

Broker Process Guide

Clear Direction For Brokers



(02) 8059 6500



primeq@mortgagestreet.com.au



Level 35, 101 Miller St North Sydney NSW 2060



Important information: The information in this guide is general in nature and has been prepared to assist borrowers in understanding Prime+Q products and processes. It does not constitute an offer, approval or commitment to provide finance and should not be relied upon as confirmation that a particular loan or product is suitable or available to you. Prime+Q loans are provided by Mortgage Street Financial Services Pty Ltd ACN 099 516 499, Australian Credit Licence 383050. All applications are subject to eligibility requirements, Mortgage Street's applicable lending criteria and credit assessment, satisfactory verification and approval, and relevant fees, terms and conditions. Product features, interest rates, fees, lending criteria and other information may change from time to time. Your mortgage broker can provide further information about the lending options that may be available to you. Where appropriate, you should also seek independent legal, financial, taxation or other professional advice relevant to your circumstances.



BROKER PROCESS GUIDE

How to submit and progress a PRIME+Q application

The complete broker-facing guide — from client discovery through packaging, credit assessment, loan documents and settlement.

ONE APPLICATION • ONE “BACKPACK” • ONE COHESIVE SUBMISSION

A complete pack is the single biggest driver of a fast, clean approval.

10 steps

Broker-owned, from client discovery to settled loan

24–72 hrs

Indicative credit receipt and assessment, subject to SLA

30 days

Maximum age of income, bank and debt evidence at submission

STATUS	Controlled guide	OWNER	PRIME+Q / Mortgage Street
AUDIENCE	PRIME+Q accredited brokers	VERSION	1.0 — Broker Edition
EFFECTIVE	1 September 2026	SOURCE	PRIME+Q Master Process Guide v1.0

Operational guide only. Current PRIME+Q policy, product criteria, rate cards and formal credit requirements prevail where they differ from this guide. Rates and fees shown are indicative, point-in-time and subject to change. For broker operational use only — not for distribution to clients.

READ THIS FIRST

How to use this guide

What it covers, who it is for, and where to go when you are mid-file.

This guide describes exactly how a PRIME+Q broker prepares, submits and progresses an application with Mortgage Street. It deliberately strips out internal processing detail: it tells you what **you** own, and explains Mortgage Street Support, Credit, Settlements and Green Mortgage Lawyers only where their activity creates an action or an expectation for you.

IF YOU ONLY REMEMBER FOUR THINGS

1. One application = one pack = one email. **2.** Payslips, bank and debt evidence must be current within 30 days. **3.** Your email and mobile must be visible inside the pack. **4.** EMMS is the live status channel — check it before you chase.

USE THIS GUIDE TO

- Build a complete submission pack first time
- Select the right product and quote correctly
- Verify identification without triggering a delay
- Respond to a Credit request in a way that clears it
- Understand what happens between approval and settlement

DO NOT USE THIS GUIDE AS

- A substitute for the current Residential or Commercial Rate Card
- A statement of credit policy or credit appetite
- A pricing authority — all rates require validation against current cards before quoting
- A client-facing document

What is in this guide

1	The PRIME+Q operating model	The four rules, the non-negotiables, and who does what
2	The broker journey at a glance	Ten broker-owned steps, plus the full process infographic
3	Prepare the application	Steps 1–4: discovery, MyCRM, product selection, client acceptance
4	Pack “The Backpack”	Step 5: mandatory contents, identification, evidence currency
5	Send the application	Step 6: packaging standard, email construction, pre-send reconciliation
6	What happens after you send it	Steps 7–10: validation, application fee, QA, valuation, EMMS
7	Credit assessment and resubmission	Step 11: decision paths and how to answer a Credit request
8	Loan documents and settlement	Steps 12–16: solicitor instructions, DocuSign, conditions, booking
9	Post-settlement	Step 17: Welcome Letter, account handover, application-fee refund
10	Indicative timing	Milestone SLAs and what they depend on
11	Common causes of delay	The avoidable issues that hold files up most often
12	Broker submission checklist	Single-page quality gate — print or keep on screen
13	Directory	Submission inbox, portals, escalation and current forms
14	Document control	Version history, release controls and change log

SECTION 1

The PRIME+Q operating model

Why the process is built the way it is, and what it requires from you.

PRIME+Q is built on a single principle: **one cohesive submission**. Mortgage Street should be able to open one email, read one packaged file, and understand the applicant, the transaction, the structure and the evidence without reconstructing your application from fragments. Every control in this guide exists to protect that principle, because rework at intake is the single largest source of avoidable delay between submission and credit decision.

1.1 The four rules that keep the journey moving

	RULE	WHY IT MATTERS
1	One application, one pack, one email	Split submissions and follow-up attachments are the most common cause of intake rework. Combine the application into one cohesive file or PDF wherever practicable.
2	Evidence current within 30 days	Payslips, bank/transaction statements and debt statements must be dated within 30 days at submission and again at QA. Evidence that expires mid-assessment triggers a fresh request.
3	Broker email and mobile visible in the pack	Clarification is resolved by phone or email in minutes. A pack without contact details waits in a queue instead.
4	EMMS is the live status channel	Use EMMS for live application and settlement status during assessment and settlement rather than requesting updates by email.

1.2 Non-negotiable submission standards

- One application must be supplied as one cohesive packaged file or PDF, in one email.
- Your email address and mobile number must be visible in the pack.
- A detailed **Statement of Credit Assistance (SOCA)**, valid **identification verification** and a signed **PRIME+Q Privacy Declaration** are mandatory.
- **NexGen ID is not currently accepted**. Use the Applicant Details Verification Form (ADVDF) or the Certified Identification Form (CID), as applicable.
- Mortgage Street generates the comprehensive Equifax credit report. Broker copies and historic credit reports are not accepted as a substitute.
- Payslips, bank/transaction statements and debt statements must be current within 30 days at submission and QA.
- Incomplete, inconsistent or expired evidence can delay progression to Credit.

THE CORE CONTROL

A complete Backpack is the primary control for streamlined processing. Your job is to make the file understandable without Mortgage Street having to reconstruct the application. If mandatory documents are not held, Mortgage Street may be unable to progress the file at all.

1.3 Who does what

ROLE OR SYSTEM	PRIMARY FUNCTION
PRIME+Q Broker	Client discovery, MyCRM data, product selection, SOCA, evidence collection, packaging, and responses to information requests.
Mortgage Street Support	Pack validation, file creation, document loading, Equifax report, discrepancy checks, application-fee request, final QA, valuation ordering and resubmission support.
Mortgage Street Credit	Credit assessment, approval or conditional approval, information requests, and prior-to-contract / prior-to-settlement conditions.
Mortgage Street Settlements	Solicitor instructions, condition management, settlement coordination and booking.
Green Mortgage Lawyers	Loan document preparation and issue, signed-document review, solicitor / other financial institution (OFI) engagement, and settlement preparation.
EMMS	Broker-facing live application status and settlement notifications, accessed with your unique login credentials.
MyCRM	Your source data and the exported application information used to package the submission.

1.4 Where the file sits at each stage

STAGE	OWNER	SCOPE
Steps 1–6	PRIME+Q Broker	Client discovery, product selection, packaging and submission of “The Backpack”.
Steps 7–10	Mortgage Street Support	Receipt, validation, Equifax, fee collection, final QA and send-to-lender.
Step 11	Mortgage Street Credit	Decision, conditions and the resubmission pathway.
Steps 12–16	Settlements + Green Mortgage Lawyers	Solicitor instructions, loan documents, booking and settlement.
Step 17	Mortgage Street / PRIME+Q	Welcome Letter and customer account handover.

SECTION 2

The broker journey at a glance

Ten broker-owned steps from first conversation to settled loan.

	STEP	WHAT YOU DO
1	Discuss the scenario	Document the client's objectives, goals, needs, intended transaction, ownership structure, purpose and timing.
2	Capture in MyCRM	Complete personal details, assets, liabilities, income position and a clear transaction summary.
3	Select the product	Check the current Residential or Commercial Rate Card and select a suitable PRIME+Q product.
4	Agree the PRIME+Q offer	Present the structure, pricing and application fee, then obtain the client's acceptance.
5	Pack "The Backpack"	SOCA, ADVF or CID, signed Privacy Declaration and supporting evidence. Re-check 30-day currency.
6	Send one cohesive pack	Export MyCRM. Send one application as one cohesive file or PDF in one email, with your contact details included.
7	Respond when requested	Pay the application fee when requested, send the receipt, and provide the exact information or clarification requested.
8	Track in EMMS	Use EMMS as the primary status channel during assessment and settlement.
9	Resubmit precisely	Answer the exact Credit request, map each item to the request, and re-check document currency before resubmitting.
10	Settle and welcome	Complete loan documents and conditions. Follow EMMS settlement notifications. The Welcome Letter follows settlement.

FIGURE 1 — OVERLEAF

PRIME+Q Broker Process Journey

The ten broker-owned steps above, presented as a single visual reference. Includes the Backpack contents, the application fee positions and the four rules. Print this page and keep it beside you when packaging a file.



Four rules that keep the journey moving

- One application • one pack • one email
- Payslips / bank / debt evidence current within 30 days
- Broker email and mobile visible in the pack
- Use EMMS for live application and settlement status

SECTION 3 • STEPS 1–4

Prepare the application

Discovery, MyCRM, product selection and client acceptance.

STEP 1 Discuss the scenario with the client

OWNER: PRIME+Q BROKER

Discuss the proposed scenario and document the client's objectives, goals and needs. Confirm the intended transaction, ownership structure, purpose and key timing requirements. This documentation is what the SOCA is later built on, and what Credit reads to understand why the recommended structure is appropriate.

STEP 2 Populate MyCRM

OWNER: PRIME+Q BROKER

Populate MyCRM with complete client and transaction information. At minimum, capture:

- Personal details for all applicants
- Assets and liabilities
- Income position
- A clear transaction summary

Why it matters: the MyCRM export is the spine of the submission. Every downstream check — SOCA consistency, identification matching, Equifax liability reconciliation — is run against it. Gaps here surface later as information requests.

STEP 3 Review the current Rate Card and select the product

OWNER: PRIME+Q BROKER

Review the current PRIME+Q Residential or Commercial Rate Card and select the appropriate product based on the client's goals and needs, product criteria, the current offering and documented product suitability. Current rate cards are published on the **PRIME+Q tab at mqglending.com.au**.

3.1 The six-step method for selecting the right rate

	CHECK	WHAT TO CONFIRM
1	Confirm loan type	Residential or Commercial; owner occupied, investment, refinance, purchase or construction.
2	Check borrower profile	Full Doc pathway; PAYG or self-employed; confirm the borrower type and the scenario.
3	Choose product family	Premium for cleaner credit profiles; Optimax where more flexible credit treatment is required.
4	Check loan size and LVR	Match the application to the correct loan-size band and the correct LVR row. Loan size changes the rate — the band matters as much as the LVR.
5	Apply base rate plus loadings	Select the base rate from the correct table, then add investor and/or interest-only loadings where applicable.

	CHECK	WHAT TO CONFIRM
6	Confirm risk fee or LMI	Determine whether a Risk Fee or LMI applies, then quote the indicative customer rate.

Rate loadings (residential)

LOADING	APPLIED
Investor	+0.20%
Interest Only — 5 years	+0.20%
Interest Only — 10 years (Prime Investor, LVR ≤ 80%)	+0.25%

Worked example: base 6.34% + 0.20% investor + 0.20% interest only = **6.74%** indicative customer rate, before any applicable Risk Fee or LMI.

Product criteria and structural limits to check before you quote

- **Premium** — minimum credit index 660.
- **Optimax** — minimum credit index 460.
- **Commercial** — maximum LVR 80% Full Doc.
- Premium loans above 90% LVR and up to 95% LVR are subject to LMI. For Premium loans at or below 90% LVR, the applicable PRIME+Q Risk Fee applies instead of LMI, subject to policy and approval.

PRICING DISCIPLINE — READ BEFORE QUOTING

Rates published on the rate guide are “**starting from**” and **subject to change**. Always open the current Residential or Commercial Rate Card immediately before you quote. The rate annexure at Figure 2 is a point-in-time extract effective 1 September 2026 and must not be used as a pricing authority once superseded.

STEP 4

Present the PRIME+Q offer and obtain acceptance

OWNER: PRIME+Q BROKER

Discuss the proposed PRIME+Q product and structure with the client, including the relevant pricing and the application fee. Obtain the client's acceptance **before** packaging the file.

3.2 Application fees

\$399

PREMIUM PRODUCTS

\$1,295

OPTIMAX PRODUCTS

Refundable

ELIGIBLE PREPAID APPLICATIONS

PROMOTIONAL FEE REFUND — VALID TO 31 DECEMBER 2026

For eligible PRIME+Q broker-driven applications where the application fee is prepaid, the associated application fee is refunded following settlement, processed in 30-day cycles. Current approved promotion terms and eligibility rules apply — confirm eligibility with Mortgage Street Support before representing the refund to a client.

FIGURE 2 — OVERLEAF

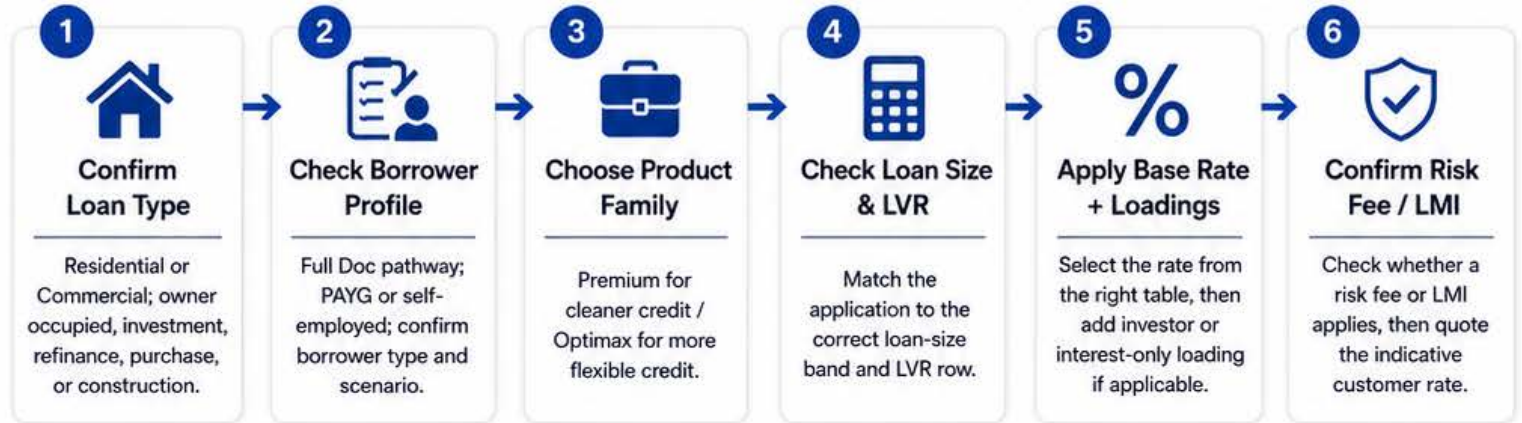
How to Select the Right Rate — Residential & Commercial Quick Guide

Point-in-time rate extract effective 1 September 2026. Residential base rates, loadings, Risk Fee / LMI positions and the commercial quick reference. Broker use only — verify against the current rate card before quoting.

How to Select the Right Rate

Prime+Q Residential & Commercial Quick Guide

Effective 1 September 2026



1 Residential Base Rates (Owner Occupied P&I)				
	Premium ≤ \$3m	Premium > \$3–5m	Optimax ≤ \$2m	Optimax > \$2–3m
LVR ≤ 60%	6.34%	6.59%	7.40%	7.60%
LVR ≤ 70%	6.39%	6.64%	7.40%	7.60%
LVR ≤ 75%	6.39%	N/A	7.43%	7.63%
LVR ≤ 80%	6.49%	N/A	7.45%	7.95%
LVR ≤ 85%	7.69%	N/A	7.58%	N/A
LVR ≤ 90%	7.75%	N/A	N/A	N/A
LVR ≤ 95% with LMI	7.19%	N/A	N/A	N/A

Rates displayed are Owner Occupied Principal & Interest.
N/A means product not offered.

2 Residential Rate Loadings	
Investor	0.20%
Interest Only (5 years)	0.20%
Interest Only (10 years – Prime Investor ≤80 LVR)	0.25%

Example: 6.34% + 0.20% + 0.20% = **6.74%**

4 Commercial Quick Reference			
Commercial Base Rates (P&I)			
	Premium ≤ \$3m	Optimax ≤ \$2m	Optimax > \$2–3m
LVR ≤ 65%	7.58%	7.58%	7.78%
LVR ≤ 70%	7.58%	7.58%	7.78%
LVR ≤ 75%	7.61%	7.61%	7.81%
LVR ≤ 80%	7.94%	7.63%	8.14%

Commercial Risk Fee			
	Premium ≤ \$3m	Optimax ≤ \$2m	Optimax > \$2–3m
LVR ≤ 65%	0.75%	1.00%	1.25%
LVR ≤ 70%	0.75%	1.25%	1.25%
LVR ≤ 75%	0.75%	1.25%	1.25%
LVR ≤ 80%	1.00%	2.00%	2.50%

Commercial max LVR 80% Full Doc.

Residential Risk Fee / LMI				
	Premium ≤ \$3m	Premium > \$3–5m	Optimax ≤ \$2m	Optimax > \$2–3m
LVR ≤ 60%	0.00%	0.00%	0.00%	1.25%
LVR ≤ 70%	0.00%	0.00%	0.00%	1.25%
LVR ≤ 75%	0.00%	N/A	0.50%	1.25%
LVR ≤ 80%	0.00%	N/A	0.50%	2.50%
LVR ≤ 85%	1.25%	N/A	1.50%	N/A
LVR ≤ 90%	1.50%	N/A	N/A	N/A
LVR ≤ 95% with LMI	LMI	N/A	N/A	N/A

Premium loans above 90% LVR and up to 95% LVR are subject to LMI. For Premium loans at or below 90% LVR, the applicable Prime+Q Risk Fee applies instead of LMI, subject to policy and approval.

Quick Reminders				
Premium min credit index 660	Optimax min credit index 460	Loan size matters – match the correct band	Use current rate cards before quoting	Broker use only – rates are starting from and subject to change

SECTION 4 • STEP 5

Pack “The Backpack”

The complete submission package — what must be inside it before you send.

“The Backpack” is the complete submission package. Mortgage Street cannot process a file efficiently if mandatory items are omitted. Build the pack in full, check it against the standards below, and only then move to Step 6.

4.1 Mandatory Backpack contents

	REQUIRED ITEM	CONTROL / STANDARD
☐	Statement of Credit Assistance (SOCA)	Detailed and complete. Must explain the credit assistance, the transaction and the relevant recommendation and structure. Must be consistent with MyCRM and the supporting evidence.
☐	ADVF or CID	NexGen ID is not currently accepted. The ADVF permits broker-completed identification verification. If you cannot complete the ADVF, a CID requiring JP certification must be held prior to settlement.
☐	Signed PRIME+Q Privacy Declaration	Required so Mortgage Street can order a comprehensive Equifax credit report. Ensure all required applicant signatures are held.
☐	Supporting application documents	All transaction-specific evidence: payslips, tax returns, bank and transaction statements, home-loan and debt statements, and any other required documents.
☐	30-day evidence currency	Payslips, bank/transaction statements and debt statements must be dated within 30 days at submission and QA. Re-check immediately before sending.
☐	Liability evidence consistency	Mortgage Street will use Equifax / Veda liability data where available. Missing, incomplete or inconsistent liabilities may trigger additional document requests.
☐	Broker contact details	Your email address and mobile number must be clearly visible inside the pack.

PROCESSING GATE

If mandatory documents are not held, Mortgage Street may be unable to progress the application. Do not send an intentionally incomplete Backpack unless you are prepared for a further-information request and the associated processing delay.

4.2 Identification — choosing the correct verification path

Valid identification verification is mandatory for every PRIME+Q application. There are two paths, and only two.

PATH A — USE THE ADVF

Applicant Details Verification Form. Use this where you, as the broker, can complete the identification verification yourself.

This is the default path and the faster of the two.

PATH B — USE THE CID

Certified Identification Form. Use this where you cannot complete the ADVF.

A JP-certified ID must be held prior to settlement. Build this into your timeline early — it is a common late-stage blocker.

NEXGEN ID IS NOT ACCEPTED

PRIME+Q does not currently accept NexGen ID. A submission relying on NexGen ID will require replacement identification before the file can progress.

Completing the ID check properly

- Ensure the client's name and personal details are consistent across the whole application.
- Make sure the form is complete, legible and signed where required.
- Verify the identification evidence and retain clear supporting copies.
- Check that the ID details align with MyCRM, the SOCA and the supporting documents.

What Mortgage Street does with it

Mortgage Street Support reviews the identification against the SOCA and the Privacy Declaration. Where details are complete and consistent, the file progresses. Where discrepancies exist, further information is requested — which is where files lose days.

4.3 The 30-day evidence rule

Payslips, bank and transaction statements and debt statements must be current within 30 days **both at submission and again at QA**. A pack that was compliant when you assembled it can fall out of currency while you are waiting on a client signature. Re-check dates immediately before you send, and again before any resubmission.

4.4 Credit reporting

Mortgage Street generates the comprehensive Equifax credit report under the signed Privacy Declaration. Broker copies and previously obtained credit reports are **not accepted as substitutes**. Support then compares the SOCA, the identification evidence and the credit report for consistency, and requests additional documentation where liabilities are missing, incomplete or inconsistent.

FIGURE 3 — OVERLEAF**How to Verify Identification — Broker Quick Guide**

The ADVF / CID decision, how to complete the check, what to include in the Backpack, what causes delays, and what happens next.

How to Verify Identification

Broker Quick Guide

1



Start Here

Valid identification verification is mandatory for every PRIME+Q application.

2

Choose the Correct Verification Path



Path A Use ADVF

Applicant Details Verification Form (ADVF) — use this when the broker can complete the identification verification.



Path B Use CID

Certified Identification Form (CID) — use this when the broker cannot complete the ADVF. A JP-certified ID must be held prior to settlement.



PRIME+Q does not currently accept NexGen ID.

3

Complete the ID Check Properly



- Ensure the client's name and personal details are consistent across the application.
- Make sure the form is complete, legible and signed where required.
- Verify the identification evidence and retain clear supporting copies.
- Check that the ID details align with MyCRM, SOCA and supporting documents.

4

Include It in The Backpack



- ☒ ADVF or CID included
- ☒ Signed PRIME+Q Privacy Declaration included
- ☒ Supporting application documents attached
- ☒ Broker contact details included
- ☒ One application = one cohesive package

5

What Causes Delays?



- ⊗ NexGen ID submitted
- ⊗ Missing ADVF or CID
- ⊗ Incomplete or illegible identification form
- ⊗ Names or personal details do not match across documents
- ⊗ Missing clarification or supporting evidence

6

What Happens Next?



1
Mortgage Street Support reviews the identification with the SOCA and Privacy Declaration.



2
If details are complete and consistent, the file progresses.



3
If discrepancies exist, further information will be requested.



Quick rule: No valid ID verification = the file may not progress.

SECTION 5 • STEP 6

Send the application

One application • one cohesive pack • one email.

STEP 6

Send “The Backpack”

OWNER: PRIME+Q BROKER

Export the MyCRM data and package all required documents into one cohesive application file. Structure the email and the pack so that Support can identify the applicants, the broker, the transaction and the required action immediately.

5.1 Packaging standard

ACTION	
☐	Export MyCRM data and include all relevant pages.
☐	Attach the detailed Statement of Credit Assistance (SOCA).
☐	Attach the ADVF or CID.
☐	Attach the signed PRIME+Q Privacy Declaration.
☐	Attach all supporting application documents.
☐	Combine the application into one cohesive file or PDF wherever practicable.
☐	Send one email or package per application.
☐	Include your email address and mobile number inside the pack.
☐	Send to the approved shared submission inbox.

5.2 Email construction

RECOMMENDED EMAIL FORMAT

To: PrimeQ@mortgagestreet.com.au

Subject: PRIME+Q – [Applicant Surname(s)] – [Purchase / Refinance / Other] – New Application

Attachment: one cohesive PDF containing the MyCRM export, SOCA, ADVF or CID, signed Privacy Declaration and all supporting evidence.

Body: a two or three line transaction summary, plus your name, email and mobile.

5.3 Pre-send reconciliation

Run this reconciliation before you press send. It is the same set of checks Support will run on receipt — clearing them yourself removes an entire round trip.

	CHECK	STANDARD
☐	Client & transaction	MyCRM details match the SOCA, the identification and the supporting evidence.
☐	Product suitability	Current Residential / Commercial Rate Card checked; the selected product aligns with the transaction and the documented client needs.
☐	Identification	ADVF or CID complete and legible; names and personal details consistent across the application.
☐	Privacy	PRIME+Q Privacy Declaration signed and complete for all required applicants.
☐	Income evidence	Required income documents included and current.
☐	Bank / transaction evidence	Required statements included and dated within 30 days where applicable.
☐	Debt evidence	Required debt statements included and dated within 30 days where applicable.
☐	Broker contact details	Email and mobile included and visible.
☐	Packaging	One application, one cohesive pack, one email.

SECTION 6 • STEPS 7–10

What happens after you send it

Mortgage Street Support activity — and the two points where you are required to act.

Steps 7 to 10 are owned by Mortgage Street Support. They are included here because two of them create a direct action for you: the application-fee payment, and any further-information request.

PROCESS POINT	WHAT HAPPENS, AND WHAT YOU NEED TO DO
Receipt (Step 7)	Support acknowledges receipt of the packaged application by return response within 24 hours. No broker action.
Validation (Step 8)	Support reviews the SOCA, Privacy Declaration and identification; builds the Mortgage Street file; loads supporting documents with clear descriptions for Credit; orders the comprehensive Equifax report; and compares the SOCA, ID and credit report for consistency. Omissions, discrepancies and expired evidence are identified here.
Credit folder build (Step 9)	Support completes matching checks, confirms signatures, and assembles the documents and notes required to support a Credit decision.
Decision gate (Step 9a / 9b)	The file follows one of two paths — see 6.1 below. Broker action required on both paths.
Final QA and send to lender (Step 10)	Once the fee receipt and any requested items are held, Support confirms document currency and consistency, confirms the fee receipt, orders the required valuation and progresses the file into the Credit queue.

6.1 The two paths at the decision gate

9A — COMPLETE

All required documents are held, correct and verified; the pack and transaction align with product parameters and suitability.

Support action: requests payment of the applicable application fee via secure link. Once the receipt is held, the file progresses to Step 10.

9B — FURTHER INFORMATION REQUIRED

Documents are missing, discrepancies exist, or additional clarification or evidence is required to support a Credit decision.

Support action: requests the outstanding information *and* payment of the application fee. The file progresses once both the required items and the fee receipt are held.

6.2 Paying the application fee

FIELD	VALUE
Payment portal	Westpac PayWay — payway.com.au , Mortgage Street Biller Code 303578
Customer Reference Number	The application Tracking Number (file / application number)
Amount	\$399 (Premium products) or \$1,295 (Optimax products)
Purpose	Application Fee

FIELD	VALUE
After payment	Send the payment receipt to Business Support. The file does not progress to Credit until the receipt is held.

6.3 Valuation

Support orders the required valuation as part of final QA. PRIME+Q may use an **Automated Valuation Model (AVM)**, a **Desktop Valuation** or a **Full Valuation**, depending on the requirements of the transaction. The valuation type is determined by Mortgage Street, not selected by the broker.

6.4 Tracking the file

LIVE STATUS — EMMS

PRIME+Q brokers receive live application updates through EMMS using their unique login credentials. Use EMMS as the primary status-tracking channel while the file is in assessment and settlement, rather than requesting status updates by email. Portal: <https://emms.net.au/>

FIGURE 4 — OVERLEAF

PRIME+Q End-to-End Process — Steps 1 to 17

The full journey across Broker, Support, Credit, Settlements and post-settlement. Use this to understand who holds the file at any point, and to identify every step where a broker action is required.

PRIME+Q End-to-End Process

Steps 1–17 — who holds the file, and where the broker is required to act



SECTION 7 • STEP 11

Credit assessment and resubmission

The three decision paths, and how to answer a Credit request so it clears first time.

Credit assessment is owned by Mortgage Street Credit. Indicative receipt and assessment timing is **24 to 72 hours**, subject to the current service level and queue position.

7.1 Decision paths

OUTCOME	WHAT IT MEANS AND WHAT YOU DO
Approve	The application is approved. Where no prior-to-contract conditions remain, Credit progresses to new solicitor instructions. No broker action unless a downstream condition or settlement item is requested.
Approve with conditions / clarification	Approved subject to further information, clarification and/or conditions being satisfied before loan documents or settlement. Provide the requested items and satisfy the conditions as applicable.
Resubmit / further information	Returned for additional evidence or clarification before a decision can be completed. Obtain the requested items from the client as quickly as practicable and return them in a structured response.

7.2 How to respond to a Credit request

CREDIT RESPONSE DISCIPLINE

A resubmission should answer the **exact** Credit request. Avoid sending unrelated documents or unstructured email chains. Map each response directly to the outstanding condition or clarification.

- Answer the exact request. Do not send unrelated documents or long unstructured email chains.
- Upload the requested documents via EMMS using your login access, or email them to Business Support.
- Use clear file names and include a short response note mapping each supplied item to the relevant Credit request.
- Re-check document currency before resubmission. Newly expired evidence can trigger another request.
- Mortgage Street Support will help prepare the resubmission to Credit.

Response note — suggested structure

RESUBMISSION RESPONSE NOTE

Subject: PRIME+Q – [Applicant Surname(s)] – [Tracking Number] – Response to Credit Request

Item 1. *Credit requested:* [restate the request verbatim].

Supplied: [file name]. *Note:* [one line explaining how it resolves the request].

Item 2. *Credit requested:* ...

Supplied: ... *Note:* ...

Currency confirmation: all supplied evidence dated within 30 days as at [date]. Broker contact: [name] • [email] • [mobile].

Naming convention suggestion: [Surname]_[DocumentType]_[YYYYMMDD].pdf — for example
Nguyen_Payslip_20260901.pdf. Clear file names materially reduce assessment time.

SECTION 8 • STEPS 12–16

Loan documents and settlement

What happens after approval, and where you are still in the loop.

PROCESS POINT	WHAT HAPPENS, AND WHAT YOU NEED TO KNOW
Solicitor instructions (Step 12)	Following approval, Mortgage Street Settlements prepares the solicitor instructions. Green Mortgage Lawyers generally receives the request within 24 to 72 hours, subject to the current SLA, and prepares the client loan documents.
Solicitor review and DocuSign (Step 13)	Green Mortgage Lawyers reviews the instructions and the file for any issue that may prevent loan-document issuance, including discrepancies in personal details, title information, mortgages and caveats. Once the review is complete, the DocuSign pack is issued to the primary borrower, then routed to secondary borrowers where applicable, and returns to Green Mortgage Lawyers for final review.
Settlement preparation (Step 14)	Once loan documents have been sent, returned and checked, settlement preparation begins. Settlements and Green Mortgage Lawyers may engage with the nominated solicitor or conveyancer, the other financial institution (OFI), and you as the PRIME+Q broker.
Booking and confirmation (Step 15)	Assuming all settlement conditions have been met, settlement is booked and confirmed. Broker notifications are issued through EMMS.
Settlement (Step 16)	The transaction settles. Settlement completion is the trigger for the post-settlement customer handover and, where applicable, the approved PRIME+Q application-fee refund process.

PRIOR-TO-SETTLEMENT CONDITIONS

Any prior-to-settlement condition must be satisfied and signed off **before** a formal settlement booking can be processed. If you are asked for an item at this stage, use the same disciplined response approach described in Section 7.2.

SETTLEMENT READINESS

Do not treat loan-document return as settlement-ready. Booking depends on cleared documents, signed-off conditions, and the relevant external parties being ready to settle. Setting client expectations off the back of a returned DocuSign pack is a common source of avoidable friction.

8.1 Where the CID path bites

If identification was completed via the **Certified Identification Form (CID)**, the JP-certified ID must be held **prior to settlement**. Confirm this is in hand well before the booking window rather than in the final days.

SECTION 9 • STEP 17

Post-settlement

Welcome Letter, account handover and the application-fee refund.

STEP 17**Welcome Letter and customer handover**

OWNER: MORTGAGE STREET / PRIME+Q

Within 24 hours of settlement, the PRIME+Q broker and the client are notified that the Welcome Letter has been issued. The Welcome Letter provides everything the client needs to move from settlement into ongoing loan administration:

- Loan account number(s)
- Instructions for accessing the relevant loan account(s)
- Customer Service contact details
- Directions for ongoing servicing and account queries

9.1 Application-fee refund

Where the application fee was prepaid on an eligible PRIME+Q broker-driven application, the associated fee is refunded following settlement, processed in 30-day cycles. The promotion is noted as valid to **31 December 2026**; current approved promotion terms and eligibility rules apply. Confirm eligibility with Mortgage Street Support rather than assuming it.

SECTION 10

Indicative operational timing

Milestone guidance — and what these timings depend on.

MILESTONE	INDICATIVE TIMING	OWNER
Submission receipt acknowledgement	Within 24 hours	Mortgage Street Support
Credit receipt / assessment	24–72 hours, subject to current SLA	Mortgage Street Credit
Solicitor instructions to document preparation	24–72 hours, subject to current SLA	Settlements / Green Mortgage Lawyers
Welcome Letter after settlement	Within 24 hours	Mortgage Street / PRIME+Q

SLA NOTE

All timeframes in this guide are indicative and subject to the prevailing Mortgage Street service levels, application complexity, file completeness and third-party response times. A complete, internally consistent Backpack is the single largest variable you control.

SECTION 11

Common causes of delay

Every item below is avoidable at the broker's desk.

These are the issues that most often stop a PRIME+Q file from moving. None of them are credit decisions — they are packaging and evidence failures that cost days before an assessor has even opened the file.

	CAUSE	HOW TO PREVENT IT
1	NexGen ID submitted	NexGen ID is not accepted. Use the ADVF, or the CID where you cannot complete the ADVF.
2	Missing ADVF or CID	Identification verification is mandatory on every application. No valid ID verification means the file may not progress at all.
3	Incomplete or illegible identification form	Check the form is complete, legible and signed where required before it goes into the pack.
4	Names or personal details do not match	Reconcile MyCRM, the SOCA, the ID and the supporting documents against each other. Middle names, married names and abbreviations are frequent offenders.
5	Expired evidence	Re-check the 30-day currency of payslips, bank/transaction statements and debt statements immediately before sending and again before any resubmission.
6	Missing or unsigned Privacy Declaration	Without it, the Equifax report cannot be ordered and the file cannot be assessed. Confirm every required applicant has signed.
7	Split submissions	One application, one cohesive pack, one email. Documents arriving across multiple emails must be reassembled before work can start.
8	Thin SOCA	The SOCA must explain the credit assistance, the transaction and the recommended structure — and be consistent with MyCRM and the evidence.
9	Undisclosed or inconsistent liabilities	Equifax / Veda data is reconciled against the application. Disclose and evidence liabilities up front rather than explaining them afterwards.
10	Unstructured resubmissions	Answer the exact Credit request, map each item to it, and use clear file names.
11	Missing broker contact details	A five-minute clarification call becomes a two-day email loop when contact details are not in the pack.
12	Application fee receipt not sent	The file does not progress to Credit until the receipt is held. Send it as soon as payment is made.

THE PATTERN

Almost every delay above is a consistency or currency failure, not a credit issue. A pack that reconciles internally — MyCRM to SOCA to ID to evidence — and is current at the date of sending will generally reach a Credit decision inside the indicative SLA.

SECTION 12

Broker submission checklist

Your front-end quality gate. Work top to bottom before every submission.

	REQUIRED ITEM	CONTROL / STANDARD
☐	Client objectives documented	Goals, needs, intended transaction and timing captured.
☐	MyCRM complete	Personal details, assets, liabilities, income and transaction summary complete.
☐	Current Rate Card checked	Residential / Commercial product selected on current criteria and suitability.
☐	Client acceptance obtained	Proposed PRIME+Q structure, pricing and application fee discussed with the client.
☐	Detailed SOCA included	Complete and consistent with MyCRM and the evidence.
☐	ID verification included	ADVF or CID. NexGen ID is not currently accepted.
☐	Privacy Declaration signed	All required applicant signatures held.
☐	Supporting evidence complete	Income, bank/transaction, debt and transaction-specific evidence included.
☐	30-day evidence check complete	Payslips, bank/transaction statements and debt statements current within 30 days.
☐	Broker contact details included	Email and mobile clearly shown inside the pack.
☐	One cohesive package	One application = one pack or PDF = one email.
☐	Correct inbox used	Sent to PrimeQ@mortgagestreet.com.au .
☐	Subject line format applied	PRIME+Q — [Applicant Surname(s)] — [Purchase / Refinance / Other] — New Application.
☐	Fee paid when requested	Tracking Number used as customer reference; payment receipt sent to Support.
☐	Credit requests mapped	Each response directly answers the outstanding Credit request or condition.
☐	EMMS monitored	EMMS used for live application and settlement status.

BEFORE YOU SEND

If any line above is unticked, the file is not ready. Sending an incomplete pack does not start the clock earlier — it starts a further-information cycle instead.

SECTION 13

Directory

Submission inbox, payment, portals, contacts and current forms.

13.1 Submission and payment

ITEM	VALUE
PRIME+Q submission inbox	PrimeQ@mortgagestreet.com.au
PRIME+Q broker support line	02 8059 6500
Application-fee payment portal	Westpac PayWay — https://www.payway.com.au/MakePayment?BillerCode=303578
Biller Code	303578 (Mortgage Street)
Customer Reference Number	Application Tracking Number (file / application number)
Amount	\$399 Premium products / \$1,295 Optimax products
Purpose	Application Fee

ENTER THE PAYWAY PARTICULARS EXACTLY

Customer Reference Number, Amount and Purpose must all be input correctly. A payment lodged without the Tracking Number as the Customer Reference Number cannot be matched to your file, and the application will not progress until it is reconciled. Send the receipt to Business Support as soon as payment is made.

13.2 Systems and portals

SYSTEM	ACCESS
EMMS — live application and settlement status, and document upload for resubmissions	https://emms.net.au/ — unique broker login credentials
MQG Lending — PRIME+Q tab	https://mqglending.com.au/ — current rate cards and PRIME+Q forms
MyCRM	Broker's own instance — export used to build the submission

13.3 Mortgage Street contacts

PRIME+Q applications are serviced by the existing Mortgage Street contact list. Use the shared PRIME+Q inbox for new submissions; use the addresses below for the function concerned.

FUNCTION	CONTACT
Relationship Manager — Krishan Khelawan	Krishank@mortgagestreet.com.au • 02 8116 1003
Business Support	BusinessSupport@mortgagestreet.com.au

FUNCTION	CONTACT
Credit	credit@mortgagestreet.com.au
Credit escalation	CreditEscalationTeam@mortgagestreet.com.au
Settlements	settlements@mortgagestreet.com.au
Compliance	compliance@mortgagestreet.com.au
Arrears	arrears@mortgagestreet.com.au
Commission enquiries	commissionenquiries@mortgagestreet.com.au
Operations	operations@mortgagestreet.com.au

Post-settlement customer service contact details are provided directly to the client in the Welcome Letter.

13.4 Current forms and rate cards

All PRIME+Q rate cards and forms are published on the **PRIME+Q tab** at <https://mqglending.com.au/>. Download the current version each time — do not reuse a copy saved locally.

DOCUMENT	LOCATION
PRIME+Q Residential Rate Card	mqglending.com.au — PRIME+Q tab
PRIME+Q Commercial Rate Card	mqglending.com.au — PRIME+Q tab
Applicant Details Verification Form (ADVF)	mqglending.com.au — PRIME+Q tab (interactive PDF)
Certified Identification Form (CID)	mqglending.com.au — PRIME+Q tab (interactive PDF)
PRIME+Q Privacy Declaration	mqglending.com.au — PRIME+Q tab
Statement of Credit Assistance (SOCA)	Broker-produced — supplied by you inside The Backpack, not a Mortgage Street form

WHY THE FORMS ARE NOT BOUND INTO THIS GUIDE

The ADVF and CID are interactive, fillable PDFs. They are issued as standalone files so that the form fields remain usable. Always download the current version from the PRIME+Q tab at mqglending.com.au rather than reusing a copy saved locally.

SECTION 14

Document control

Version history, release controls and change log.

14.1 Document details

FIELD	VALUE
Document title	PRIME+Q Broker Process Guide
Status	Controlled guide — Broker Edition
Version	1.0
Effective date	1 September 2026
Owner	PRIME+Q / Mortgage Street
Audience	PRIME+Q accredited brokers
Source documents	PRIME+Q Master Process Guide v1.0 (27 August 2026); PRIME+Q Broker Process Guide v1.0; How to Select the Right Rate (effective 1 September 2026); How to Verify Identification; PRIME+Q process infographics

14.2 Release controls

CONTROL TO CLEAR BEFORE ISSUING THIS GUIDE EXTERNALLY	
☐	Submission inbox, broker support line, PayWay biller code and portal URLs confirmed as current and monitored.
☐	Application fee amounts, promotional eligibility and promotion end date confirmed as current.
☐	Rate annexure (Figure 2) confirmed as the current effective version; superseded extracts replaced.
☐	Product criteria — credit index minimums, maximum LVRs, Risk Fee and LMI positions — validated against current PRIME+Q policy.
☐	All referenced forms confirmed as the current approved PRIME+Q versions on the mqglending.com.au PRIME+Q tab.
☐	SLA wording confirmed with Mortgage Street Support, Credit and Settlements.
☐	EMMS access instructions confirmed as current.
☐	Change log updated and a new version number issued.

14.3 Change log

VERSION	DATE	CHANGE SUMMARY
1.0	1 Sep 2026	Initial consolidated PRIME+Q Broker Process Guide. Merges the Broker Process Guide and Master Process Guide (broker-relevant content) with the Broker Process Journey, rate selection and identification verification infographics into a single controlled broker-facing document.

VERSION	DATE	CHANGE SUMMARY

PRECEDENCE

This is an operational guide only. Current PRIME+Q policy, product criteria, rate cards and formal credit requirements prevail where they differ from this guide. Rates, fees and promotional terms are indicative, point-in-time and subject to change. Issue a new version number and update the change log whenever a material process control changes.