

Referral Process for Heartland Reverse Mortgage

The National Consumer Credit Providers regulations require that Intermediaries follows a strict process for the receipt and referral of reverse mortgage enquiries and applications.

Below is the process for Reverse Mortgage applications & any other business to be referred to Heartland Seniors Finance Pty Ltd (Heartland):

1. Referral Form to be completed by referrer's staff and signed by the customer
2. Referral form to be faxed/emailed to Heartland within 5 days of member signing the Referral form
3. Heartland will contact customer to run through product and loan process
4. If suitable, information will be sent to customer including illustration, application form and needs analysis
5. Once returned Heartland will assess loan application and needs analysis
6. Email updates will be sent to Referrer's contact to confirm progress
7. All communication will be direct via the potential customer
8. On settlement of application, appropriate payment will be paid to Referrer