



Question	Answer
What is Apply Online Plus (AOL+)?	The upgraded application submission system supplied by NextGen
When to use AOL+	New lending only (Increases/tops ups to follow existing Adelaide Bank process)
Short form application “Electronic application consents & declaration”	Our new shorter application form is now available in AOL+
Resubmitting applications	To revise your application, resubmit via AOL+. You will receive an email once received
Temporary process: process for negative surplus in AOL+	If your application includes insufficient funds to complete the purchase (‘negative surplus’), the reason must be provided in your submission notes. An Adelaide Bank assessor may contact you for further information
Loans with multiple purposes in single loan	Cover the predominant loan purpose when completing the application in AOL+, then provide details of other loan purpose(s) notes in your submission notes
Serviceability	AOL+ servicing calculations do not currently match those of the Bank. You must use the Net Surplus Calculator spreadsheet to calculate loan serviceability, then upload the spreadsheet with your application form
Customer and Account number on settlement	Copy to host now happens at settlement so the customer’s loan contract will not display the customer or account number. The customer’s settlement letter will contain this information
Existing Adelaide Ban032019k customers	For all internal existing accounts entered via AOL+, ensure BSB & account numbers are entered. If zeroes are entered for both BSB & account number or you use the customer number, when the application tries to retrieve existing data from host it won’t match up. There will be duplication of accounts in AOL+