

Number of credit cards
1 ⓘ Include store cards

1.	Finance Company Name	\$ Credit Card Limit	

Number of personal loans
0 ⓘ Include secured and unsecured loans

Number of mortgages
1

1.	Finance Company Name	\$ Mortgage Balance	\$ Total Repayment	Monthly	

P+I amount

☐ Tick this if joint loan ☐ Tick if Investment Property

Save

RENT/BOARD

Total Rental Amount
\$ 0

Frequency
Weekly Monthly Yearly

This should be the full total rental amount payable and indicate if this is shared

Tick if rent is shared ☐

MONTHLY LIVING EXPENSES

Total Household General Living Expenses
ⓘ Please enter your Client's monthly total household general living expenses, which is the money needed to maintain a reasonable standard of living, using the categories below.

Groceries/alcohol/cigarettes \$ 0	Clothing \$ 0	Council Rates \$ 0
Car/motorbike registration \$ 0	Petrol/maintenance \$ 0	Car and Home Insurance \$ 0

NEW

Loan Serviceability

After entering your client's details, calculate the serviceability before submitting this form.

Net Servicing Ratio
TBC ⓘ Minimum 1.01

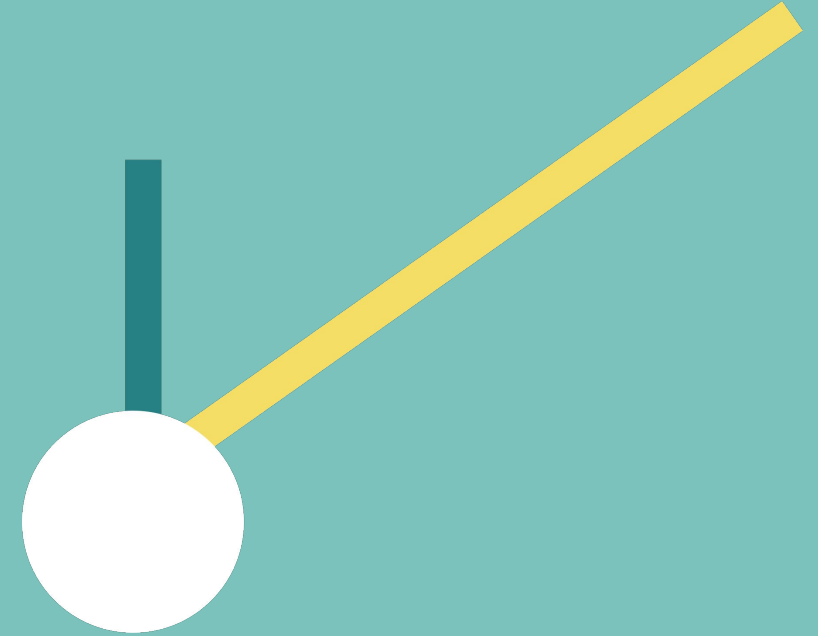
Calculate

Useful links
[Download Serviceability Calculator](#)



LOAN APPLICATION

ASSESSMENT AND APPROVAL



PREPARING FOR ASSESSMENT

Once you've submitted your client's loan application, you'll see this screen.

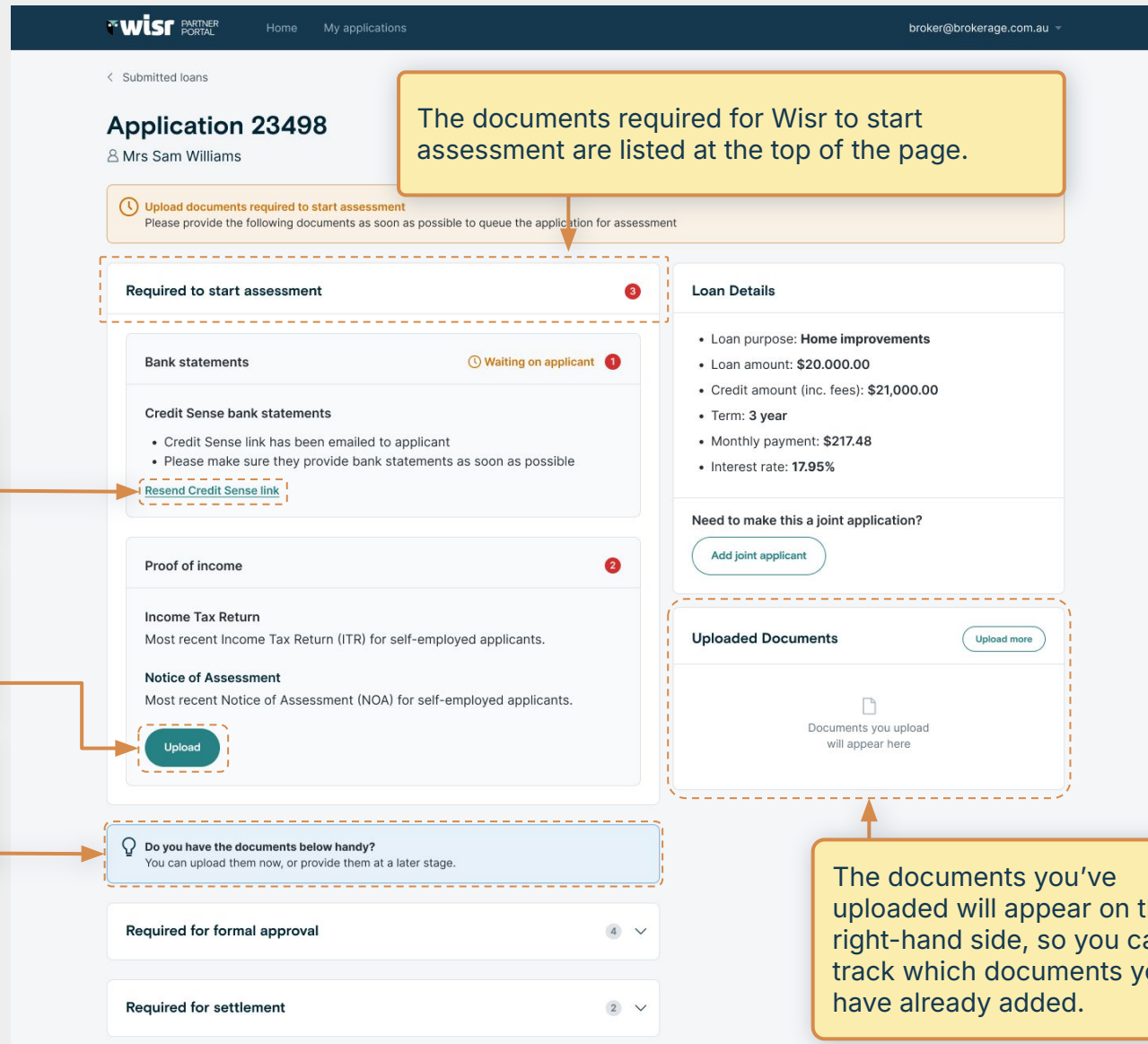
You can provide your client with a Credit Sense link for them to add their bank statements.

Upload any other documents required directly in the Partner Portal by clicking **Upload**. Once a document has been uploaded, it will disappear from the list.

You can also view the documents that will be required later on in the application approval process. If you want to get ahead, you can upload them here.

PRO TIP

Providing the documents required for formal approval now will massively speed things up later!



wisir PARTNER PORTAL Home My applications broker@brokerage.com.au

< Submitted loans

Application 23498
Mrs Sam Williams

Upload documents required to start assessment
Please provide the following documents as soon as possible to queue the application for assessment

Required to start assessment 3

Bank statements ⌚ Waiting on applicant 1

Credit Sense bank statements

- Credit Sense link has been emailed to applicant
- Please make sure they provide bank statements as soon as possible

[Resend Credit Sense link](#)

Proof of income 2

Income Tax Return
Most recent Income Tax Return (ITR) for self-employed applicants.

Notice of Assessment
Most recent Notice of Assessment (NOA) for self-employed applicants.

[Upload](#)

Do you have the documents below handy?
You can upload them now, or provide them at a later stage.

Required for formal approval 4

Required for settlement 2

Loan Details

- Loan purpose: **Home improvements**
- Loan amount: **\$20,000.00**
- Credit amount (inc. fees): **\$21,000.00**
- Term: **3 year**
- Monthly payment: **\$217.48**
- Interest rate: **17.95%**

Need to make this a joint application?

[Add joint applicant](#)

Uploaded Documents [Upload more](#)


Documents you upload will appear here

The documents you've uploaded will appear on the right-hand side, so you can track which documents you have already added.

PROVIDING AN ILLION ID

If your client is unable to use the Credit Sense link to upload their bank statements, you can provide their Illion ID post submission.

You can indicate whether or you'd prefer to provide your client's bank statements via Illion ID on the application form.

 PARTNER PORTAL


HomeMy applications

broker@brokerage.com.au

< Submitted loans

Application 23498

Mrs Sam Williams

 **Upload documents required to start assessment**
Please provide the following documents as soon as possible to queue the application for assessment

Required to start assessment

Bank statements


Illion bank statement

Please provide your client's Illion Document ID below so we can begin assessment.

Illion Document ID

Submit

Note: Alternatively, you can invite your client to provide their bank statements via Credit Sense (Wisir's preferred method) for faster processing. [Send Credit Sense Link](#)

 **Do you have the documents below handy?**
You can upload them now, or provide them at a later stage.

Required for formal approval

4

Required for settlement

2

Loan Details


- Loan purpose: **Home improvements**
- Loan amount: **\$20,000.00**
- Credit amount (inc. fees): **\$21,000.00**
- Term: **3 year**
- Monthly payment: **\$217.48**
- Interest rate: **17.95%**

Need to make this a joint application?

Add joint applicant

Uploaded Documents

Upload more


Documents you upload will appear here

ADDING A JOINT APPLICANT

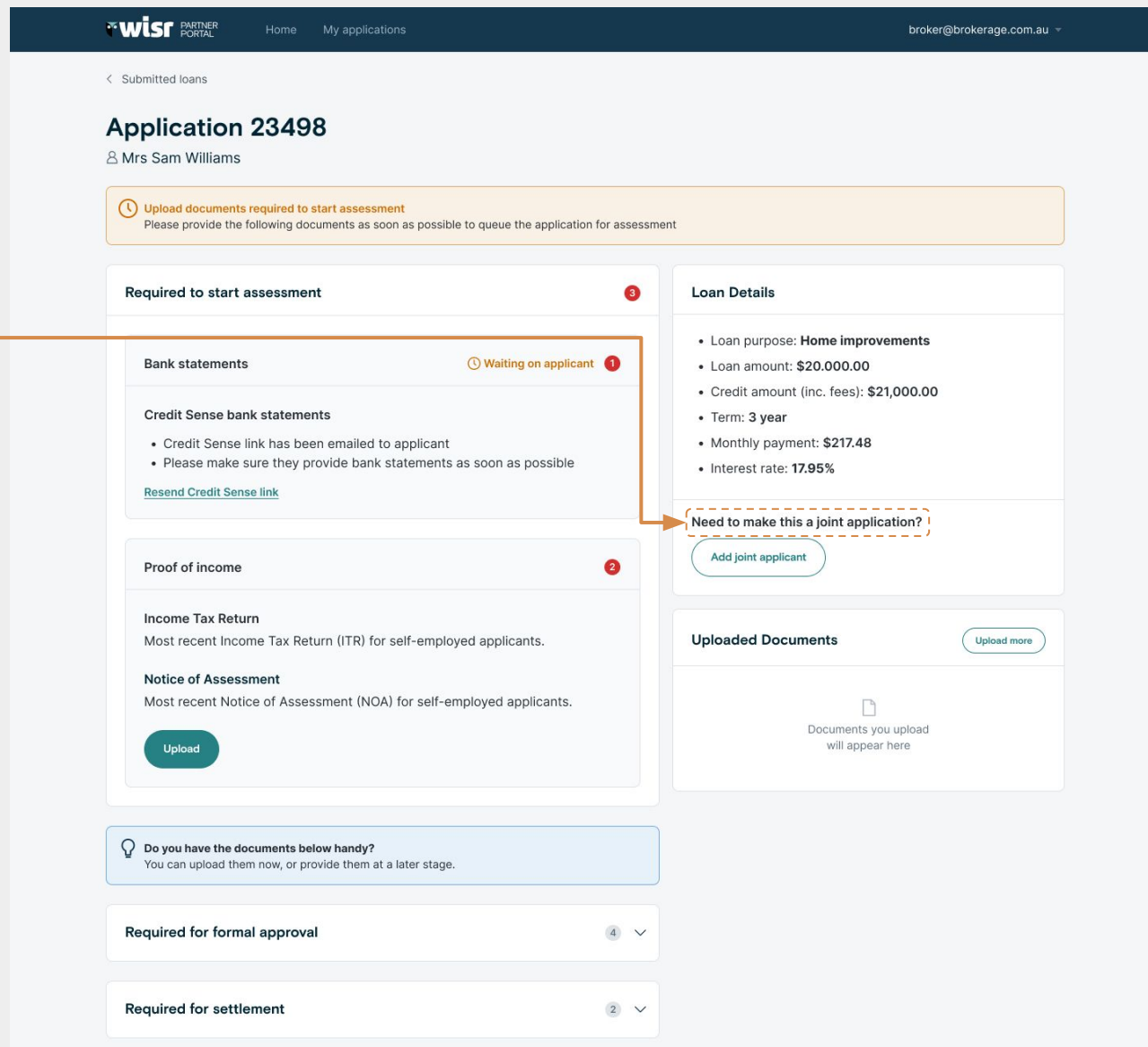
You can also add a joint applicant at this stage using the **Add joint applicant** button on the right-hand side.

You'll then be taken to a form to fill in the second applicant's details.

Don't forget, at Wisr we set the interest rate based on the stronger credit score of the two applicants. Please quote both applicants individually before considering a joint application.

IMPORTANT

If the first applicant has very low servicing capacity, you may be shown a decline message after submission. This message will have a button to allow you to add a joint applicant.



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Application 23498

Mrs Sam Williams

Upload documents required to start assessment
Please provide the following documents as soon as possible to queue the application for assessment

Required to start assessment 3

Bank statements ⌚ Waiting on applicant 1

Credit Sense bank statements

- Credit Sense link has been emailed to applicant
- Please make sure they provide bank statements as soon as possible

[Resend Credit Sense link](#)

Proof of income 2

Income Tax Return
Most recent Income Tax Return (ITR) for self-employed applicants.

Notice of Assessment
Most recent Notice of Assessment (NOA) for self-employed applicants.

Upload

Loan Details

- Loan purpose: **Home improvements**
- Loan amount: **\$20,000.00**
- Credit amount (inc. fees): **\$21,000.00**
- Term: **3 year**
- Monthly payment: **\$217.48**
- Interest rate: **17.95%**

Need to make this a joint application?
Add joint applicant

Uploaded Documents Upload more

Documents you upload will appear here

Do you have the documents below handy?
You can upload them now, or provide them at a later stage.

Required for formal approval 4


Required for settlement 2

JOINT APPLICANT DECLINES

If the first applicant does not meet our servicing criteria, the application may be auto-declined after submission.

For married and de-facto applicants, you'll see a decline message and the option to add a second applicant.

If the first applicant was declined for other credit policy reasons, the button will not appear. In this case, contact Broker Support for more information.

 PARTNER PORTAL


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broker@brokerage.com.au

< Submitted loans

Application 23498


Mrs Sam Williams

 Upload documents required to start assessment

Please provide the following documents as soon as possible to queue the application for assessment

Required to start assessment3

Bank statements

 Waiting on applicant1

Credit Sense bank statements

- Credit Sense link has been emailed to applicant
- Please make sure they provide bank statements as soon as possible

Resend Credit Sense link

Proof of income2

Income Tax Return

Most recent Income Tax Return (ITR) for self-employed applicants.

Notice of Assessment

Most recent Notice of Assessment (NOA) for self-employed applicants.

Upload

Loan Details


- Loan purpose: Home improvements
- Loan amount: \$20,000.00
- Credit amount (inc. fees): \$21,000.00
- Term: 3 year
- Monthly payment: \$217.48
- Interest rate: 17.95%


Need to make this a joint application?

Add joint applicant

Uploaded Documents

Upload more


Documents you upload
will appear here

 Do you have the documents below handy?

You can upload them now, or provide them at a later stage.

Required for formal approval4

Required for settlement2

READY FOR ASSESSMENT

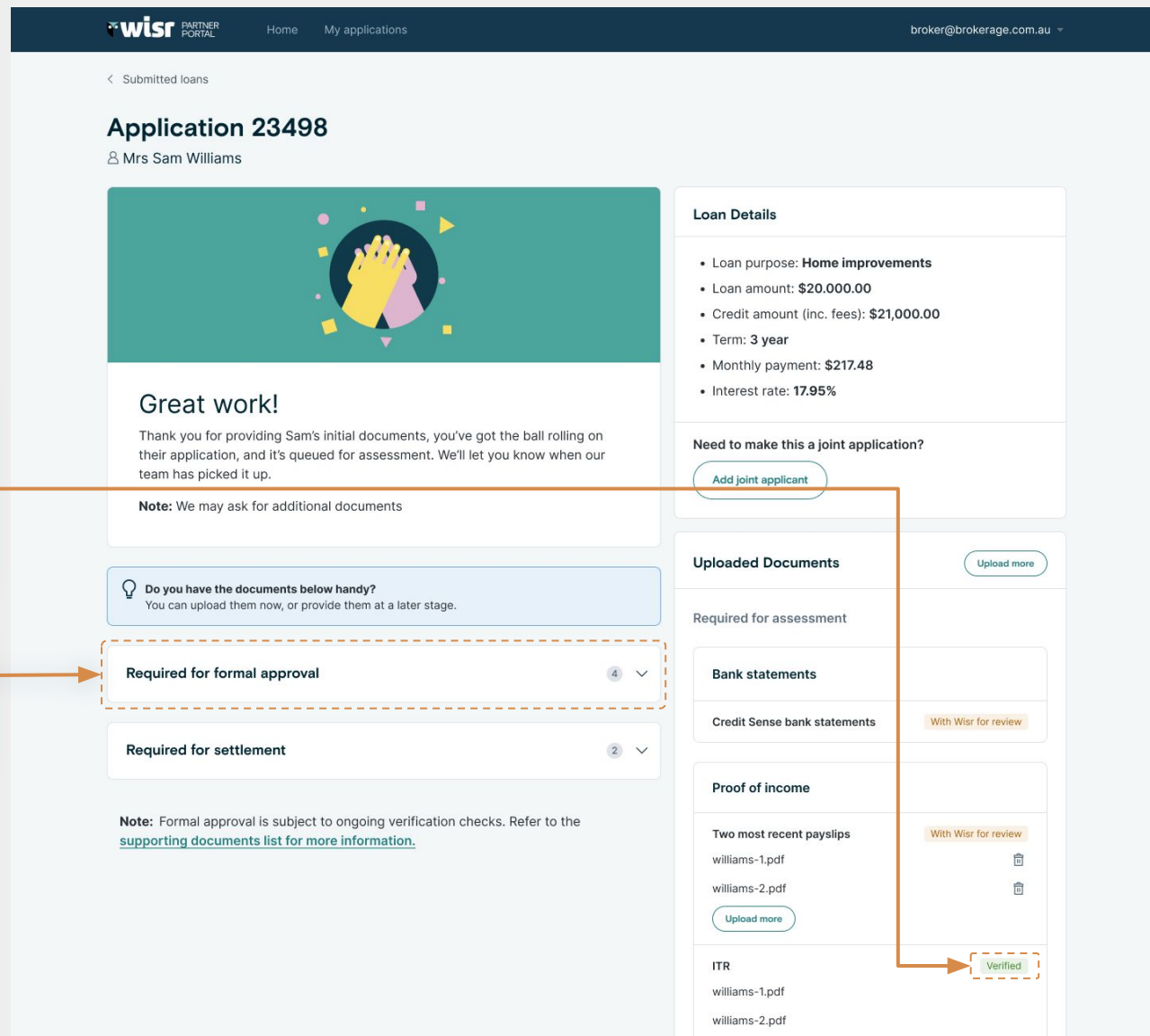
You'll see this screen once you've provided all the documents required for assessment.

You can track the review status of each document on the right-hand side. This will tell you if the document has been verified or is with us for review.

You can also upload any documents needed for formal approval and settlement to speed things up later.

IMPORTANT

Your loan application can't be queued for assessment until we've received all the documents required for assessment.




wisr PARTNER PORTAL Home My applications broker@brokerage.com.au

< Submitted loans

Application 23498


Mrs Sam Williams



Great work!

Thank you for providing Sam's initial documents, you've got the ball rolling on their application, and it's queued for assessment. We'll let you know when our team has picked it up.

Note: We may ask for additional documents

 **Do you have the documents below handy?**
You can upload them now, or provide them at a later stage.

Required for formal approval 4 ▾

Required for settlement 2 ▾

Note: Formal approval is subject to ongoing verification checks. Refer to the [supporting documents list for more information](#).

Loan Details

- Loan purpose: **Home improvements**
- Loan amount: **\$20,000.00**
- Credit amount (inc. fees): **\$21,000.00**
- Term: **3 year**
- Monthly payment: **\$217.48**
- Interest rate: **17.95%**

Need to make this a joint application?

[Add joint applicant](#)

Uploaded Documents

[Upload more](#)


Required for assessment


Bank statements

Credit Sense bank statements [With Wizr for review](#)

Proof of income


Two most recent payslips [With Wizr for review](#)

williams-1.pdf 

williams-2.pdf 

[Upload more](#)

ITR


williams-1.pdf 

williams-2.pdf

IN REVIEW

Your loan application will then be moved from the queue to be reviewed by an assessor.

You will be notified of this by the blue box at the top of the page.

 PARTNER PORTAL


HomeMy applications

broker@brokerage.com.au

< Submitted loans

Application 23498

Mrs Sam Williams

 **In review with Wisr**
Sam's application is in review. You don't need to do anything right now, but feel free to upload the below documents if you have them, as they'll be required for formal approval if the application progresses.

Required for formal approval

Proof of identity

2

Drivers licence
Colour copies of the front and back of the card

Medicare card
Colour copy of the front of the card

Upload

Proof of residential status

1

Lease agreement or ledger
Must show name(s) and rent amount. The most recent rent receipt is also acceptable

Upload

Required for settlement

2

Note: Formal approval is subject to ongoing verification checks. Refer to the [supporting documents list for more information.](#)

Loan Details

- Loan purpose: **Home improvements**
- Loan amount: **\$20,000.00**
- Credit amount (inc. fees): **\$21,000.00**
- Term: **3 year**
- Monthly payment: **\$217.48**
- Interest rate: **17.95%**

Need to make this a joint application?
Add joint applicant

Uploaded Documents

Upload more

Required for assessment

Bank statements

Credit Sense bank statementsWith Wisr for review

Proof of income

Two most recent payslipsWith Wisr for review

williams-1.pdf

williams-2.pdf

Upload more

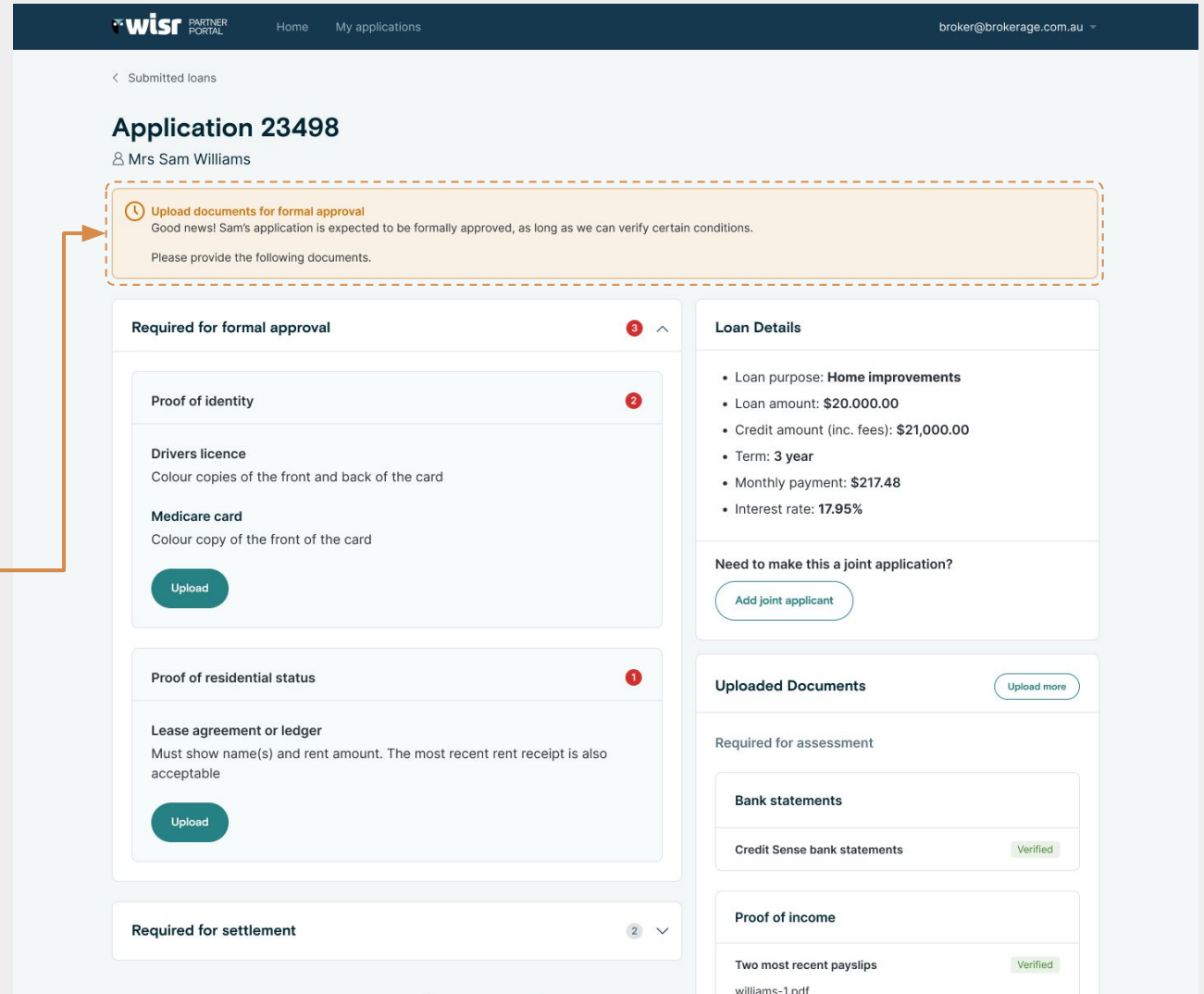
DOCUMENTS REQUIRED FOR FORMAL APPROVAL

Credit approved? Great!
You'll now need to upload
the documents required for
formal approval.

You'll be notified when this
needs doing via email and by
the notification at the top of
the loan application.

NOTE

The fastest and easiest way to check the
status of your loan application is via the
Partner Portal. There's no need to call us.



wisr PARTNER PORTAL Home My applications broker@brokerage.com.au

< Submitted loans

Application 23498

Mrs Sam Williams

Upload documents for formal approval
Good news! Sam's application is expected to be formally approved, as long as we can verify certain conditions.
Please provide the following documents.

Required for formal approval 3

Proof of identity 2

Drivers licence
Colour copies of the front and back of the card

Medicare card
Colour copy of the front of the card

Upload

Proof of residential status 1

Lease agreement or ledger
Must show name(s) and rent amount. The most recent rent receipt is also acceptable

Upload

Required for settlement 2

Loan Details

- Loan purpose: **Home improvements**
- Loan amount: **\$20,000.00**
- Credit amount (inc. fees): **\$21,000.00**
- Term: **3 year**
- Monthly payment: **\$217.48**
- Interest rate: **17.95%**

Need to make this a joint application?

Add joint applicant

Uploaded Documents Upload more

Required for assessment

Bank statements

Credit Sense bank statements Verified

Proof of income

Two most recent payslips Verified
williams-1.pdf

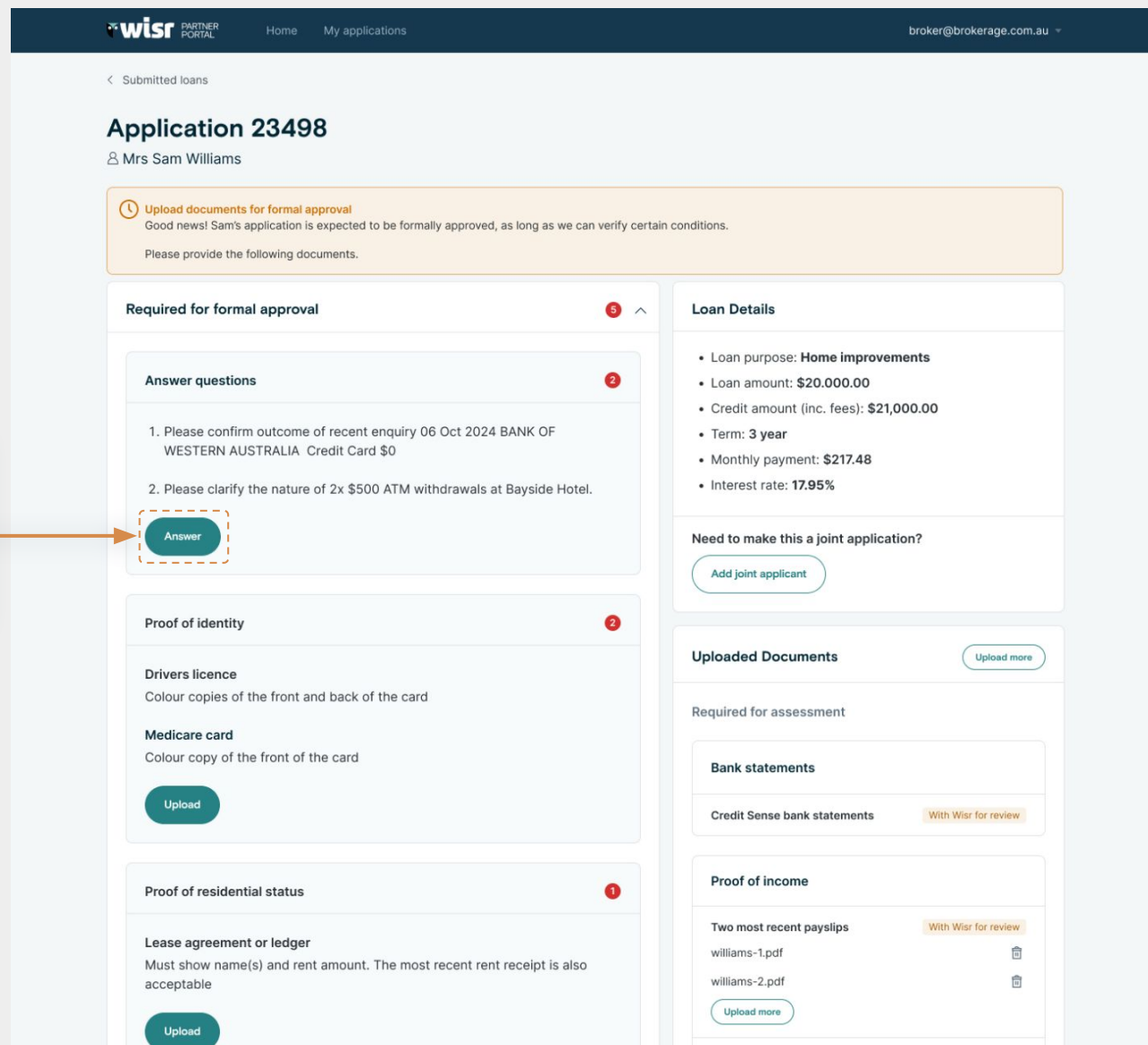
ANSWERING ASSESSOR QUESTIONS

Sometimes, our assessors will have clarification questions about the documents provided.

To answer these questions, click **Answer** and a box will appear for you to add your response.

IMPORTANT

Please do not answer these questions via email. Our assessors are notified once your response has been added to the Partner Portal.



Submitted loans

Application 23498

Mrs Sam Williams

Upload documents for formal approval
Good news! Sam's application is expected to be formally approved, as long as we can verify certain conditions.
Please provide the following documents.

Required for formal approval

Answer questions

- Please confirm outcome of recent enquiry 06 Oct 2024 BANK OF WESTERN AUSTRALIA Credit Card \$0
- Please clarify the nature of 2x \$500 ATM withdrawals at Bayside Hotel.

Answer

Proof of identity

Drivers licence
Colour copies of the front and back of the card

Medicare card
Colour copy of the front of the card

Upload

Proof of residential status

Lease agreement or ledger
Must show name(s) and rent amount. The most recent rent receipt is also acceptable

Upload

Loan Details

- Loan purpose: **Home improvements**
- Loan amount: **\$20,000.00**
- Credit amount (inc. fees): **\$21,000.00**
- Term: **3 year**
- Monthly payment: **\$217.48**
- Interest rate: **17.95%**

Need to make this a joint application?

Add joint applicant

Uploaded Documents

Upload more

Required for assessment

Bank statements

Credit Sense bank statements With Wisr for review

Proof of income

Two most recent payslips With Wisr for review

williams-1.pdf

williams-2.pdf

Upload more

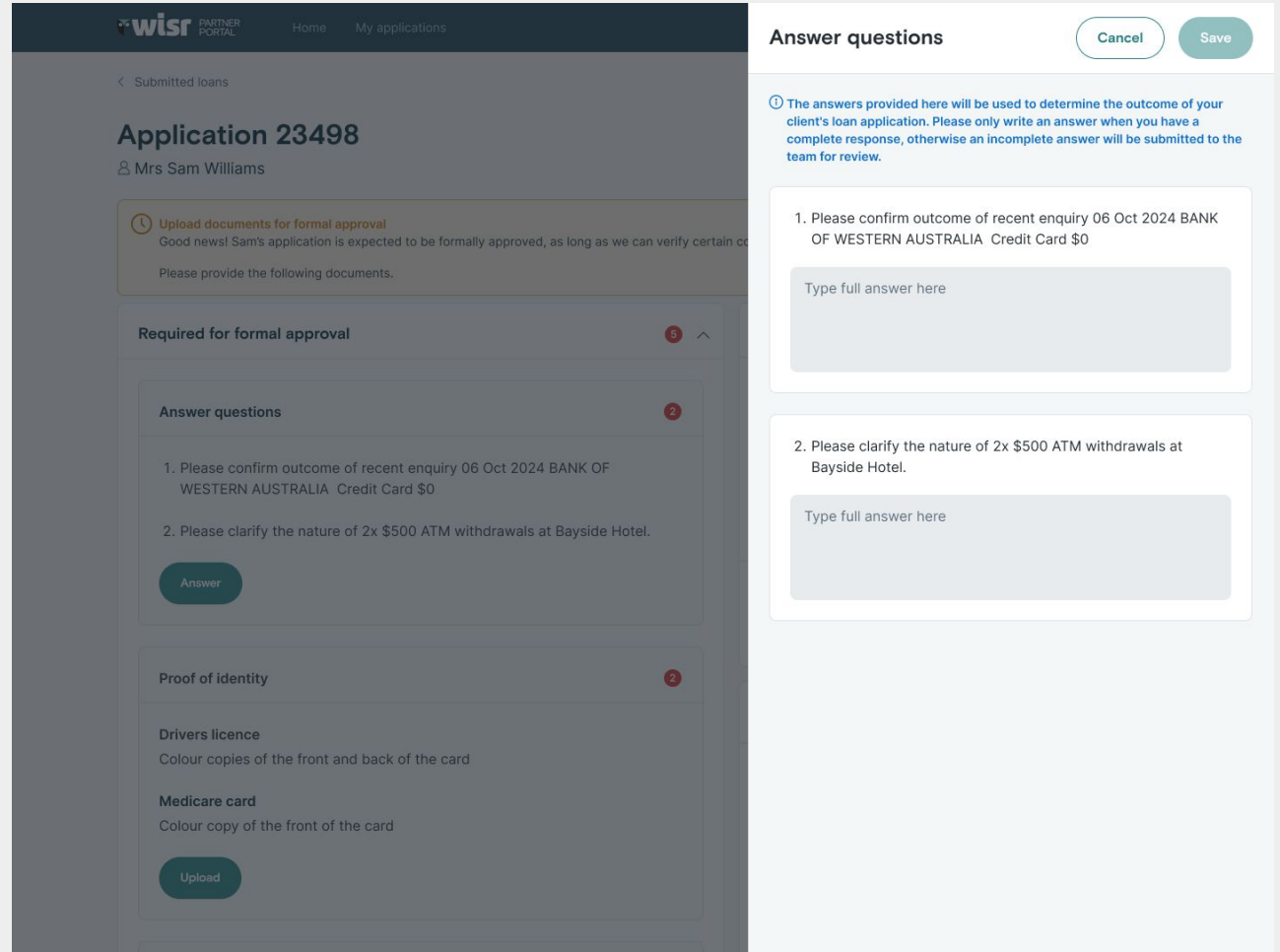
ANSWERING ASSESSOR QUESTIONS

Once you click **Answer**, the box for you to add your response will appear.

Please only add a response once you have a complete answer. This is because once an answer is added, the question will be removed from the loan application and an assessor will be notified to review your reply.

IMPORTANT

Please only add complete responses. If you don't have a full answer, please wait until you do to respond. You won't be able to edit your response once it has been submitted.



The screenshot displays the WISR Partner Portal interface for 'Application 23498' under the user 'Mrs Sam Williams'. The main section is titled 'Required for formal approval' and contains three sub-sections: 'Answer questions', 'Proof of Identity', and 'Drivers licence'. The 'Answer questions' section is highlighted with a red '2' in a circle, indicating two questions. The questions are: '1. Please confirm outcome of recent enquiry 06 Oct 2024 BANK OF WESTERN AUSTRALIA Credit Card \$0' and '2. Please clarify the nature of 2x \$500 ATM withdrawals at Bayside Hotel.' Below each question is a text input field labeled 'Type full answer here'. The 'Proof of Identity' section has a red '2' in a circle and contains 'Drivers licence' and 'Medicare card' sub-sections, each with a text input field labeled 'Type full answer here'. The 'Drivers licence' section also includes a note: 'Colour copies of the front and back of the card'. The 'Medicare card' section includes a note: 'Colour copy of the front of the card'. At the bottom of the 'Proof of Identity' section is an 'Upload' button. The 'Answer questions' section has an 'Answer' button. The top of the page shows the WISR logo, 'PARTNER PORTAL', and navigation links 'Home' and 'My applications'. The bottom of the page has a 'Submitted loans' link.

WISR PARTNER PORTAL Home My applications

< Submitted loans

Application 23498

Mrs Sam Williams

Upload documents for formal approval
Good news! Sam's application is expected to be formally approved, as long as we can verify certain documents.
Please provide the following documents.

Required for formal approval

Answer questions

1. Please confirm outcome of recent enquiry 06 Oct 2024 BANK OF WESTERN AUSTRALIA Credit Card \$0

2. Please clarify the nature of 2x \$500 ATM withdrawals at Bayside Hotel.

Answer

Proof of Identity

Drivers licence
Colour copies of the front and back of the card

Medicare card
Colour copy of the front of the card

Upload

Answer questions

Cancel Save

The answers provided here will be used to determine the outcome of your client's loan application. Please only write an answer when you have a complete response, otherwise an incomplete answer will be submitted to the team for review.

1. Please confirm outcome of recent enquiry 06 Oct 2024 BANK OF WESTERN AUSTRALIA Credit Card \$0

Type full answer here

2. Please clarify the nature of 2x \$500 ATM withdrawals at Bayside Hotel.

Type full answer here

An assessor will now check through everything you've provided and make a decision.



DOCUMENTS REQUIRED FOR SETTLEMENT

Almost there! The final step is to provide the documents required for settlement, if you haven't already done so.

Again, once you're at this stage, a notification will appear at the top of the application. You'll also be notified via email that we need these documents from you.

Submitted loans

Application 23498

Mrs Sam Williams

Documents required for settlement
Once we receive signed contracts and required documents, the loan will be settled and funds sent to your client's nominated account(s).

Required for settlement

Contract

Signed contract
Your client will get sent a contract to review and sign. Please make sure they action it as soon as possible.

Note: If you chose to review the contract first, you will be emailed a copy before we send it onto them. Contact us as soon as possible with your approval or feedback.

Identity verification

Selfie via IDVerse
We need to verify your client's identity. They will receive an SMS from "Wisir" with a link to complete the process.

Note: Formal approval is subject to ongoing verification checks. Refer to the [supporting documents list for more information.](#)

Loan Details

- Loan purpose: **Home improvements**
- Loan amount: **\$20,000.00**
- Credit amount (inc. fees): **\$21,000.00**
- Term: **3 year**
- Monthly payment: **\$217.48**
- Interest rate: **17.95%**

Need to make this a joint application?

[Add joint applicant](#)

Uploaded Documents

[Upload more](#)

Required for assessment

Bank statements

Credit Sense bank statements Verified

Proof of income

Two most recent payslips Verified

williams-1.pdf

williams-2.pdf

ITR Verified

READY TO SETTLE

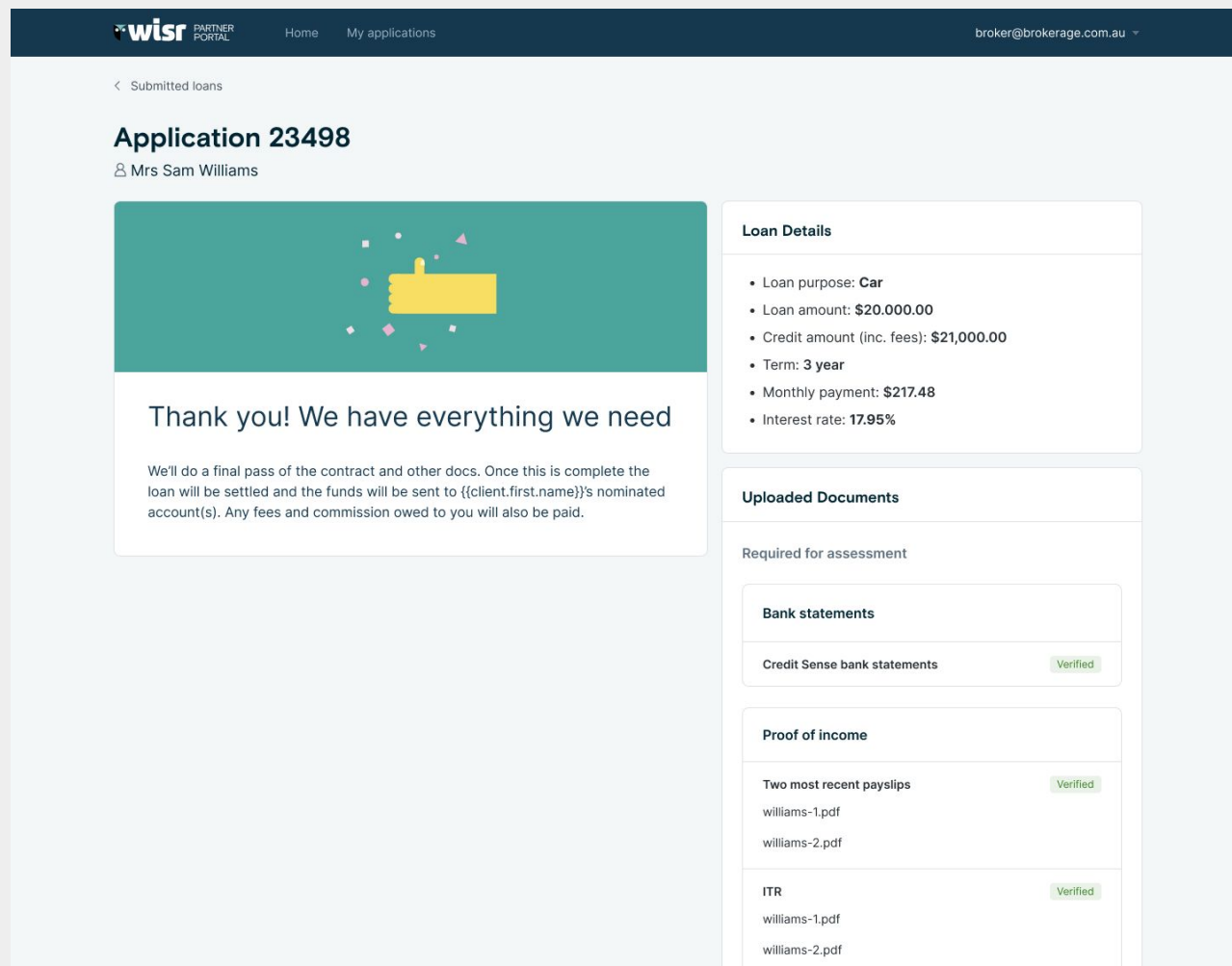
And that's it! After you've submitted your client's documents for settlement, we'll let you know that we're ready to settle.

The funds will be sent to your client's nominated bank account once we've checked those final documents and confirmed that we have everything we need.

Any fees or commission owed to you will also be paid.

PRO TIP

The easiest way for your client to manage their Wisr loan is via [Wisr App](#). They can download this for free on iOS or Android.



The screenshot shows the Wisr Partner Portal interface. At the top, there's a navigation bar with the Wisr logo, 'PARTNER PORTAL', and links for 'Home' and 'My applications'. The user is logged in as 'broker@brokerage.com.au'. Below the navigation bar, the page title is '< Submitted loans'. The main content area shows 'Application 23498' for 'Mrs Sam Williams'. A large teal banner with a yellow box and the text 'Thank you! We have everything we need' is prominent. Below this, a message states: 'We'll do a final pass of the contract and other docs. Once this is complete the loan will be settled and the funds will be sent to {{client.first.name}}'s nominated account(s). Any fees and commission owed to you will also be paid.'

Loan Details

- Loan purpose: **Car**
- Loan amount: **\$20,000.00**
- Credit amount (inc. fees): **\$21,000.00**
- Term: **3 year**
- Monthly payment: **\$217.48**
- Interest rate: **17.95%**

Uploaded Documents

Required for assessment

Bank statements

Credit Sense bank statements Verified

Proof of income

Two most recent payslips Verified

williams-1.pdf

williams-2.pdf

ITR Verified

williams-1.pdf

williams-2.pdf



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