

Jason Serafino

General Manager – Innovation
Liberty Financial

Paperless

Are we there yet?





Because you think
outside the box,
we've developed
Liberty Spark.

Ground-breaking technology that
provides on the spot answers to even
the trickiest loan questions.



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More Calculators >

Contacts >

Provider Library >

My Library >

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last updated 25 Aug 15, 7:47 am



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Dashboard

ACTIVITIES

Next Meeting

none booked >

Add a new lead >

Add a new opportunity >

Add a new contact >

TASKS

0 tasks overdue >

0 tasks due now >

0 tasks due later >

ANNOUNCEMENTS

21 Jul - Adviser Update >

14 Jul - Adviser Update >

7 Jul - Adviser Update >

1 Jul - Brendan's Monthly Update >

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last updated 25 Aug 15, 7:54 am

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Opportunities



enter opportunity or client name(s) to search

Open

Closed

All

- John Smith Refi** Home Loan (\$300,000) Pre-Submission 6 Mar 13 >
- John Jane Smith Home Loan** Jane Test John Test Home Loan (\$300,000) Pre-Submission 6 Mar 13 >
- John Jane Smith Motor Loan** John Test Jane Test Car Loan (\$26,001) Pre-Submission 6 Mar 13 >



Summary**!** **Questionnaire****!** **Applicants****Income****Assets****Liabilities****Purpose****Borrowing Capacity****\$** **Funding Position****!** **Product Selection****Documents****Events**

last updated 25 Aug 15, 7:55 am

**Js Test: Summary**[Edit](#)name **Js Test**type **Home Loan**estimated amount **\$250,000**how did you hear of us **Our Website**

referrer

created date **6 Mar 13, 1:10 pm**provider status **Not Provided**status **Pre-Submission**status date **6 Mar 13, 1:10 pm**

task expiry

spark mail **JSER0001.LI6UD0@spark.liberty.com.au**

DISPLAY RISK GRADE IN DEBUG ENVIRONMENT

infringement **AAA**employment **AAA**[Recommendation](#)

< Main Opportunity

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Js Test: Funding Position

SUMMARY

total funding required **\$314,303**

total funding source **\$250,000**

\$ funding shortfall **-\$64,303**

total security value **\$300,000**

loan to value (LVR) **83.33%**

FUNDING REQUIRED

stamp duty on transfer **\$11,370**

registration of transfer **\$877**

stamp duty on mortgage **\$0**

registration of mortgage **\$114**

registration of discharge **\$114**

FUNDING SOURCE

loan amount **\$250,000**

OTHER INFORMATION

primary residence **Yes**

first home buyer **No**

Recommendation



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Js Test: Borrowing Capacity

	\$1,108,648	Equity Access LVR 0% - 90%
	\$1,099,838	Viridian LVR 0% - 95%
	\$1,066,521	Classic Variable Rate Loan LVR 0% - 95%
	\$1,062,534	HomePlus LVR 0% - 95%
	\$1,062,534	HomePlus (Interest Only) LVR 0% - 95%
	\$1,062,534	Peak Performance LVR 0% - 90%
	\$1,062,534	Peak Performance Equity (Interest Only) LVR 0% - 90%
	\$1,046,809	Equity Manager LVR 0% - 90%
	\$1,046,809	Simplicity Plus LVR 0% - 95%
	\$1,046,809	Standard Variable Home Loan LVR 0% - 95%
	\$1,046,020	Classic Line of Credit LVR 0% - 90%

Recommendation



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! John Test Borrow Married

Jane Test Borrow Married

+ add applicant

financial dependents

any credit issues?

John Test, Jane Test (Opportunity)

535 Bourke Street Melbourne, VIC, Australia

All-day

Starts 25 Aug 2015 8:00 am

Ends 9:00 am

Repeat Never >

Travel Time None >

Alert None >

URL

Notes

August 2015

- Day
- Week
- Month
- Year



Sun 23

Mon 24

Tue 25

Wed 26

Thu 27

Fri 28

Sat 29

5 am

6 am

7 am

8:01 am

John Test, Jane Test (Opportunity)

535 Bourke Street
Melbourne, VIC, Australia

9 am

10 am

11 am

Noon

1 pm

2 pm

John Test, Jane Test (Opportunity)

Edit

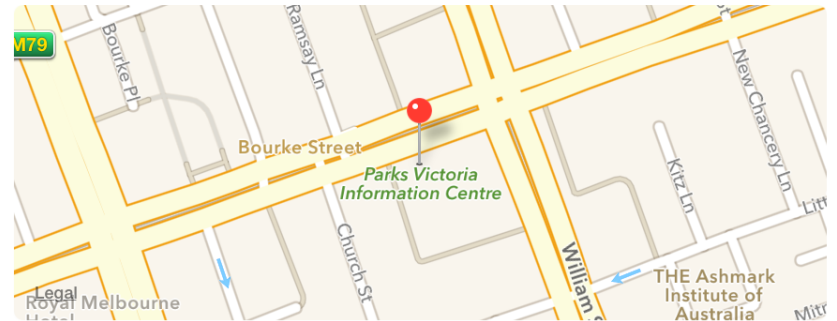
535 Bourke Street
Melbourne, VIC, Australia

Tuesday, 25 Aug 2015

8 am to 9 am

Calendar

Calendar



Delete Event

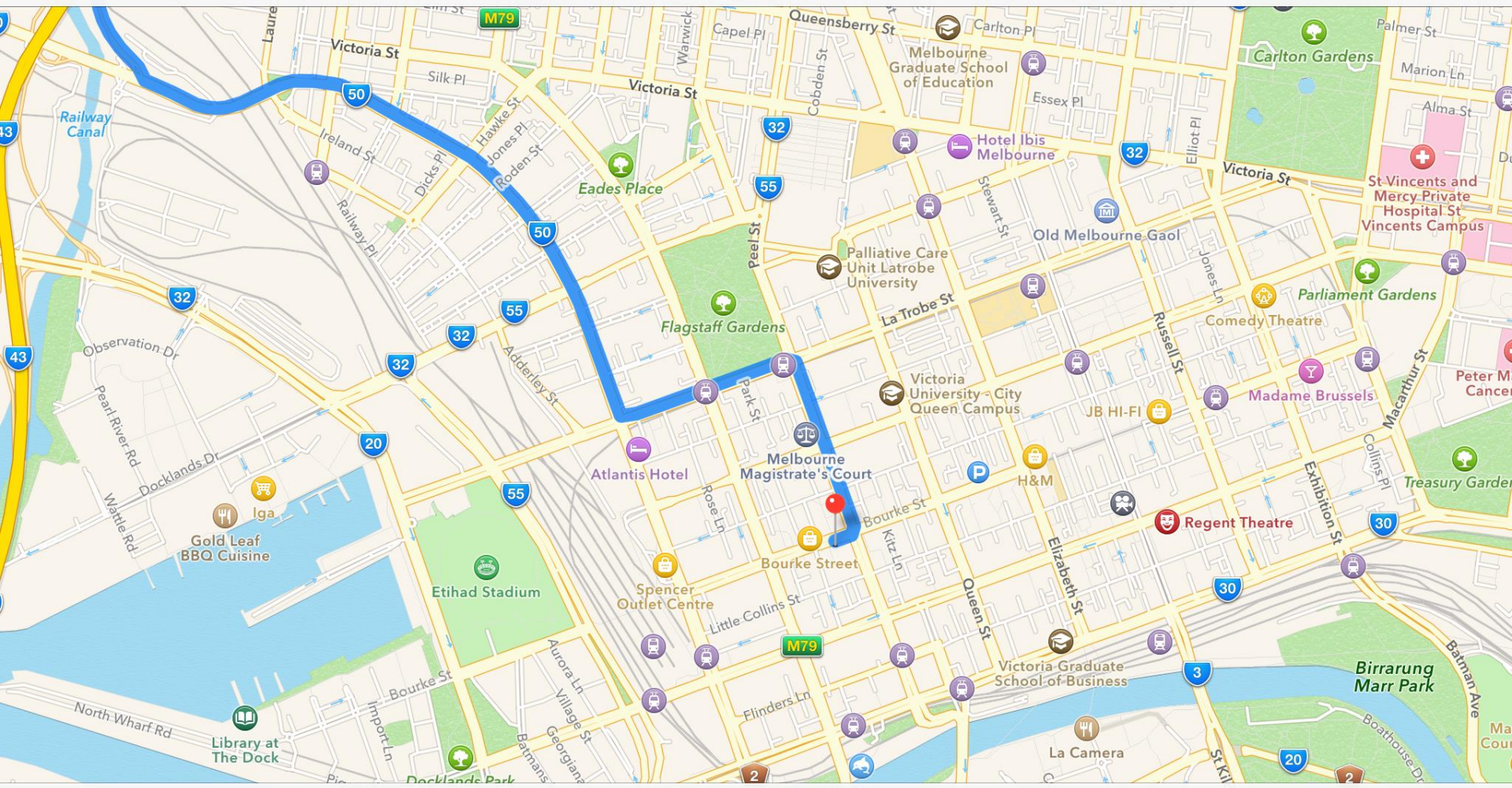
Clear

To 535 Bourke Street

Share

Drive Walk Apps

This route requires tolls.



8 hrs 43 min - 878 km



Start





Prepared by Jason Serafino
Liberty Adviser, Liberty Network Services Pty Ltd
Member of the Liberty Financial Group
Credit Representative Number: 1234
Phone: (03) 8635 8888
Email: jserafino@liberty.com.au
25 August 2015

Preliminary Assessment and Product Proposal

Prepared for
Jane Test
John Test





Personal information

This assessment and recommendation has been prepared for the following applicant(s). Contact details for each applicant are included in Appendix A.

Applicant(s)
Jane Test
John Test

Loan Servicing Summary – your ability to afford your loan repayments

Below is a summary of your proposed loan and preliminary monthly loan servicing and expenditure.

Proposed Finance	
Finance Amount	\$250,000
Preliminary Interest Rate	5.99%
Repayment at Preliminary Interest Rate	\$1,497 per month

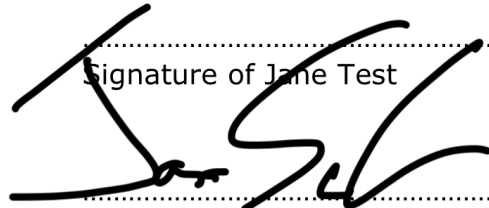
Monthly Servicing	
Net Income	\$9,209
Living Expenses	\$1,886
Income After Living Expenses (A)	\$7,323
Ongoing Loan Repayments	\$0
Ongoing Card Repayments	\$0
Ongoing Other Commitments	\$0
New Loan Repayment at Assessment Rate 8.53%	\$1,928
New Insurance Premium	\$0
Total Commitments (B)	\$1,928
Servicing Surplus (A-B): \$5,396	





- Agree to engage the Liberty Adviser Jason Serafino to arrange in this document;
- Understand that information provided will be disclosed to creditors to assess any loan application;
- Confirm that the information provided to Jason Serafino, with provider's application form and documents is correct and has accurately;
- Acknowledge that we have been made aware of the opportunity insurance relating to our loan application; and
- Understand that we are not obliged to apply for insurance as a loan and that we are able to arrange insurance through any ir

.....
 Signature of Jane Test Date



.....
 Signature of John Test Date

.....
 Signature of Jason Serafino Date
 Liberty Network Services





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Search bar with magnifying glass icon

Adviser Engagement and Authorities 1 >

Application Forms >

Copy of drivers license or passport for Jane Test >

Copy of drivers license or passport for John Test 1 >

2 most recent payslips and tax returns or assessment notice for Jane Test >

2 most recent payslips and tax returns or assessment notice for John Test >

Latest bank account statement(s) for Jane Test >

Latest bank account statement(s) for John Test >

Latest statements of items to be paid out for Jane Test >

Latest statements of items to be paid out for John Test >

Evidence of any savings or paid deposit for Jane Test >

Evidence of any savings or paid deposit for John Test >

Evidence of any funds being contributed by others to Jane Test >

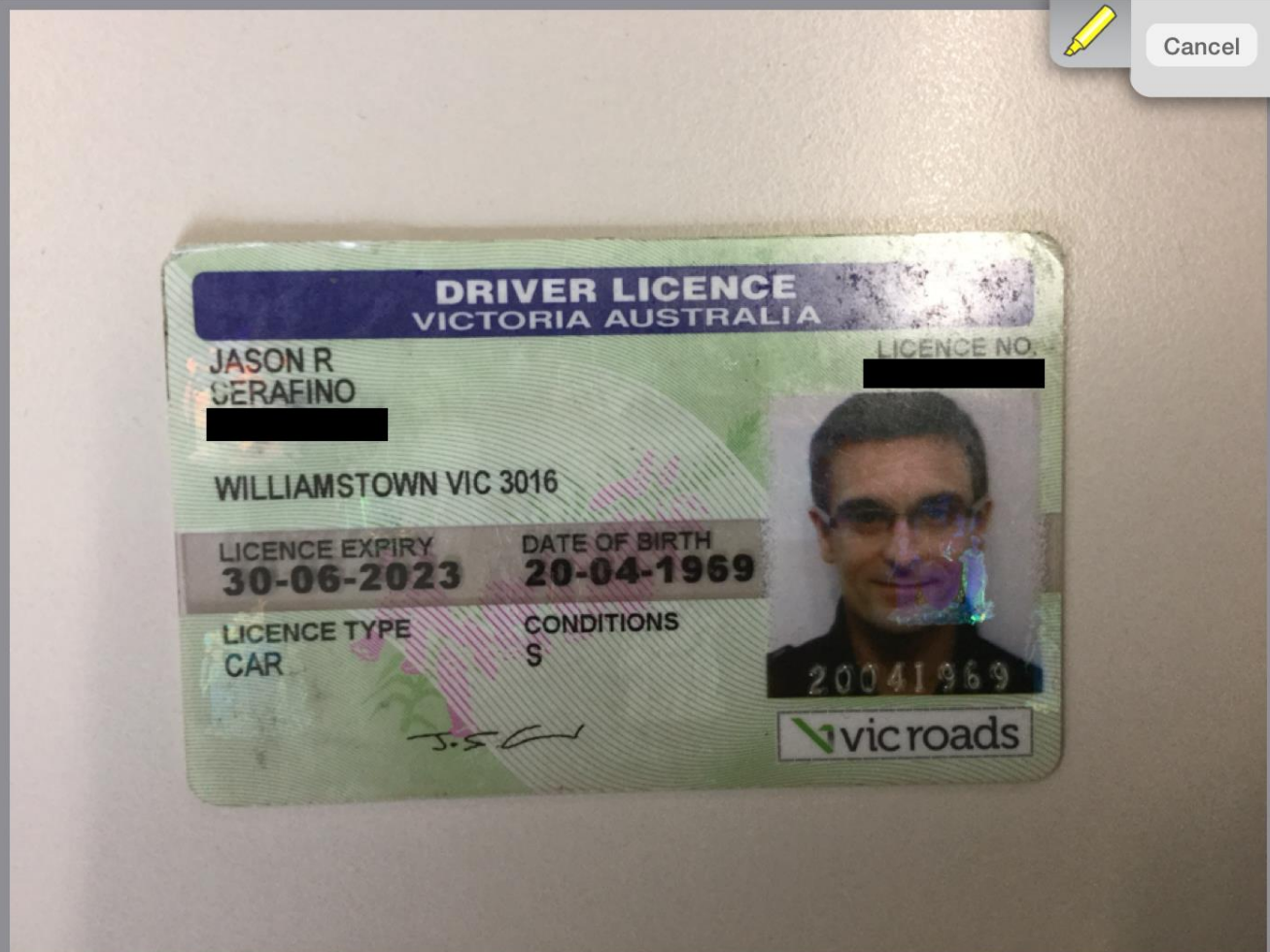
Evidence of any funds being contributed by others to John Test >





Cancel

- Summary >
- Questionnaire >
- Applicants >
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- Assets >
- Liabilities >
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- Borrowing Capacity >
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last updated 25 Aug 15, 8:20 am

? 0



< Main

Cancel

Michael Mooiman : Submission

Submit

RECOMMENDED PRODUCT



Liberty Star

4.14% (Variable IO 5 yrs) / 4.14% (Variable)
\$1,294 (monthly) 5 yrs / \$2,008 (monthly) 25 yrs

PRODUCT TO SUBMIT



Liberty Star

4.14% (Variable IO 5 yrs) / 4.14% (Variable)
\$1,294 (monthly) 5 yrs / \$2,008 (monthly) 25 yrs

SUBMISSION NOTES

summary	Summary
details	

Submission

Confirm submission?

Cancel Submit

ADDITIONAL RESPONSIBLE LENDING QUESTIONS

Have you or a company with which you are associated had any past or current debts that were or are in default of the payment arrangement?

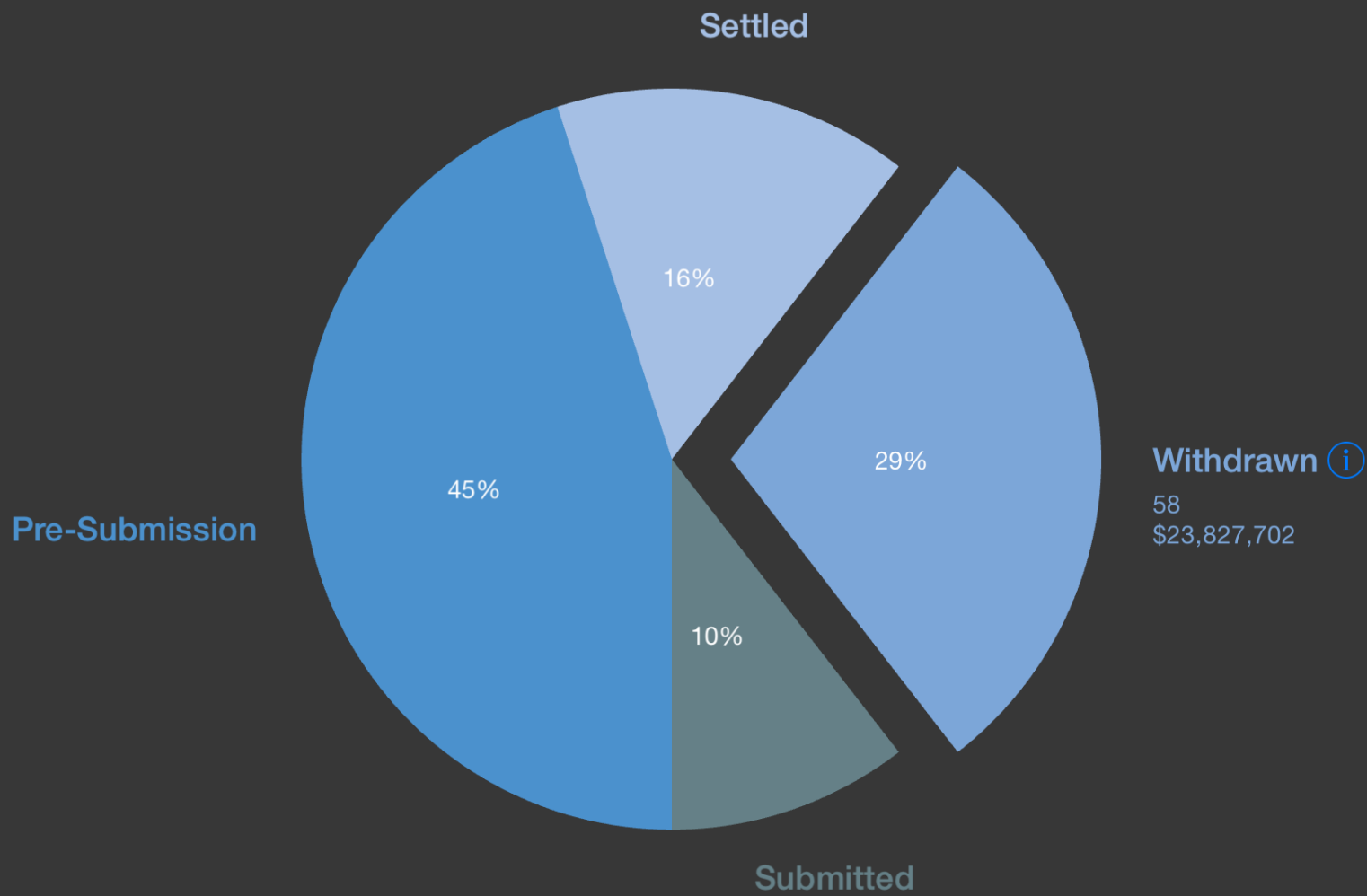
No

Have you been: bankrupt or insolvent, petitioned or aware of anyone petitioning you for bankruptcy, advised to seek bankruptcy, or associated with a company that was or threatened to be placed into

Cancel

Opportunities (200) Amount (\$89,150,827)

Save

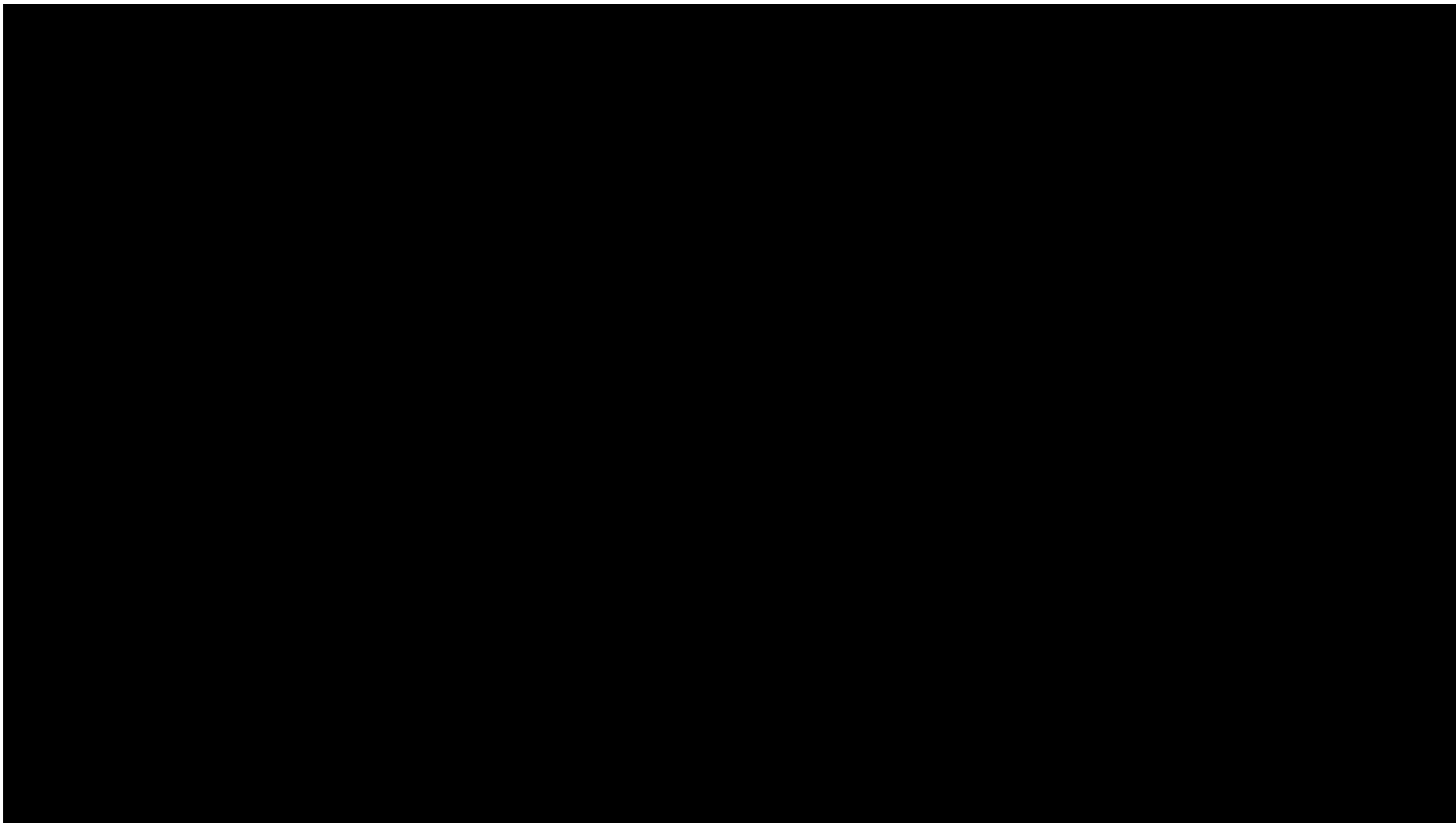


Innovation

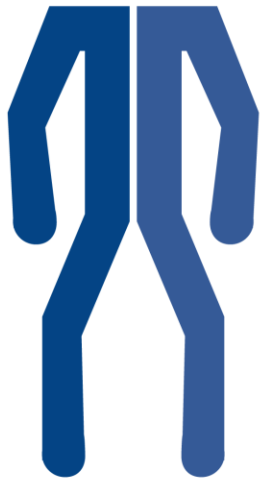
New standard, useful.

Gimmick

Overused, fad, dated.



Sign in with...




Verify Income and Expenses

You're almost done.


Now we need to verify your
bank statements for the last 90 days.

But don't worry, it's easy!

We use **Yodlee** (our transaction data partner) to make this process simpler by accessing your transaction history directly, so there's no need to send in paperwork.

Verify with Yodlee 


Select your bank

Westpac 

Login with your **Westpac internet banking details** to get a fast decision

Customer ID

Password

Why trust Yodlee 

By using Yodlee, you agree to the **Yodlee Terms of Use**. Please read these terms carefully.

VERIFY



KFD00047563

40 mins ago

Elizabeth Rockwell
\$4,500 - Unsecured

- ✓ Employment >
- ✓ Occupancy >
- ✓ Digital Engagement >
- ✓ Applicants >
- ✓ Serviceability >

Reports

- VEDA >
- Bank Statements >
- Social Networks >
- Risk Rating AAA

Warnings

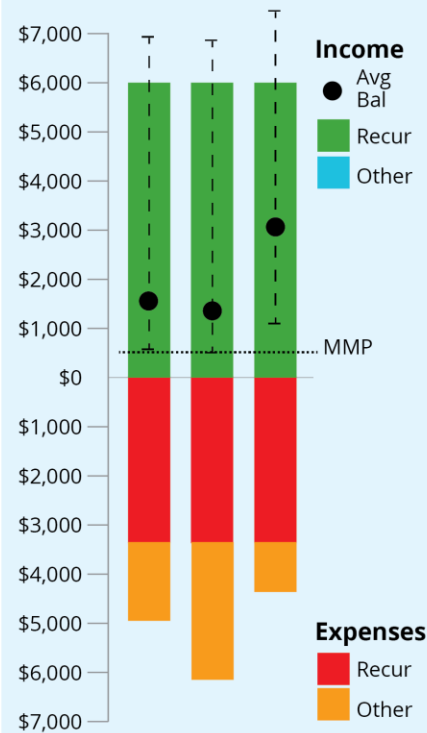


APPROVE

DECLINE

ASK A FRIEND

Transaction Summary





We realise
not everyone
fits the same
little box

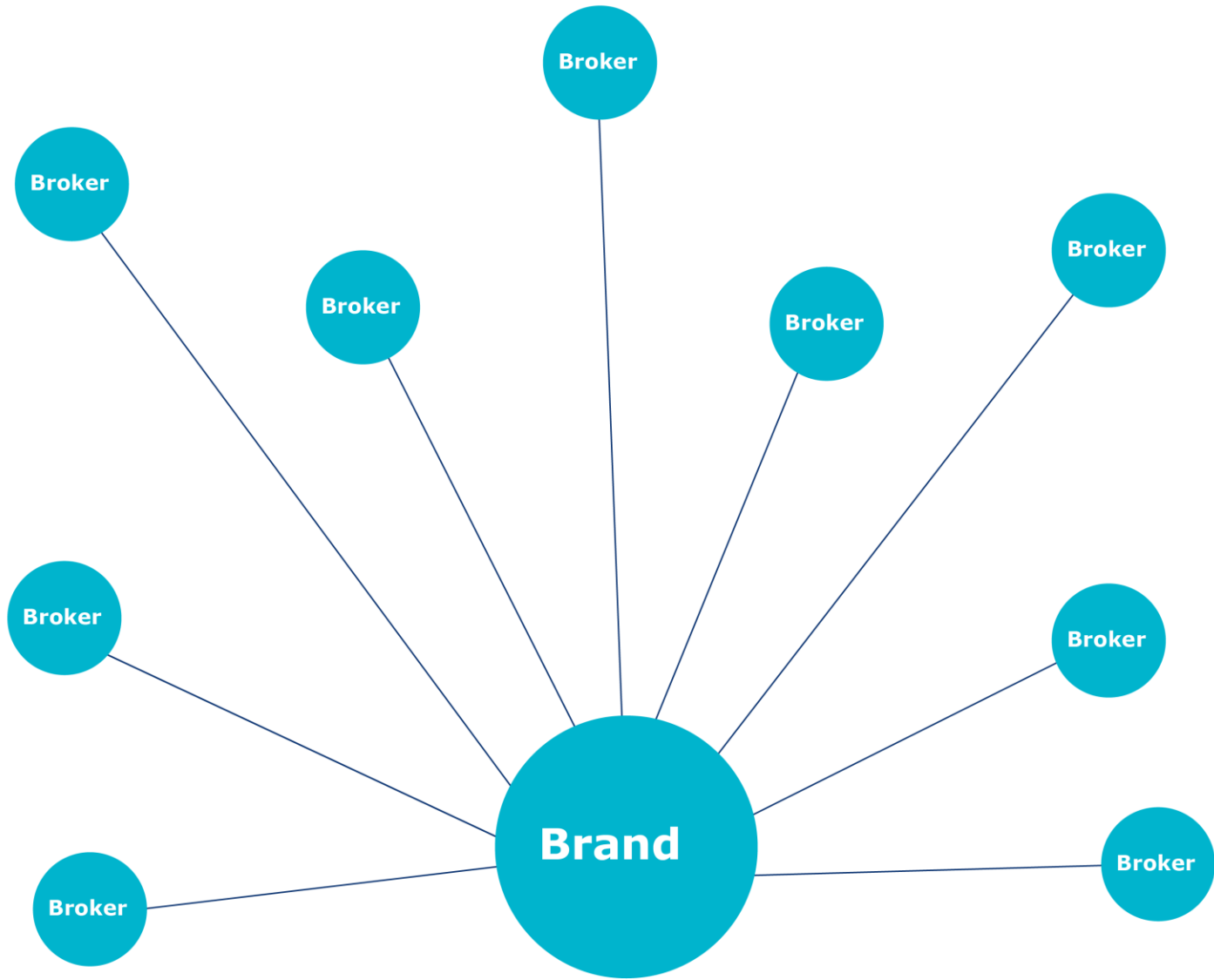
 **Liberty**
Get Financial



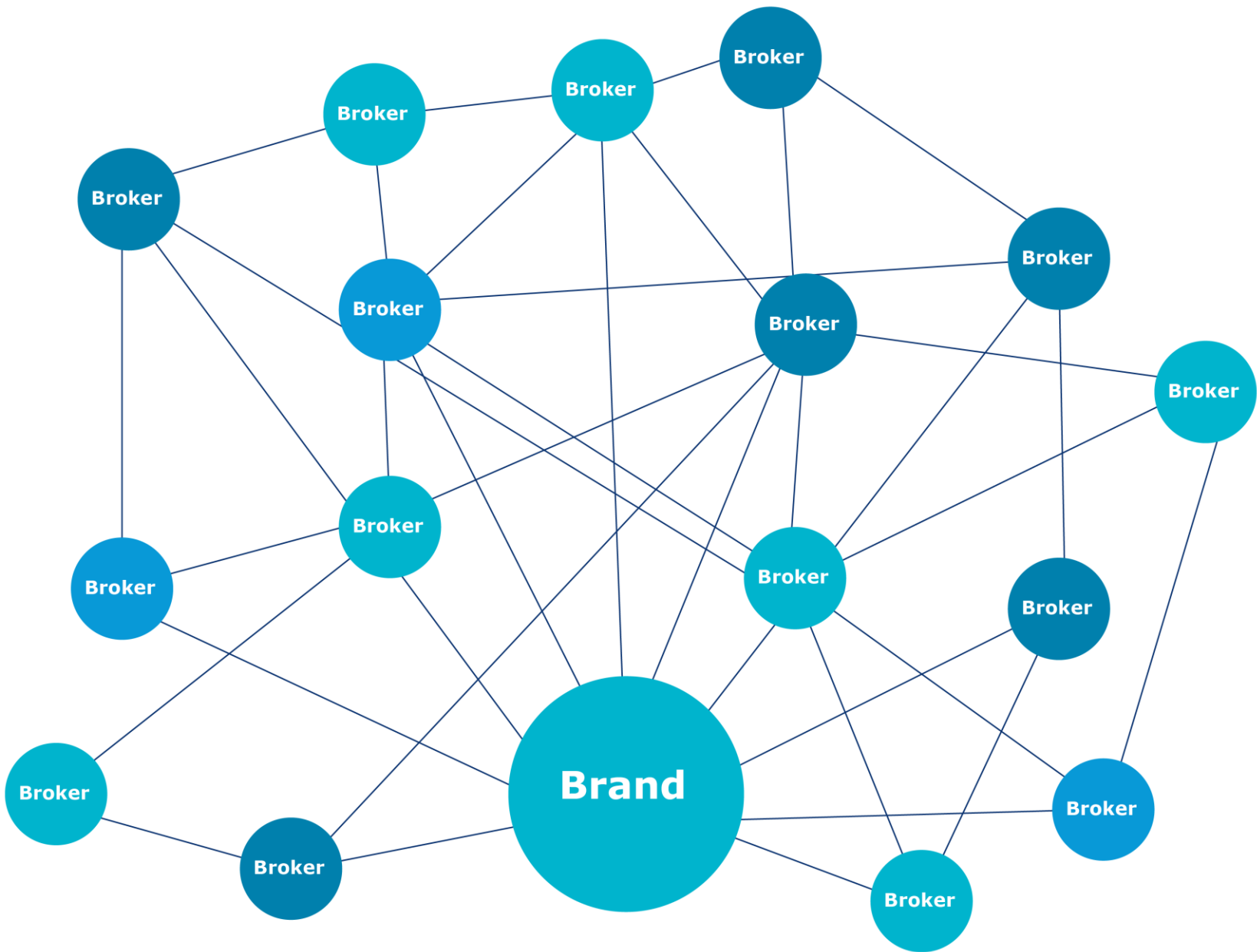
The biggest and most surprising finding was that the further the focal problem was from the solvers' field of expertise, the more likely they were to solve it.

Furthermore, there was a 10% increase in the probability of being a winning solver if the problem was assessed to be completely outside of their field of expertise.

Source: Lakhari, Karim. "The Value of Openness in Scientific Problem Solving"



Traditional broker structure



Networked broker structure



Strengthening the network



Thank you