

# How to complete the Corporate Lending Portal Online Form.

## Opening the form.

### From Westpac.

Once you receive the following emails from your Westpac Representative:

- Online Smart Form link;
- Passcode

Click on the link within the email and use the Passcode provided.

### Accessing the form yourself:

[wibgetonboard.westpac.com.au/westpaccib/servlet/SmartForm.html?formCode=ciblandingform](http://wibgetonboard.westpac.com.au/westpaccib/servlet/SmartForm.html?formCode=ciblandingform)

Click on the above link to be taken to the homepage of the Corporate Lending Portal forms.

## Selecting the right form.

The 'New User or Borrower' form allows for the establishment and addition of users or borrowers on Corporate Lending Portal.

The 'Edit Existing User or Borrower' form allows customers to request:

1. Removal of user
2. Removal of borrower
3. Editing user authorisation level
4. Editing borrower authorisation model

## Navigation:

**Continue** – if you wish to continue to the next screen.

**Save for later** – if you wish to save and resume at a later stage.

**Back** – if you wish to go back to a previous screen to amend or check information.

**Submit** – You have finished entering all details.

Note: no amendments can be made once submitted.

**Question mark icons** – hover your mouse over it for helpful information.

Westpac Institutional Bank

### Corporate Lending Portal Forms

To establish Corporate Lending Portal or to add a User or Borrower, please select "New User or Borrower".

To edit or remove a User or Borrower that is already set up on Corporate Lending Portal, please select "Edit Existing User or Borrower".

After you click on a button, you will be redirected to that form. Please note that you will not be able to navigate back to this screen without losing your existing form. To abandon your existing form and make a new selection, please click on the "Back" button on your browser to return to this screen.

New User or Borrower

Edit Existing User or Borrower

# How to complete the Corporate Lending Portal Online Form.

## New User or Borrower Form.

### 1. Completing the Onboarding Form.

- Read introduction to understand the information required to complete the form.
- Select an option to proceed.

### 2. User Details.

- Fill in user details and select if the user is a non-authoriser or authoriser.

### 3. Borrower Details.

- Select authorisation model (single or multiple).
- Complete borrower details.
- Nominate users in the drop down User List. Please ensure you click on the 'Add User' button to confirm your entry.
- If the Directors are common across multiple borrowers, select 'Yes' for 'Does the next borrower also have the same signatories?'

If you're unsure of which option to select in Steps 2 or 3, please refer to the section on Authorisation Level and Authorisation Model (on page 6).

#### Note:

- You are able to add multiple borrowers.
- When selecting users for borrowers in Step 3 ensure it matches the authorisation model e.g. if you have a multiple authorisation model, at least two users should be added from the dropdown box in the 'Nominate Users' section.

1

The screenshot shows the 'Corporate Lending Portal - Onboarding Form' with a progress bar at the top indicating four steps: Step 1: Introduction, Step 2: User Details, Step 3: Borrower Details, and Step 4: Customer Declaration. The main content area contains instructions for completing the registration forms, a privacy notice, and a section titled 'Kindly make a selection' with two radio button options: 'Establish Corporate Lending Portal' and 'Add User or Borrower to existing setup'. Both options have a red question mark icon next to them.

2

The screenshot shows the 'User Authorisation Level' section. It asks the user to select either 'Non-Authoriser' or 'Authoriser'. Both options have a red question mark icon next to them. Below the radio buttons are two buttons: 'Delete User' and 'Add User'.

3

The screenshot shows the 'Borrower Authorisation Model' section. It asks the user to select either 'Single' or 'Multiple'. Both options have a red question mark icon next to them. Below this is the 'Nominate Users' section, which includes a 'Users List' dropdown menu, an 'Add User' button, and a 'Delete Borrower' button. At the bottom, there is a question 'Do you wish to nominate another Borrower?' with 'Yes' and 'No' radio buttons, and an 'Add Borrower' button.

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## 4. Customer Declaration & Submission.

- Click on the 'here' link to read the terms and conditions.
- Enter the email address where you would like to receive the completed PDF form sent.

## 5. Confirmation.

- You will now receive a confirmation that the PDF form has been generated.
- Click 'Download a copy of your submission' to print the form.
- All users to sign the user acknowledgement and agreement section.
- All borrower signatories to sign the acknowledgement and agreement section.
- Return completed and signed form to your Lending Client Experience Manager or Relationship Manager.

### Note:

- The original physical form will need to be sent to your Lending Client Experience Manager or Relationship Manager. Please complete and return a fax and email indemnity form to allow scanned documents.

4

5

**USER ACKNOWLEDGMENT AND AGREEMENT –**

I hereby agree and certify that:

- I am the above individual.
- I have read and agreed to the contents of the Privacy Statement contained in Part B below.
- The details included in this application form are true and correct as at the date of this application form.
- I agree to become a User for each Borrower which nominates me on a Corporate Lending Portal - Borrower Registration Application Form.
- All documents in the possession or control of the above individual that verify the information in this application form have been supplied to Westpac and all documents so supplied are true and correct as at the date of this application form.
- I acknowledge that Westpac will rely on this application form to determine whether to provide services to the above individual and the Borrower in compliance with the law.
- Westpac may confirm the details of the information provided in this application which includes contacting your employer.
- I have received, read and agree to the Corporate Lending Portal Terms and Conditions and the WIB Digital Connect General Terms and Conditions of Use to the extent that they apply to a User. Any terms defined in the Corporate Lending Portal Terms and Conditions or the WIB Digital Connect General Terms and Conditions of Use have the same meaning in this application form.

Full Name  
John Smith

Signature \_\_\_\_\_ Date \_\_\_\_\_

**ACKNOWLEDGMENT AND AGREEMENT –**

I/We hereby agree and certify that:

- I/We are authorised to complete this application form on behalf of each Borrower. Each signatory must be authorised to sign for all Borrowers listed below.
- I have read and agreed to the contents of the Privacy Statement contained in Part B above.
- The details included in this application form are true and correct as at the date of this application form.
- All documents in the possession or control of the Borrower that verify the information in this application form have been supplied to Westpac and all documents so supplied are true and correct as at the date of this application form.
- Westpac will rely on this application form to determine whether to provide services to each Borrower in compliance with the law.
- Each User referred to in this Corporate Lending Portal - Borrower Registration Application Form is authorised to be a User of each Borrower with the User Authorisation Level selected in the Corporate Lending Portal - User Registration Application Form for the purposes of Corporate Lending Portal.
- I/We have received, read and agree to the Corporate Lending Portal Terms and Conditions and the WIB Digital Connect General Terms and Conditions of Use. Any terms defined in the Corporate Lending Portal Terms and Conditions or the WIB Digital Connect General Terms and Conditions of Use have the same meaning in this application form.

**Borrower(s) Name**

Borrower 1  
Borrower 2  
Borrower 3

Signatory 1 Name \_\_\_\_\_ Signatory 2 Name \_\_\_\_\_

Title: Director 1 \_\_\_\_\_ Title: Director 2 / Company Secretary \_\_\_\_\_

Signature \_\_\_\_\_ Signature \_\_\_\_\_

Date \_\_\_\_\_ Date \_\_\_\_\_

# How to complete the Corporate Lending Portal Online Form.

## Edit Existing User or Borrower Form.

### 1. Completing the Edit User or Borrower Profile Form.

- Select the forms you need to complete in this session.

**Note:** You are able to add multiple users and borrowers to each form.

### 2. Edit User Authorisation Level Form.

- Fill in user details and select if you would like to change the Authorisation Level of the user to Non-Authoriser or Authoriser.
- Complete borrower details.
- Ensure you add all borrowers the user is assigned to.

### 3. Removal of User Form.

- Fill in user details.
- Nominate borrowers you wish to remove this user from.
- If the Directors are common across multiple borrowers, select 'Yes' for 'Does the next borrower also have the same signatories?'

### 4. Edit Borrower Authorisation Model Form.

- Select Authorisation Model (single or multiple).
- Complete borrower details.
- Ensure you add all borrowers that are a part of your organisation's set up.
- If the Directors are common across multiple borrowers, select 'Yes' for 'Does the next borrower also have the same signatories?'

If you're unsure of which option to select in the Edit User Authorisation Level form or Edit Borrower Authorisation Model form, please refer to the section on Authorisation Level and Authorisation Model (on page 6).

### 5. Removal of Borrower Form.

- Fill in borrower details for all borrowers you wish to remove from the Portal.
- If the Directors are common across multiple borrowers, select 'Yes' for 'Does the next borrower also have the same signatories?'

1

The screenshot shows the 'Corporate Lending Portal - Edit User or Borrower Options' form. It has a progress bar at the top with four steps: Step 1: Form Selection, Step 2: Edit User, Step 3: Edit Borrower, and Step 4: Customer Declaration. The main content area contains a heading and a paragraph of instructions. Below this, there are four options, each with a checkbox and a red question mark icon: 'Edit User Authorisation Level' (checked), 'Remove User', 'Edit Borrower Authorisation Model' (checked), and 'Remove Borrower'.

2

The screenshot shows a form titled 'Please select the desired Authorisation Level you wish to change the User to.' Below the title is the heading 'User Authorisation Level \*' followed by two radio button options: 'Non-Authoriser' and 'Authoriser'. Each option has a red question mark icon next to it.

4

The screenshot shows the 'Corporate Lending Portal - Edit Borrower Authorisation Model Form'. It has a heading and a paragraph of instructions. Below this, there is a section titled 'Requested Authorisation Model' with a sub-heading 'All Borrowers shall have the following Authorisation Model (please select either Single or Multiple) \*'. There are two radio button options: 'Single' and 'Multiple', each with a red question mark icon next to it.

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## 6. Customer Declaration & Submission.

- Click on the 'here' link to read the terms and conditions.
- Enter the email address where you would like to receive the completed PDF form sent.

## 7. Confirmation.

- You will now receive a confirmation that the PDF form has been generated.
- Click 'Download a copy of your submission' to print the form.
- All users to sign the user acknowledgement and agreement section.
- All borrower signatories to sign the acknowledgement and agreement section.
- Return completed and signed form to your Lending Client Experience Manager or Relationship Manager.

### Note:

- If you have provided Westpac with a fax or email indemnity, you may scan and return the form. If not, then the physical form will need to be sent to your Lending Client Experience Manager or Relationship Manager.

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# How to complete the Corporate Lending Portal Online Form.

## Authorisation Level and Authorisation Model.

### User Roles.

#### Who is an Authoriser?

An Authoriser is a user who has the authority to both initiate and approve requests for drawdowns, rollovers, or guarantees on behalf of their Borrower organisation. Without their approval, a request will not be submitted to Westpac for processing.

All Authorisers must be fully Westpac identified.

#### Who is a Non-Authoriser?

A Non-Authoriser is a user who has the authority to initiate requests for drawdowns, rollovers, or guarantees, but does not have the authority to approve these requests. When they initiate a request, the request will be forwarded to an Authoriser for approval before it can be submitted to Westpac for processing.

Note that a user, whether a Non-Authoriser or an Authoriser, will have the same authorisation level for all Borrowers they have access to.

### Authorisation Models.

#### What is a Single Authorisation Model?

Borrowers set up under this model require only one Authoriser to approve a request to submit it to Westpac. Any number of Non-Authorisers and Authorisers can be set up under this model, however at least one Non-Authoriser must be set up.

Please note that in a Single Authorisation Model, even if you have multiple Authorisers, the Authorisers will not be able to submit the request without a Non-Authoriser's review.



Flow 1 - A request is initiated by a Non-Authoriser which then needs to be approved by 1 Authoriser to be submitted to Westpac.



Flow 2 - A request can also be initiated by an Authoriser. However that request must then be reviewed by a Non-Authoriser, and subsequently approved by an Authoriser (who can be the same Authoriser who initiated the request or a different one) to be submitted to Westpac.

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## What is a Multiple Authorisation Model?

Borrowers set up under this model require two Authorisers to approve a request to submit it to Westpac. Any number of Non-Authorisers and Authorisers can be set up under this model, however at least two Authorisers must be set up.

Under the Multiple Authoriser Model, as long as you have two Authorisers set up, you are able to request transactions without the need of a Non-Authoriser.

Note that Authorisation Model, whether Single or Multiple, will be common across all Borrowers set up for the Lending portal.

## Frequently Asked Questions.

### Can only 1 user be set up for Lending portal?

Yes, a single user can be set up for the portal, but they will not be able to submit any requests to Westpac. At least 2 users (either an Authoriser and a Non-Authoriser, or both Authorisers) are required in order to be able to submit requests to Westpac.

### Can only 1 user approve and submit a request to Westpac?

No, at least 2 users are required under either Authorisation models to submit a request to Westpac.

### How to set up only 2 users both as Authorisers?

In order to set up 2 users both as Authorisers, you must select the Multiple Authorisation model. A request can be initiated and approved by any of the 2 users and then approved by the second user to be submitted to Westpac.

### How to set up a user on Lending Portal with 'View Only' access?

In order to set up a user with View Only access, they must be registered as a Non-Authoriser under a Single Authoriser Model. Any number of users can be given a 'View Only' access.



Flow 1 - A request is initiated by a Non-Authoriser which then needs to be approved by 2 Authorisers to be submitted to Westpac.



Flow 2 - A request can also be initiated and approved by an Authoriser. That request then needs to be approved by another Authoriser to be submitted to Westpac.