

How to Guide:

Company ATF Trust in ApplyOnline

Also see, How to Guide: Individual(s) ATF Trust in ApplyOnline

A trust is a legal arrangement whereby a trustee holds and manages assets for the benefit of one or more beneficiaries. Depending on the structure of the trust, the trustee will be either a **company trustee** (a registered company with director/s) or an **individual trustee** (a person or persons that manage a trust).

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Corporate (Company) Trustee - Overview

Requirements:

Trust deed required to be provided in **Documents** side tab prior to submission.

The structure in *ApplyOnline* needs to be accurate, see example:

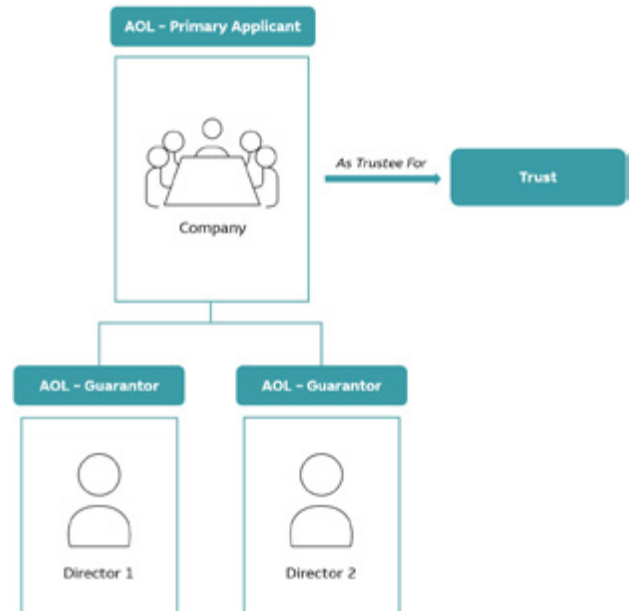
Example: Guide Pty Ltd (the company) acts as trustee for Guide Family Trust.

Guide Pty Ltd has two directors and shareholders, Mrs Amanda Guide and Mr Peter Guide. The *ApplyOnline* Applicant Roles needs to be added as follows:

- Guide Pty Ltd – Primary Applicant
- Mrs Amanda Guide – Guarantor
- Mr Peter Guide – Guarantor

Verification of company director trustees to be completed using **NextGenID**.

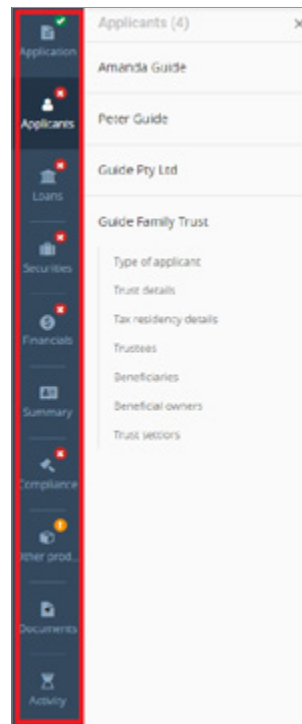
See our **Broker Help Centre** for more information.



Tip: To avoid duplicating records it is important to ensure that all parties to the loan i.e. primary applicant and guarantor/s, have been added to the application before capturing trust details, especially important if guarantor/s need to be selected as beneficiary and/or beneficial owner.

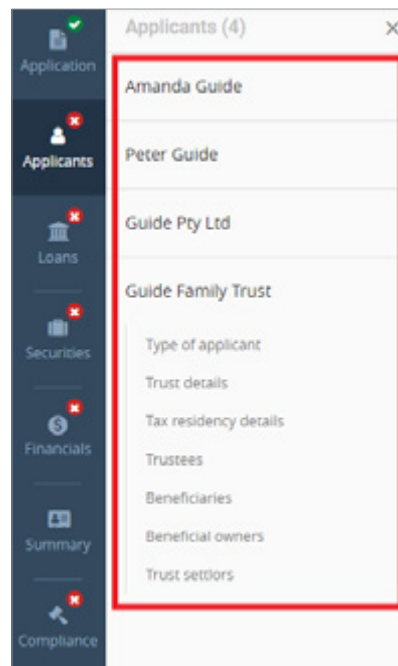
Navigation

- Navigate between loan application components through the side tabs.



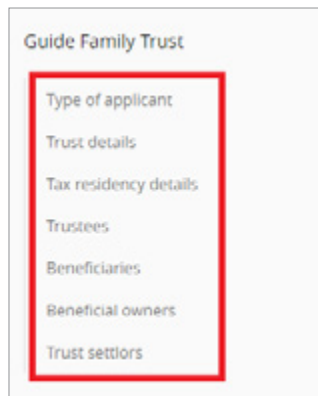
Note: Applicant data shown in the examples are not pre-loaded and were manually added to showcase navigation features. Further guidance on how to add applicant data is provided in below sections.

- Navigate between sections of each tab through the side panel.
- Each applicant (i.e. individuals, companies, and trusts) is listed separately within the **Applicants** tab.
- View / edit details of a specific applicant by selecting the desired applicant in the side panel.

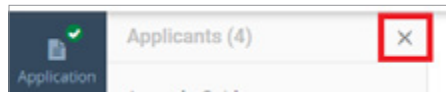


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- Specific sub-sections can be navigated to within the side panel.

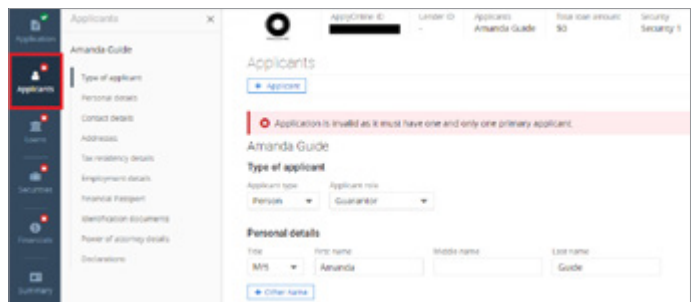


- Hide the side panel by clicking the cross.
- Show the side panel by clicking on the corresponding side tab.



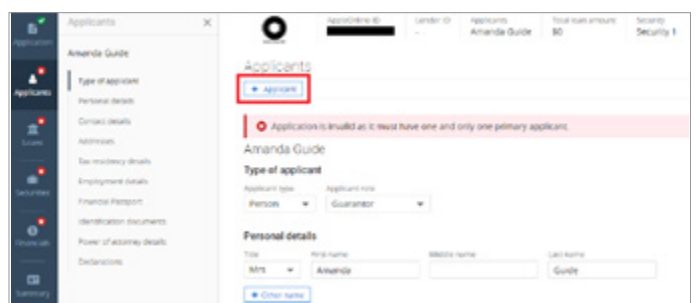
Director/s - Guarantor

- To add a director, select **Applicants** from the side tabs.
- Ensure **Applicant type** is set to 'Person' and **Applicant role** is set to 'Guarantor'.
- Capture mandatory details.



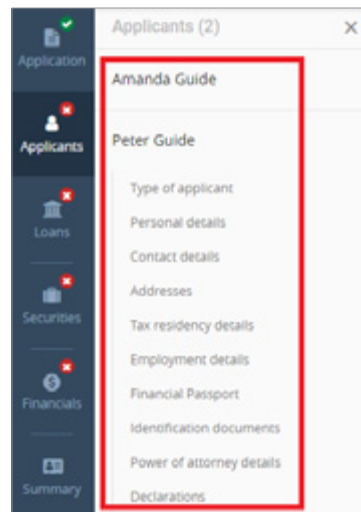
Note: Use NextGenID to complete ID verification for your applicant. See our **Broker Help Centre** for more information.

- Add any additional directors by selecting the **+ Applicant** button.
- Repeat process for any additional directors added to the application as a guarantor.



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- Navigate to a specific applicant through the side panel.



Company – Primary Applicant

- Ensure **Applicant type** is set to 'Company' and **Applicant role** is set to 'Primary applicant'.
- **Company name** – enter company name in search box and select valid company. If company is unable to be found, manually capture company details.

- **Industry** – click **look up icon** to search for the nature of the business or select one from the list.

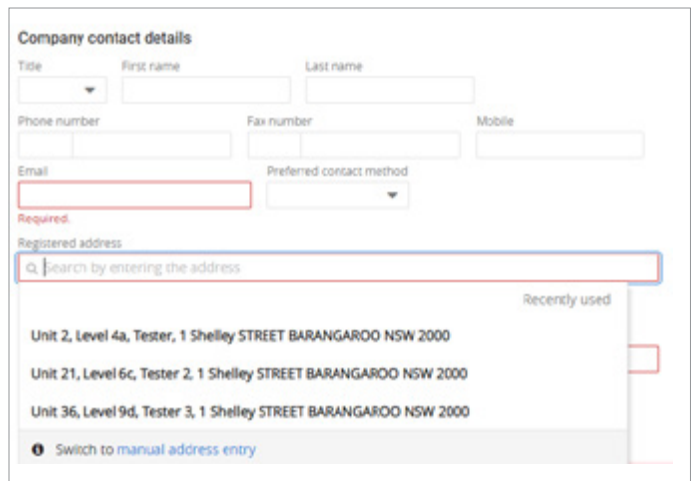
Note: For trust applications only 'Financial asset investing' or 'Residential property operators' are acceptable natures of business.

or

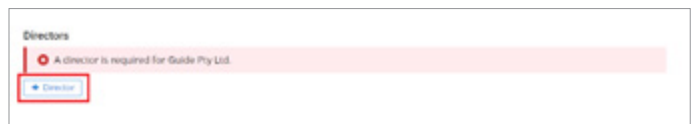
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- **Company contact details** – capture mandatory details. Enter address in search box and select valid address.

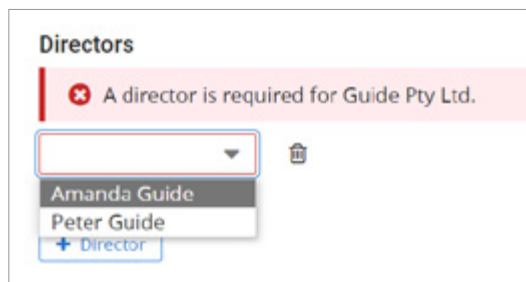
If address is unable to be found, select **switch to manual address entry**.



- **Directors** – click **+ Director**.



- Select director from dropdown menu. If applicable, additional directors can be added by clicking **+ Director**.
- Please ensure to only select individuals who appear as a director in the ASIC search.



Note: The first two directors of the company entered for this application will be auto-nominated as the loan document(s) signatories. Please ensure directors are entered in the correct order.

- **Beneficial owners** – click **+ Beneficial owner**.



Note: A beneficial owner is an individual who (indirectly or directly) owns (shareholder) and controls (director) the trustee company.

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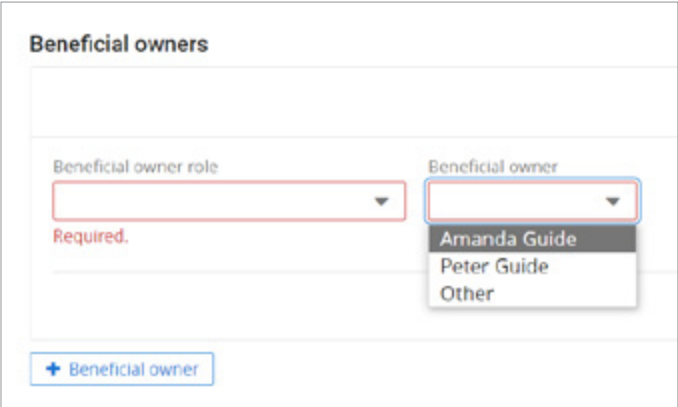
- Select in **Beneficial owner role** what capacity Beneficial Owner controls the company from the dropdown menu.

Note: Care should be taken to only add each individual beneficial owner of the company **ONCE** and select the most appropriate role from the dropdown menu, regardless if individual holds multiple roles relative to the company.



Accountant
Appointor
Authorised Signatory
Beneficiary
Business Partner
CEO
CFO
Chairman
Co-Borrower
Controller
COO
Director
Guarantor
Guardian
Partner
Power Of Attorney
President
Secretary
Shareholder
Shareholder Of Less Than 25%

- Where Beneficial Owner is a Loan Party and has already been added to the application as a borrower click expander arrow to select from dropdown menu.



Beneficial owners

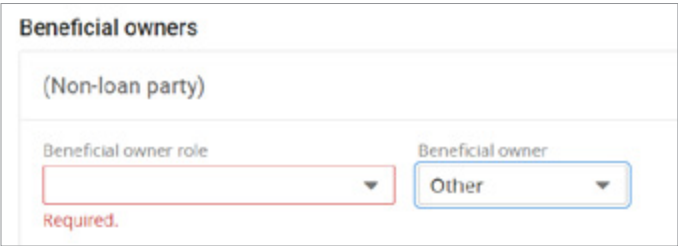
Beneficial owner role Required.

Beneficial owner

Amanda Guide
Peter Guide
Other

+ Beneficial owner

- Where Beneficial Owner is a Non-Loan Party select 'Other' from the dropdown menu.



Beneficial owners

(Non-loan party)

Beneficial owner role Required.

Beneficial owner

Other

Beneficial owner (Non-loan party) window displays

- Capture mandatory details.

The screenshot shows the 'Beneficial owners' form for a '(Non-loan party)'. It includes fields for 'Beneficial owner role' (dropdown), 'Beneficial owner' (dropdown with 'Other' selected), 'Title' (dropdown), 'First name' (text), 'Last name' (text), 'Date of birth' (calendar icon), 'Mobile phone' (text), 'Phone number' (text with '+61' prefix), 'Tax number' (text with '+61' prefix), 'Email' (text), and 'Address' (text with a search suggestion 'Q. Search by entering the address' and a note 'Or switch to manual address entry'). A 'Done' button is at the bottom right.

- Click + Tax residency details.

The screenshot shows the 'Tax residency details' section with a red error message: 'At least one foreign tax detail must be provided for Beneficial Owner 1 of Guide Pty Ltd.' Below the message is a button labeled '+ Tax residency details'.

Foreign tax detail window displays

- Select **Country / jurisdiction** from dropdown menu and where appropriate to country, enter **Tax identification number** or **Reason TIN not provided**.

Note: If 'Australia' selected, no **Tax identification number** or **Reason TIN not provided** to be entered.

The screenshot shows the 'Foreign tax detail' form with fields for 'Country / jurisdiction' (dropdown with 'Australia' selected), 'Tax identification number (TIN)' (text), and 'Reason TIN not provided' (dropdown).

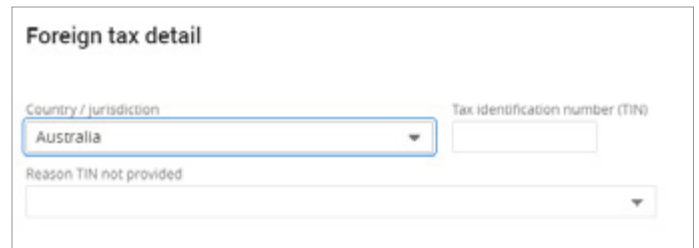
- Click **Done** button.
- Where more than one Beneficial Owner, click + **Beneficial owner** and repeat process depending on whether they are a Loan Party already added to the application as a borrower or Non-Loan Party.
- **Tax residency details** – click + **Tax residency details**.

The screenshot shows the 'Tax residency details' section with a red error message: 'Foreign tax details must be provided for Guide Pty Ltd.' Below the message is a button labeled '+ Tax residency details'.


Foreign tax detail window displays

- Select **Country / jurisdiction** from dropdown menu and where appropriate to country, enter **Tax identification number** or **Reason TIN not provided**.

Note: If 'Australia' selected, no **Tax identification number** or **Reason TIN not provided** to be entered.

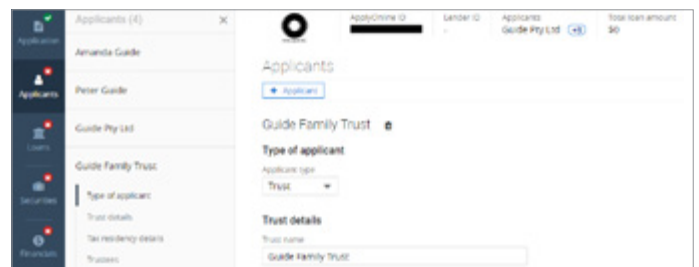


- Capture remaining mandatory details.

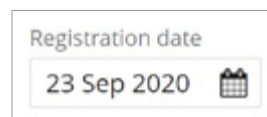


Trust

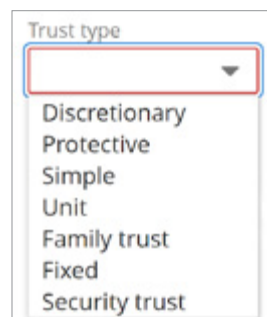
- Ensure **Applicant type** is set to 'Trust'.
- Enter trust name.



- Registration date** – enter or use calendar icon to lookup.



- Select appropriate **Trust Type** from dropdown menu.



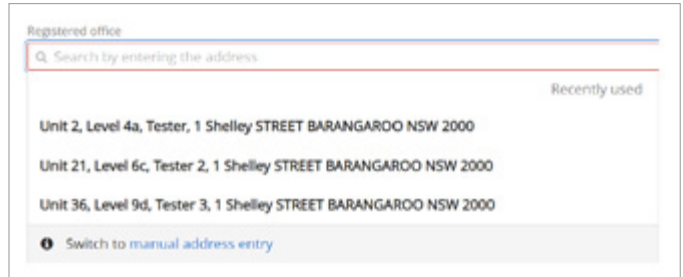
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- **Country established** – select from dropdown menu.



Country established
Australia


- **Registered office** – enter address in search box and select valid address.
If address is unable to be found, select **switch to manual address entry**.



Registered office
Q Search by entering the address
Recently used
Unit 2, Level 4a, Tester, 1 Shelley STREET BARANGAROO NSW 2000
Unit 21, Level 6c, Tester 2, 1 Shelley STREET BARANGAROO NSW 2000
Unit 36, Level 9d, Tester 3, 1 Shelley STREET BARANGAROO NSW 2000
Switch to manual address entry

- **Industry** – click **look up icon** to search for the nature of the business.

Note: For trust applications only 'Financial asset investing' or 'Residential property operators' are acceptable natures of business.



Industry
Financial asset investing
Look up icon
Located in
All
Financial and insurance services
Finance
Financial asset investing
Industry code
6240

OR



Industry
Residential property operators
Look up icon
Located in
All
Retail mining and real estate services
Property operators and real estate services
Property operators
Industry code
6711

- **Tax residency details** – click + **Tax residency details**.

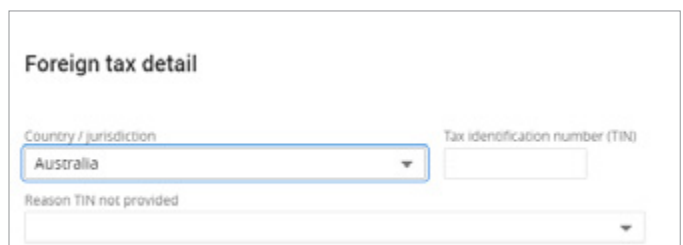


Tax residency details
Foreign tax details must be provided for Guide Family Trust.
Tax residency details

Foreign tax detail window displays

- Select **Country / jurisdiction** from dropdown menu and where appropriate to country, enter **Tax identification number** or **Reason TIN not provided**.

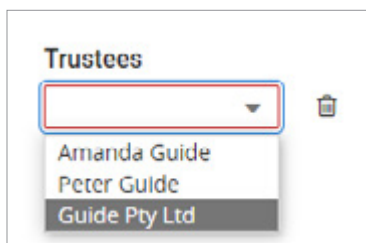

Note: If 'Australia' selected, no **Tax identification number** or **Reason TIN not provided** to be entered.



Foreign tax detail
Country / jurisdiction
Australia
Tax identification number (TIN)
Reason TIN not provided

Trustee

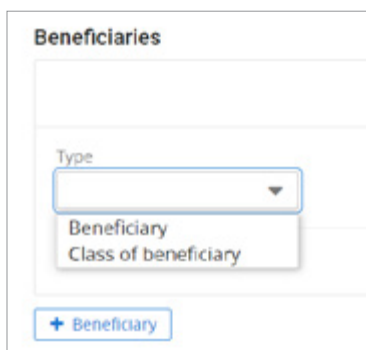
- **Trustees** – click **+ Trustee**.
- Select trustee from dropdown menu. If applicable, additional trustees can be added by clicking **+ Trustee**.



Beneficiary

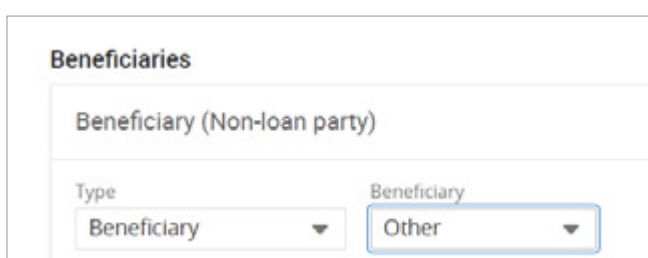
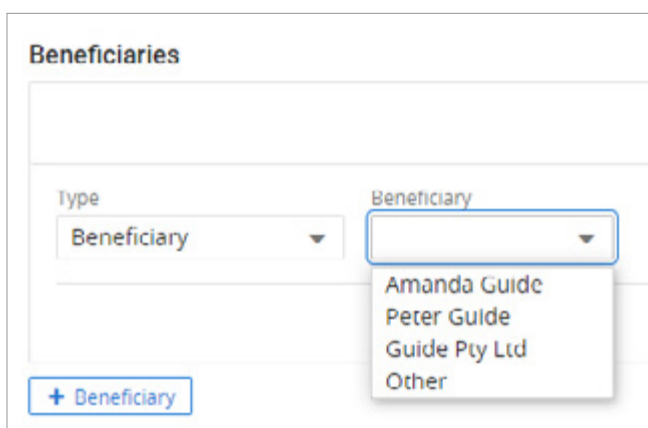
Note: Ensure the Beneficiary matches exact as per the trust deed ('Schedule' section).

- **Beneficiary** – click **+ Beneficiary**.
- Select appropriate option from the dropdown menu.



1. If 'Beneficiary' selected, follow these steps:

- Where **Beneficiary** is a Loan Party and has already been added to the application, click the dropdown to select the beneficiary.
- Where **Beneficiary** is a Non-Loan Party select 'Other' from the dropdown menu.



Beneficiary (Non-loan party) window displays

- Capture mandatory details.

Beneficiaries

Beneficiary (Non-loan party)

Type: Beneficiary Other

Title First name Last name

Required. Required. Required.

+ Other name

Date of birth Mobile number Phone number

dd/mm/yyyy Required. Required. + 61

Fax number Email

+ 61 Required.

Address

Search by entering the address

Or switch to manual address entry

Required.

Done

- Click + Tax residency details.

Tax residency details

At least 1 tax residency detail is required for Beneficiary 1 of Guide Family Trust.

+ Tax residency details

Foreign tax detail window displays

- Select **Country / jurisdiction** from dropdown menu and where appropriate to country, enter **Tax identification number** or **Reason TIN not provided**.

Note: If 'Australia' selected, no **Tax identification number** or **Reason TIN not provided** to be entered.

Foreign tax detail

Country / jurisdiction Tax identification number (TIN)

Australia

Reason TIN not provided

- Click **Done** button.
- Where more than one Beneficiary, click **+ Beneficiary** and repeat process depending on whether they are a Loan Party already added to application as a borrower or Non-Loan Party.

2. If 'Class of beneficiary' selected, follow these steps:

- Enter class of beneficiary in free text type field.

Note: If the terms of the trust refer to a class of beneficiary such as: unit holders; family members of a named person; charitable organisation; or cause. List the classes here.

Beneficiaries

Type: Class of beneficiary

Description

Done

Beneficial Owner – (this section relates to Beneficial Owner of the Trust)

A beneficial owner is an individual who owns or controls 25% or more of an entity such as a trust. Provide the names of the individuals that own or control the trust. Control may be as acting as trustee, appointor or exercising control through some other means.

Note: Ensure the Beneficial Owner matches exact as per the trust deed ('Schedule' section). A minimum of one controller type (i.e. non-shareholder) is required to be selected.

- Beneficial owners – click + Beneficial owner.

This screenshot shows the 'Beneficial owners' section of the application. At the top, there are two red error messages: 'At least one beneficial owner is required for Guide Family Trust.' and 'Beneficial owner of type controller (non-shareholder) is required for Guide Family Trust.' Below these messages is a blue button with a plus sign and the text '+ Beneficial owner'.

- Select in **Beneficial owner role** what capacity Beneficial Owner controls the trust from the dropdown menu.

Note: Care should be taken to only add each individual beneficial owner of the trust **ONCE** and select the most appropriate role from the dropdown menu, regardless if individual holds multiple roles relative to the trust.

This screenshot shows a dropdown menu for selecting a 'Beneficial owner role'. The menu is open, displaying a list of roles: Accountant, Appointor, Authorised Signatory, Beneficiary, Business Partner, CEO, CFO, Chairman, Co-Borrower, Controller, COO, Director, Guarantor, Guardian, Partner, Power Of Attorney, President, Secretary, Shareholder, and Shareholder Of Less Than 25%.

- Where Beneficial Owner is a Loan Party and has already been added to the application as a borrower click expander arrow to select from dropdown menu.

This screenshot shows the 'Beneficial owners' section with a red error message: 'Beneficial owner of type controller (non-shareholder) is required'. Below the error message, there are two dropdown menus. The first is labeled 'Beneficial owner role' and has a red border with the text 'Required.' below it. The second is labeled 'Beneficial owner' and has a blue border. A dropdown menu is open for the 'Beneficial owner' field, showing three options: 'Amanda Guide', 'Peter Guide', and 'Other'. At the bottom, there is a blue button with a plus sign and the text '+ Beneficial owner'.

- Where Beneficial Owner is a Non-Loan Party select 'Other' from the dropdown menu.

This screenshot shows the 'Beneficial owners' section with a red error message: 'Beneficial owner of type controller (non-shareholder) is required'. Below the error message, there is a section labeled '(Non-loan party)'. Inside this section, there are two dropdown menus. The first is labeled 'Beneficial owner role' and has a red border with the text 'Required.' below it. The second is labeled 'Beneficial owner' and has a blue border. The 'Beneficial owner' dropdown menu is open, showing the option 'Other'.

Beneficial owner (Non-loan party) window displays

- Capture mandatory details.

The screenshot shows the 'Beneficial owners' form. At the top, a red banner states: 'Beneficial owner of type controller (non-shareholder) is required for Guide Family Trust.' Below this, the form is for a '(Non-loan party)'. It includes fields for 'Beneficial owner role' (dropdown), 'Beneficial owner' (dropdown with 'Other' selected), 'Title' (dropdown), 'First name', 'Last name', 'Date of birth' (calendar icon), 'Mobile phone', 'Phone number' (with '+61' prefix), 'Fax number' (with '+61' prefix), 'Email', and 'Address'. There are red boxes around the 'Beneficial owner role', 'Date of birth', and 'Address' fields. A '+ Other person' button is also visible. A 'Done' button is at the bottom right.

- Click + Tax residency details.

The screenshot shows the 'Tax residency details' form. A red banner states: 'At least one foreign tax detail must be provided for Beneficial Owner 1 of Guide Family Trust.' Below this is a '+ Tax residency details' button, which is highlighted with a red box.

Foreign tax detail window displays

- Select **Country / jurisdiction** from dropdown menu and where appropriate to country, enter **Tax identification number** or **Reason TIN not provided**.

Note: If 'Australia' selected, no **Tax identification number** or **Reason TIN not provided** to be entered.

The screenshot shows the 'Foreign tax detail' form. It includes a 'Country / jurisdiction' dropdown menu with 'Australia' selected, a 'Tax identification number (TIN)' text field, and a 'Reason TIN not provided' dropdown menu. The 'Country / jurisdiction' dropdown is highlighted with a blue box.

- Click **Done** button.
- Where more than one Beneficial Owner, click **+ Beneficial owner** and repeat process depending on whether they are a Loan Party already added to application as a borrower or Non-Loan Party.

Trust Settlor

- **Trust settlors** – Select ‘To be provided’.

Note: Exemptions no longer apply. An invalid message will appear, if selected.

- Click **+ Trust settlor**.

- Select ‘Other’ from the dropdown menu and select **Type**.

Note: Trust settlor must not be a loan party.

- For a company trust settlor, select ‘Company’.
- For an individual trust settlor, select ‘Person’.
- For trust as trust settlor, select ‘Trust’.

The screenshot shows the 'Trust settlors' section with a red error message: 'Trust settlor is required for Guide Family Trust.' Below the message, there are two buttons: 'To be provided' (highlighted with a red box) and 'Exemption applies'.

The screenshot shows the 'Trust settlor' dropdown menu open. The options are: Amanda Guide, Peter Guide, Guide Pty Ltd, and Other (highlighted with a blue box). Below the dropdown is a '+ Trust settlor' button.

The screenshot shows the 'Trust settlor' form. The 'Trust settlor' dropdown is set to 'Other'. The 'Type' dropdown is open, showing options: Company, Person, and Trust (highlighted with a red box). Below the dropdowns is a 'Tax residency details' section with a '+ Tax residency details' button. At the bottom is a '+ Trust settlor' button.

Trust settlor (Non-loan party) window displays

- Capture mandatory details.

Note: Mandatory details will vary depending on selected **Type**.

Trust settlor details

To be provided Exemption applies

(Non-loan party)

Trust settlor: Other Type: Person

Title: First name: Last name:

Required. Required. Required.

+ Other name

Date of birth: dd/mm/yyyy

Required.

Mobile number: Phone number: Fax number:

Required. Required. Required.

Email:

Required.

Address:

Search by entering the address

Or switch to manual address entry

Required.

Done

- Click + Tax residency details.

Tax residency details

At least one foreign tax detail must be provided for Trust Settlor 1 of Guide Family Trust.

+ Tax residency details

Foreign tax detail window displays

- Select **Country / jurisdiction** from dropdown menu and where appropriate to country, enter **Tax identification number** or **Reason TIN not provided**.

Note: If 'Australia' selected, no **Tax identification number** or **Reason TIN not provided** to be entered.

Foreign tax detail

Country / jurisdiction: Australia Tax identification number (TIN):

Reason TIN not provided:

- Click **Done** button.

Note: Only one trust settlor can be added.