Process of Mortgage Broker Assist: A study on EZY Hub Ltd

Submitted To:

Dr. Md. Anhar Sharif Mollah
Head of Finance Department
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Submitted By:

Inthakar ul Islam Sakib
ID: 221-11-1463
Program: BBA (Major in Finance)
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Date of Submission: 13/11/2025

Internship Report

on

Process of Mortgage Broker Assist: A study on EZY Hub Ltd

Letter of Submission

Dr. Md. Anhar Sharif Mollah
Head of Finance Department
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Subject: Submission of Internship Report on “Process of Mortgage Broker Assist: A study on EZY Hub Ltd”

Dear Sir,

It is my pleasure to present my internship report, which is entitled Process of Mortgage Broker Assist: A study on EZY Hub Ltd. The current report has been done as a partial requirement course in the Bachelor of Business Administration (BBA) course in the Faculty of Business and Entrepreneurship at Daffodil international university.

The report is founded on my three months practice experience at Ezy Hub Limited, Baridhara DOHS, Dhaka, as a Junior Finance Executive in Mortgage Broker Assistance Department, in the period of June to August 2025 under the guidance of Mr. Kawsar Ratul, the Senior Financial Executive.The internship involved different activities, including analysis of client data, checking documents, credit checking, comparing lenders, and submitting a loan on CRM platforms, such as Salestrekker, MyCRM, and ApplyOnline (AOL). It offers a brief overview of the mortgage assistance process in enhancing financial efficiency and client satisfaction as discussed in the report.

I would greatly like to embrace your precious advice and support during the process of writing up this report. The experience has additionally assisted me in filling the gap between theory and practice in the area of finance.

I wish that this report will satisfy your needs and will showcase the experiences that I have gained as an intern.

Sincerely yours,
Inthakar ul Islam Sakib
ID: 221-11-1463
Major in Finance
Department of Business Administration
Daffodil International University

Letter of Approval

This is to certify that the internship report entitled "Process of Mortgage Broker Assist: A study on EZY Hub Ltd" has been prepared and submitted by Inthakar ul Islam Sakib, ID: 221-11-1463, a student of Bachelor of Business Administration (BBA) with a major in Finance at Daffodil International University.

The report is carried out under my supervision as one of the partial conditions of the BBA program completion in the Faculty of Business and Entrepreneurship. This paper is inspired by his three months internship experience in the Ezy Hub Limited, Baridhara DOHS, Dhaka, Bangladesh, which was conducted between June 2025 and August 2025.

To my knowledge, the report is a unique piece and has never been submitted to some other academic or professional purpose. The presented content and analysis are based on the personal learning of the student and the observations and work experiences that the student had during his internship period.

I would recommend this report to be submitted and assessed in part compliance with the requirements of the degree of the Bachelor of Business Administration (BBA).

19/11/2025

Dr. Md. Anhar Sharif Mollah

Head of Finance Department

Department of Business Administration

Daffodil International University

Acknowledgment

I would like to firstly wish to thank Almighty Allah who gave me the strength, patience and determination to manage to complete my internship program and prepare this report entitled, Process of Mortgage Broker Assist: A study on EZY Hub Ltd.

I would like to acknowledge my whole heartfelt gratitude to Dr. Md. Anwar Sharif Mollah, the Head of the Finance Department, Daffodil International University, who has been of great assistance, her constant supervision, and helpful recommendations during the period of the internship and the report writing. His suggestions and support have been critical in improving the level and scope of this report.

I would also like to show my appreciation to my organizational supervisor, Mr. Kawsar Ratul, Senior Financial Executive at Ezy Hub Limited, who has been constantly mentoring and guiding me and has also provided me with professional environment where I was able to apply my theoretical knowledge to the work scenarios. His feedback and practical informing behaviour were constructive and greatly assisted me in getting a real-life picture of what the Mortgage broker Assistance process is all about.

I also appreciate all the employees and team members in Ezy Hub limited who collaborated with me, assisted and guided me during my time as an intern. Their teamwork and professionalism enabled me to get to know how teamwork contributes to success within a corporate setting.

Lastly, my family and friends deserve all the credit in this process as I am highly grateful to them for their continuous encouragement and support. It could not have been easy to achieve this without their inspiration and insight.

19/11/2025

Inthakar ul Islam Sakib
ID: 221-11-1463
Major in Finance
Department of Business Administration
Daffodil International University

Declaration

It is my personal declaration that the internship report, which is known as the “Process of Mortgage Broker Assist: A study on EZY Hub Ltd”, has been written by me as a mandatory part of my BBA program, which is a Bachelor of Business Administration, at Daffodil International University.

The present report is the result of my practical experience in the course of my three months of the internship program within Ezy Hub Limited, which is situated at Baridhara DOHS, Dhaka, Bangladesh, between June 2025 and August 2025. It is an original piece, which has not been presented to any other institution, university, or any other organization to be awarded with any degree, diploma, or a certificate.

The information and analysis presented in this report is founded on personal observations and data about my direct involvement in the organization as well as the available documents related to the internship time. When any outside sources of information are applied, proper acknowledgements have been done.

I thus, testify that this report is a true account of my learning experience as a professional at Ezy Hub Limited.

19/11/2025

___

Inthakar ul Islam Sakib
ID: 221-11-1463
Major in Finance
Department of Business Administration
Daffodil International University

Executive Summary

The report about the internship, which is presented below as the “Process of Mortgage Broker Assist: A study on EZY Hub Ltd”, is a partial fulfillment of the Bachelor of Business Administration (BBA) course on Finance in the Faculty of Business and Entrepreneurship of Daffodil International University. It is founded on a three month internship experience at Ezy Hub Limited, Baridhara DOHS, Dhaka, where I was employed to work in Mortgage Broker Assistance Department as a Junior Finance Executive between June and August 2025.

The report delves into the functionalities and analysis of the Mortgage Broker Assist process that assists the Australian mortgage brokers in documenting the loans, assessing the financial analysis, managing the compliance and submitting the mortgage loans online. It lays stress on the accuracy, transparency, and efficiency of financial services using digital systems.

The hands-ons experience during the internship covered the process of the entire mortgage application, such as data collection of clients, financial checking, creation of CRM profile (Salestrekker, MyCRM, Flex), and application of the loan through the ApplyOnline (AOL) system. I also learned on how to interpret credit reports, evaluate borrowing capacity, evaluate products offered by different lenders, and make sure that it is compliant with the industry standards.

The experience has also given an insight into the scope of Ezy Hub limited as an outsourcing service provider within the banking processing sector globally. It enhanced my data management, communication, teamwork and time management skills in a digital financial space.

In general, the internship provided the gap between theory and practice and enhanced my technical, analytical and professional skills in the area of financial operations and mortgage services.

Table of Contents

Chapter 1:

Introduction

1.1 Introduction

Internship programs constitute very crucial component of academic education that helps to close the gap between theory and practice. They also offer a chance to students to gain practical exposure, workplace dynamics and professional competencies needed to advance to a career. As a Finance student of Daffodil international university, my internship experience at Ezy Hub Limited has been an important move towards the realization of how finance, digital technology, and customer service should be integrated in the international financial service world.

Ezy Hub Limited is a business process outsourcing company and a digital consulting firm that offers professional back-office support to global companies. The organization deals with various service lines, such as in digital marketing, business consultation, and financial process outsourcing. The Mortgage Broker Assistance unit is one of its diversified operational units that are important in helping the Australian mortgage brokers handle and process home loan applications with ease.

My internship was directed at the investigation of Mortgage Broker Assist process of supporting brokers in evaluating the financial profile of clients, arranging the documents connected with the loans, and making sure that all the documents and agreements are in compliance with the regulations and demands of lenders. Being a member of the finance and operations team, I was engaged in the preparation of mortgage applications, the gathering of financial data, building client profiles in CRM software such as Salestrekker, MyCRM, and Flex, and submitting them via ApplyOnline (AOL).

The experience has enabled me to comprehend how digital tools improve financial operations, accuracy, and turnaround time in the mortgage processing. This report is, therefore, an in-depth account of the Mortgage Broker Assist workflow and its role towards operational efficiency, accuracy, and client satisfaction.

1.2 Scope of the Study

This internship report includes all the activities of the Mortgage Broker Assist process at Ezy Hub Limited. The paper sheds light on actual process of preparation of mortgage applications, verification of documents and communication with clients and brokers.

Specifically, this report focuses on:

- Knowledge on the organization and functions of Mortgage Broker Assistance Department at Ezy Hub Limited.
- Seeing the way digital platforms and CRM systems are applied to mortgage loans management and financial documents.
- Researching on the relationship between the accuracy of financial data, financial compliance and the efficiency of loan processing.

Determining the learning outcomes that will be consistent with the academic theories of the field of finance and organization management.

The analysis provided in the report is restricted to the working process, and the professional experiences obtained during the internship time.

1.3 Objectives of the Study

The internship was equipped with certain learning and analytical aims. The key research aims of this research are:

- To learn the entire process flow of Mortgage Broker Assist process and how it affects the efficiency and satisfaction of the clients with regard to loan processing.
- To examine how digital tools and CRM systems (i.e. Salestrekker, MyCRM, and ApplyOnline) can be used to automate and streamline the financial aspects of mortgage broking.
- To find out the professional and technical abilities formed under the influence of the practical experience in the sphere of the financial documentation, compliance, and mortgage assessment.

1.4 Methodology of the Study

The internship report has been compiled meticulously on a mixture of primary and secondary data gathered in the course of the three months internship in Ezy Hub Limited.

Primary Data Sources

- Firsthand monitoring of process of mortgage loans.
- Hands-on experience in CRM systems and web-based submission systems.
- Meeting with my organizational supervisor, Mr. Kawsar Ratul, and other members of the team regularly and discussing with them.
- Engagement in task-based activities such as document verification, data entry and lender communication.

Secondary Data Sources

- Internal documentation, training manuals and company web site.
- Internet materials and articles connected with mortgage broking and Australian financial laws.
- Literary sources of financial service outsourcing and online workflow systems.

All the gathered data were combined to comprehend how the digital processes and financial operations interact to develop an efficient mortgage assistance system.

1.5 Limitations of the Study

Although it was best attempted to ensure that the study was comprehensive, a few limitations were faced during the internship period:

- Time Constraint: The three months period of the internship was quite limited to get in-depth knowledge of all fields of mortgage operations.
- Confidentiality Issues: Privileged information entrusted to client data as well as lender policies could not be accessed because of privacy and compliance limitations.
- Small Areas of Observation: As an intern, I primarily performed duty in operational and documentation work, and I did not have much exposure to managerial decisions or meetings with clients.
- Dependence on Digital Systems: Being system driven, the workflow continuity of CRM platforms was occasionally disrupted by any technical failures or the delays of digital systems.

Regardless of these shortcomings, the internship has given me some good experiences in management of financial processes, accuracy in operations and professional discipline in a global mortgage broking setting.

Chapter 2:

Organization Overview

2.1 Company Profile

Ezy Hub Limited or EZY Digital Hub is a global establishment of digital facilities and outsourcing services company, offering extensive business process support services. The company was founded in 2020 and has the headquarters in Harrison, ACT, Australia and has its branch office in Bangladesh, Baridhara DOHS, Dhaka.

Ezy Hub Limited is one of the larger Ezy Group comprising of agile business entities that provide a variety of back-office and digital support services in various industries. The company mission is to provide efficient and technologically based business solutions which enable international clients to concentrate on their business core and outsourcing of the second but important business processes.

Ezy Hub has gained a good reputation in Bangladesh in providing Mortgage Broker Assistance, Digital Marketing, Web Development, Content Creation and business consulting services. It also offers Australia, UK, and North American companies specialized outsourcing assistance to maximise work processes and enhance customer satisfaction with skilled manpower and digital systems.

2.2 Mission

Ezy Hub Limited mission statement is to empower business across the world and this is achieved through the provision of cost effective, accurate and technologically advanced back-office and digital solutions.

The company also aims at providing excellence in the form of innovation, professionalism and teamwork and upholding the standards of service quality and operational effectiveness of its business.

2.3 Vision

The mission of Ezy Hub Limited is to be the world leader in digital outsourcing and financial process management offering reliable support to businesses and boosting productivity, innovativeness, and sustainability in the long term.
Ezy Hub has a vision of expanding its international business through integration of human skills with digital technology to make business processes easier to the clients of various industries.

2.4 Areas of Service

Ezy Hub Limited offers a wide range of services that are aimed at satisfying various clients. It is a digital transformation, data management, and process automation expert.
The major areas of service include:

- **Mortgage Broker Assistance:** Mortgage brokers have been assisting Australian mortgage brokers in processing mortgages, financial data management, and compliance verification and submission to lenders.
- **Digital Marketing Services:** The company provides SEO, SEM, SMM, and content development services to increase brand awareness.
- **Web Design and Development:** The construction of responsive and user-friendly websites of businesses of different sizes.
- **Back-Office Support:** This includes virtual support, administrative support and document processing to international clients.
- **Outsourcing and BPO Services:** It is the management of data entry, research, and other repetitive actions though necessary in the business to enhance efficiency.

Through these services, Ezy Hub Limited helps organizations improve their operational productivity while maintaining cost-effectiveness and precision.

2.5 Organizational Structure

Ezy Hub Limited has a functional and hierarchical organizational structure that guarantees effective coordination of the departments and direct supervision of employees.

The top level is the Executive Management team that develops policies, strategic goals, and world client management plans. Under that are other functional departments that would be tasked with executing those strategies in operations.

The key divisions include:

- Mortgage Broker Assistance Department
- Finance and Accounts Department
- Digital Marketing Department
- Web Development Department
- Human Resources and Administration
- Client Relations and Communication

Every department is headed by a corresponding team leader or executive that is accountable to the senior management. Bangladesh branch has strong connections with the Australian headquarters where real-time communication is ensured by digital communication and project management systems.

2.6 Operational Workflow

Ezy Hub Limited has an operational workflow that is designed with digital platform, automation and specialization of work. The company is run on a project-based system, in which every service, particularly mortgage assistance, is run on a set workflow:

1. **Client Request & Task Assignment:** The brokers or the clients post the request of tasks via a digital channel.
2. **Data Collection & Document Review:** The specified team gathers the financial and personal data of clients or brokers.
3. **Data Entry & Processing:** All of the information is inputted into CRM applications such as Salestrekker, MyCRM, or Flex.
4. **Quality Review:** The members of the senior team check the data and make sure it is compliant with the policies of the lenders.
5. **Submission & Feedback:** The file is payment is finally submitted to the concerned lender via ApplyOnline (AOL) and proper updates and feedback monitoring then takes place.

This is a digital workflow that guarantees accuracy, efficiency and timely delivery and this is what makes Ezy Hub a trusted back-office support provider to international financial firms.

Chapter 3:

Operational Framework of Mortgage Broker Assist

3.1 Mortgage Broker Assist Concept

The Mortgage Broker Assist is a loan application assistance program which assists licensed mortgage brokers when they represent their clients in the loan application. The assistants are the functional extension of the office of a broker carrying out all the administrative and analytical work required.

The service includes:

- Collection of client financial information and documents.
- Developing profile of clients in the specialized CRM systems.
- Accomplishing initial check-ups concerning eligibility and servicing of loans.
- Getting documents ready and uploading them in the lender portals.
- Tracking the application status and communicating with regard to the application.

Mortgage broker assist process in Ezy Hub Limited is done by a special team of certified personnel in the policies of lending in Australia, documents requirements and regulations. The company maintains several brokers at a time, which has guaranteed uniformity and exactness in various loan files.

The model is particularly useful to Australian mortgage brokers outsourcing the back-office tasks that are associated with time wastage to be able to deliver services faster without affecting compliance and data security.

3.2 Mortgage Broker Assist Process Workflow

The Mortgage Broker Assist process at Ezy Hub Limited has a structured workflow that is step by step to ensure that the process is accurate, fast, and pleasing to the clients.

Step 1: Client Meeting and Data Collection

It starts by having a mortgage broker meet with a customer and learn about his or her financial goals, whether it be to buy a new house, refinance a current existing loan or even seek a construction loan. The broker then sends the information of the clients and financials to the Ezy Hub team.

Step 2: Privacy Consent and Credit Guide

A Credit Guide and Privacy Consent Form are provided to the client electronically signed before they may go ahead. The documents guarantee adherence to the Australian credit laws, data protection and responsible lending policies.

Step 3: CRM Data Entry

Upon signed consent, the assistant establishes a profile of a client in a CRM application (Salestrekker, MyCRM, or Flex). It involves capturing of personal, financial and employment data to form a complete client file.

Step 4: Document Verification and Missing Information Request (MIR)

All documents that are presented to the assistant are checked such as identification, income, payslips, and liabilities. In case any data is not received, a Missing Information Request (MIR) is forwarded to the client to allow them to provide the information that has not been received.

Step 5: Generation and Evaluation of Credit report

Equifax or other credit reporting agencies provide a report of credit to examine the borrowing history, loans and repayment of the client. This measure is to provide a full financial evaluation before submitting the loans.

Step 6: Objective and Product Selection of Loans

Depending on the needs of the client, loan objectives (refinance, pre-approval, or top-up) are determined. The assistant assists in comparing the rates of lenders, policies and eligibility requirements to offer the best loan solution.

Step 7: Serviceability and Pricing Assessment

The assistant uses the serviceability calculators provided by the lenders to assess the income and expenses of the client to know his potential to make repayments. However, special pricing request can be done to have a better interest rate.

Step 8: Preparation of compliance

After the lender and type of loan are chosen, the assistant prepares compliance documents such as Credit Proposals, Disclosure Documents and the Mortgage Paper with all the policies being met.

Step 9: Submission of a File using ApplyOnline (AOL)

Once the broker approved and the client signed the loan file, the assistant uploads the complete loan file through ApplyOnline (AOL) a centralized loan file submission system that the majority of Australian lenders use. The supporting documents are uploaded and confirmed prior to submission.

Step 10: File Tracking and Lender Communication

Once submitted, the assistant monitors the progress of the application, addresses any lender questions and provides feedback to the broker as to the status of the file (Conditional Approval, Formal Approval or Settlement).

This organized process makes every step of the mortgage process transparent and accountable; this will reduce delays and keep clients satisfied to the maximum.

Fig 1: Mortgage Broker Assist Process Workflow

3.3 Types of Loans Processed

At the internship, I got to work on the processing of various mortgage loan categories that have varied requirements. The key categories that are administered under Mortgage Broker Assist process are:

- Pre-Approval Loans- Before purchasing a property.
- Final approval after meeting all lender conditions is called formal (Unconditional) Approval.

- Refinance Loans- Sell current loans to a different lender at a better rate or cash-out.
- Top-Up Loans -Borrowing on top of an already existing mortgage.
- Construction and Land Loans - Construction of property or purchasing of land.
- First Home Guarantee (FHG) / First Home Owner Grant (FHOG) - Government-supported loans to first time buyers of a home**.**

The various types of loans have varying requirements in terms of documentation and lender communication, which are executed in a systematic manner at Ezy Hub with the help of the workflow.

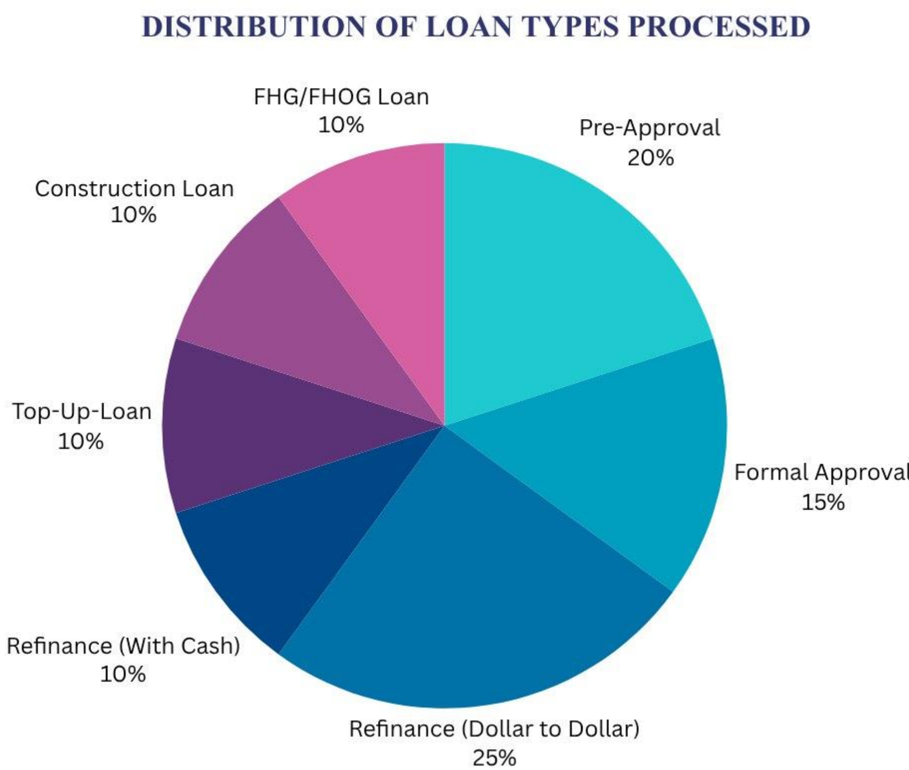

Fig 2: Loan Processed Types

3.4 Used Software and Digital Platforms

Ezy Hub Limited is one of the firms that use a set of dedicated Customer Relationship Management (CRM) and digital submission systems to operate mortgage services effectively. The key systems that I involved myself include:

- **Salestrekker:** This system is used in creating and managing clients profile, loan data and task tracking.
- **MyCRM:** The other CRM that some brokers are using to enter data and manage loans.

- **Flex:** This is also an industry-specific CRM loan processing, client management, and compliance tracking software.
- **ApplyOnline (AOL):** The principal platform of applying and uploading compliance documents to lenders.
- **Equifax:** This is used to produce credit report on clients and also to check on liabilities.

All of these systems enhance the efficiency of the workflow, minimise the number of manual errors, and guarantee the security of the data and its international financial standards.

3.5 Importance of Mortgage Broker Assist

Mortgage Broker Assist process will have many operational and strategic benefits to both brokers and clients:

- **Greater Efficiency:** Document collection, credit report generation and allowances are processed in a faster, systematic manner.
- **Compliance Assurance:** Provides the compliance with the Australian lending regulations and documentation standards to all loan files.
- **Reduction of errors:** Digital tools also reduce the number of errors made by a person, improving the accuracy of financial information.
- **Broker Time Saving:** This allows brokers to do the client advisory and relationship management business and the back-office team takes care of technical business.
- **Improved Client Experience:** Loan approval will be faster and communication will be more transparent, which will result in strongly improved client satisfaction.

Therefore, Mortgage Broker Assist process plays a critical role in ensuring that the quality of service, compliance, and efficiency of operations in contemporary mortgage operations are maintained.

3.6 Relevance to Ezy Hub Limited's Operations

In the case of Ezy Hub Limited, one of the key revenue generating units of the company is the Mortgage Broker Assist department. It is a pointer of the ability of the company to execute international financial services outsourcing with accuracy and responsibility.

It is in this department the Ezy Hub shares business with various Australian mortgage brokers where back-office and compliance services are provided; which adds a direct contribution to the reputation of the company when it comes to precision, professionalism, and reliability in the services provided.

In addition, the company helps to improve the ranking of the country in the global outsourcing and financial processing industry by training the professionals in Bangladesh in international mortgage systems.

Chapter 4:

Roles and Responsibilities

4.1 Roles and Responsibilities

The internships are the transition between theoretical and practical studies that helps the students apply the theoretical knowledge to practical experiences. The Ezy Hub Limited is a company that I had an honor of serving as a Junior Finance Executive in Mortgage Broker Assistance Department during my internship where the main duty is to assist the Australian mortgage brokers in processing loan applications until submission.

The department is under the financial outsourcing business of Ezy Hub which allows full administrative and technical assistance to mortgage brokers. I was in charge of managing client financial information, building loan applications within CRM platforms, conducting compliance audits, and engaging brokers to make sure that loan applications are submitted on time and with the correct details.

In this position, I had an in-depth experience regarding the Australian mortgage process, digital financial tools, and professional discipline needed to achieve accuracy, compliance, and client satisfaction in financial operations.

4.2 Major Responsibilities During the Internship

Throughout the three months of my internship in Ezy Hub Limited, I had a set of guided roles that I had to undertake under the guidance of Mr. Kawsar Ratul, Senior Financial Executive. All tasks belonged to one stage of Mortgage Broker Assist working process.

My key responsibilities included:

1. Data Collection and File Preparation

    - Collecting personal and financial details of clients like income, liabilities, assets, expense etc.
    - Checking of such documents as payslips, bank statements, identification (passport/driving license), and property contracts.
    - Checking and making sure that all the supporting documents were properly formatted and complete.

2. File Creation and CRM Data Entry

    - The formation of comprehensive profiles of clients in Salestrekker, MyCRM, and Flex systems.
    - Making correct entries of the contents of loan, type of interest to be charged, repayment pattern and credit information.
    - Sorting electronic folders and keeping records of all clients in system based files.

3. Generation and Analysis of Credit Report

- Retrieving the credit history and current liabilities of the clients using the Equifax Credit Report System.
- Credit information used to aid in determining the eligibility of clients to take a loan and their capacity to repay that loan.

4. Document Verification and Compliance Checks

    - Checking all documents uploaded into the system to ensure that they are within the standards of lenders and regulation.
    - Signing Fact Find and Privacy Consent forms to ensure the transparency and the correspondence with the Australian lending law.

5. Loan Assessment and Lender Comparison

    - Shopping around between interest rates, loan attributes and policy parameters among various lenders.
    - Helping in choosing the best lender according to the goals and the outcomes of serviceability of the client.

6. ApplyOnline (AOL) Submission

    - Final submission of loan applications and supporting documents to ApplyOnline (AOL).
    - Checking all information against each other between CRM and AOL submission forms.

7. Communication with Brokers and Lenders

    - Professional communication with mortgage brokers through email and project.
    - Responding to inquiries of lenders and advising brokers on the status of the loan like Conditional Approval, Formal Approval or Settlement.

8. Team Collaboration

    - Collaboration with the Ezy Broking Team, in terms of sharing work, addressing problems connected with clients, and submission deadlines.
    - Helping the other interns and staff examining loan files, or with document preparation.

Such roles not only taught me a practical knowledge about the financial documentation but also equipped me with technical accuracy, professional communication, and time management ability.

4.3 Rationale Behind the Assigned Roles

All the jobs that were assigned to me were planned strategically to fit in the workflow of the organization and also to support my academic studies in the field of finance and financial operations.

- Link to Academic Knowledge:
  Activities such as credit report analysis, data interpretation, and financial documentation were directly related to academic courses such as Financial Management, Credit Analysis and Banking Operations.
- Professional Skill Development:
  Through my experience in working on live cases of mortgaging, I have gained accuracy in financial recording and have realized the essence of compliance as far as international financial services are concerned.
- Digital Competency:
  CRM systems and digital submission platforms such as Salestrekker and ApplyOnline increased my technical skills in financial automation systems that are the key in the contemporary finance.
- Operational Awareness:
  My interaction with brokers and their working process made me more aware of the nature of international business cross-border financial outsourcing and bridged the divide between theoretical finance and the global business process.

In a nutshell, all the requirements helped me to develop my career background in operation finance and financial services.

4.4 Real-life illustrations of activities performed

To demonstrate how well I participated, some of the feedbacks relating to the tasks I had accomplished during the internship include:

Example 1: Client File Creation in Salestrekker

The new client file I was assigned was an Australian broker who had an interest in acquiring a refinance loan. I had to check all the documents provided including the payslips, bank statements and previous loan statement of client and create a complete profile in the Salestrekker. I did all the data of entering it and ensured that all the gaps in the information are covered under Missing Information Request (MIR) form.

Example 2: Credit Report Analysis

Some of the clients, in one of them, I developed a credit report with Equifax that was showing a lot of liabilities, including personal loan and credit card balance. I summarised my findings and discussed them with the broker regarding the repayment details that in turn helped to calculate the borrowing capacity of the client in the right way.

Example 3: Lender Selection and File Submission

In another situation I compared the policies and the interest rates of the various lenders in order to determine the best lender to deal with the client regarding the refinance plans. I then created the compliance documents and uploaded the file on ApplyOnline (AOL) after obtaining permission during broker approval.

These assignments made me realize that accuracy, attention to detail and communication are significant issues that contribute to a fluent process of loan approvals.

4.5 Professional Conduct and Ethical Responsibilities

Ezy Hub Limited adheres to high ethics and confidentiality in the professional sphere. Being an intern who worked with financial information, I adhered to all organizational policies in the areas of:

- Confidentiality: Strong privacy of the personal and financial data of the clients.
- Accuracy: This was to ensure that all the data entered in CRM systems was checked and was error-free.
- Time Management: Ensuring that all the assigned files are completed within the stipulated deadline to ensure the continuity of the workflow.
- Team Ethics: Helping others and being professional when communicating with brokers and lenders.

These obligations were not only done in accordance with the values of the company but also helped me become more aware of corporate discipline and ethical adherence to financial activities.

Chapter 5:

Key Learnings and Experiences

5.1 Overview of Internship Learnings

Internships are instrumental in the development of the professional identity of a student since they expose them to the real world and gives them a chance to implement the theory within a real-life situation. The internship experience in Ezy Hub Limited provided me with a useful platform to observe, learn, and be part of the working and financial operations of Mortgage Broker Assistance Department.

This internship taught me the role of financial data management, compliance, communicating with clients, and using digital tools in the creation of a smooth and effective mortgage processing system. In addition to the technical skills, the experience also helped me grow personally since it also enhanced my communication, analytic and decision making skills in a professional setting.

5.2 Key Technical Learnings

Through my internship, I was able to get a practical experience on the digital tools, digital systems, and data analysis work that is necessary in the financial outsourcing industry. Among the key technical lessons, there are:

- **Hands on Experience in Mortgage Processes:** I understood the way in which Australian mortgage applications are prepared through the data gathering of clients to the lenders. This encompassed exposure to loan evaluation, compliance documentation and settlement processes.
- **CRM and Digital Platforms:** The experience of working on Salestrekker, MyCRM, Flex, and ApplyOnline (AOL) helped me realize that technology can merge financial processes, automate operations, and guarantee accuracy of the data.
- **Credit Report Interpretation:** By creating and looking at the Equifax credit reports, I was able to understand the role of credit history as it relates to the ability of the client to borrow and the value of checking liabilities prior to a loan being given to a client.

5.3 Professional and Organizational Learnings

In addition to technical knowledge my internship experience also helped me to develop professionally. Among the major professional lessons learned are:

- **Team Collaboration:** The Ezy Broking Team experience made me understand the significance of collaboration, coordination, and time management. I was informed about the importance of communication to maintain continuity of the workflow and timely delivery of the project by the team members.
- **Communication between the client and the broker:** My communication competencies at the professional level were formed due to the frequent interaction with brokers and team

leaders. Mastering the ability to be clear, pleasant, and accurate in communication was one of the key achievements of my career.

- **Work Discipline and Accountability:** Intersectionality of the internship enabled me to embrace professional discipline in terms of meeting deadlines, keeping accuracy, and being held responsible about the responsibilities assigned to me.
- **Attention to Detail:** I came to know that any minor mistakes in the financial documentations or data entering may cause significant issues in loan issuance. This experience made me more careful and careful in handling delicate financial information.

5.4 Connection with Academic Knowledge

The internship enabled me to put into practice various financial and management theories that I had learnt in the course of my academic programs at Daffodil international university. Combining educational experience with the work experience helped me improve my knowledge of the following topics:

- **Financial Management and Analysis:** The financial profiles of clients were easily interpreted by me utilizing knowledge of financial ratio, cash flow analysis and decision-making models.
- **Banking and Credit Management:** Courses in banking operations and credit evaluation directly helped me to work on analyzing credit reports and the requirements when taking a loan.
- **Financial Information Systems:** Applications of CRM software and financial software were similar to the information system classes I undertook and focused on the role of technology in the accuracy and efficiency of financial services.
- **Ethics and Corporate Governance:** The ethical conduct, confidentiality, and professionalism are the aspects that my internship strengthened, and these factors were stressed in my academic course.

This relationship between theoretical knowledge and practice helped to close the disjuncture between theory in classrooms and practice in the workplaces.

5.5 Soft Skills and Personal Development

Besides technical and academic development, the internship experience in Ezy Hub limited aided in the personal and interpersonal development. Among the key soft skills that I gained, there are:

- **Time Management:** Multitasking with different files helped me to be more organized with time and meet deadlines.
- **Problem-Solving:** Answer queries posed by lenders and fixing documentation mistakes have enhanced my skills of critical and analytical thinking.

- **Confidence and Self-Reliance:** Practising on real loan files on a regular basis gave me more professional confidence and independence in making decisions.
- **Professional Ethics:** The ability to keep confidential and accountable, made me understand the importance of being an upright person in working with client data.

5.6 Illustrations of Growth and Experience

The following are the examples of my development during the internship period:

- **From Learning to Execution:** During the first few weeks, I had to be supervised in order to make CRM entries and compliance checks. Nevertheless, towards the end of the internship, I managed to work on complete loan applications on my own and make sure that they are completely filled and correct.
- **Improved Analytical Judgment:** I started analyzing credit reports solely on basis of the information, however, over time, I started analyzing the financial information in holistic manner, that is, I needed to analyze the income stability, liabilities and the repayment habits.
- **Improved Communication Skills:** First, I experienced a problem in writing official messages to brokers because as time and criticism came, I became structured, more professional and more concise**.**

These incidences show how the knowledge in the classroom was transformed to the level of professional competence through my internship level.

Chapter 6:

Critique and Reflections

6.1 Overview of Reflections

Self-development and organizational context are the two areas that the critique of an internship experience allows the student to review. It enables to identify the strengths, weaknesses as well as the prospect of improvement and provides a fair-minded perspective of the realistic working environment.

During my internship experience at Ezy Hub limited, I was in a position to observe the professional operations of a global outsourcing company that was operating in Mortgage Broker Assistance. It was also an experience in learning as I not only got to learn the technical part of being engaged with the management of mortgages but also about the inner workings of a team, communication and leadership within a company.

This chapter will outline my reflections concerning the performance of the organization, the management practices, the culture within the workplace, and the problems I had during the internship period. It also contains my self assessment of progress when it comes to confidence, flexibility as well as professional preparedness.

6.2 Evaluation of the Organization

Ezy Hub Limited has founded itself as a talents driven and professionally run company. It has strength in that; it provides compliant, accurate and timely financial processing services to international customers, mostly in the Australian mortgage industry.

Strengths Observed

- **Structured Workflow and Digital Systems:** The firm has clear processes that are backed by superior CRM applications like Salestrekker, MyCRM and ApplyOnline (AOL). This will provide accuracy and transparency throughout the processing of the loans.
- **Professional Work Culture:** The company possesses diversified and non-discriminative and good working environment. The incentive is to operate as a team and share feedback and acquire new skills in employees.
- **Devotion to Quality and Compliance:** The emphasis on document verification, compliance testing, and data confidentiality is suggestive of the adherence to the international standards of the financial services by the organization.

Weaknesses Observed

- **Very little experience in decision making:** the interns are at the level of operations and are barely involved in the managerial or strategic meetings thus they have little knowledge about managerial or strategic decision making in the businesses.
- **High Workload Periods:** Due to large number of client files that an employee can work on daily, there is work pressure thus, may lead to stress and deadlines.

All these limitations are not detrimental to the company and its performance and professionalism make it one of the best learning platforms in the sphere of finance and business students.

6.3 Evaluation of the Internship Experience

I struggled but was pleased to have this internship experience at Ezy Hub Limited. It provided me with a practical experience of application of financial theories and concepts that I had studied at university.

Positive Aspects of the Experience:

- The company was convinced in providing a real client information to the interns and we were assigned the responsibility of actual cases of loan.
- This environment was quite favorable to work in since the senior executives provided feedback and instructions in a timely manner.
- I also got to know how to execute complicated online procedures such as submitting the loan through ApplyOnline, lender policy interpretation and credit evaluation process.

Areas for Improvement:

- The learning of the external client contact might have also contributed to my knowledge on customer service and advisory roles.
- It would be better to have a longer internship period to be better informed of the post-settlement processes.

Overall, it was an eye-opening experience which helped me grow in terms of the development of my analytical, technical and professional abilities to a significant degree.

6.4 Problems and Obstacles of the Internship

Any internship is linked with a circle of issues that causes the maturity of the specialists. Working in Ezy Hub Limited exposed me to several problems that taught me some essential lessons on how to be flexible and resolve problems.

- **Technical Problems:** In the first weeks, one of the problems I had to face was the inability to perform tasks on multiple CRM systems simultaneously. My management of Salestrekker and ApplyOnline became perfect after further practice and support.
- **Pressure of Data Accuracy:** Mortgage business is full of accuracy. Any minute weaknesses in the monetary contribution would lead to the lender rejection. This experience allowed me to realize that each candidature will have to be checked, and I will have to pay a lot of attention to details.

- **Meeting Deadlines:** There were also cases where different loan files had to be handed in within the same day. Dealing with stressful work helped me to improve my time management and focus on capabilities.
- **Cross-Time Zone Coordination:** Communication delays were also at times experienced in turn around time of tasks as the brokers were in Australia, and we in Bangladesh. The other important professional lesson was to know how to cope with these timing differences.

All these matters contributed to my flexibilities, problem solving skills as well as perseverance within a workplace.

6.5 Self-Reflection

Reflecting on my experience in the course of the internship, it can be seen that it made quite an impact on my vision of finance, professional communication, and organizational behavior. I was more disciplined, more precise and more sure about my job.

- I was also shown how to integrate between theoretical and practical decision making.
- I acquired competence on the ability to interpret real financial data and apply theoretical knowledge to real-life scenarios.
- I also learnt the value of collaborating as nothing can be accomplished within this department without collaboration and mutual assistance.
- The practice also taught me to handle the pressure in a graceful way and how to fit in an extremely fast-paced digital work environment.

Overall, this internship has provided me with a better level of self-awareness and self-realization of my interest in the field of financial services and business process management.

6.6 General Reflection on Learning Outcomes

This internship was not only a professional requirement but also a learning process which enriched me with knowledge on the way the financial world functions in a global front.

The most important are the following results:

- Sound understanding of the mortgage lending systems and compliance systems.
- Better competence in financial records analysis and report writing.
- Sophisticated CRM digital literacy.
- Improved the soft skills such as communication, teamwork, and critical thinking.
- Increase in the awareness of financial outsourcing ethical and regulatory practices.

The experiences will form a powerful support of my future career as a financial worker, business analyst, or outsourcing of financial services in the global scope.

Chapter 7:

Conclusion

7.1 Summary of the Internship Experience

Mr. Kawsar Ratul is a Senior Financial Executive at Ezy Hub Limited who supervised me throughout my three-month internship with the company; I served as a Junior Finance Executive between June 2025 and August 2025. My major responsibility was assisting Australian mortgage brokers to prepare loan applications, check client data, and submit the completed files via online application websites like Salestrekker, MyCRM, and ApplyOnline (AOL).

The internship has enabled me to have actual experience in data collection, credit analysis, documentation, compliance verification, and financial reporting. I also discovered that the accuracy of financial and the efficiency of operations have a direct effect on client satisfaction and performance of the organization. Furthermore, I gained a deeper insight into how digital tools and CRM systems help companies to automate, boost productivity, and comply in the global financial services sector.

This internship helped me not only to strengthen my technical knowledge but also to develop my interpersonal and professional skills like teamwork, time management, communication, and ethical responsibility.

7.2 Key Findings

Based on observations and experience, the following major results were obtained:

- **Digital Integration Enhances Accuracy and Speed:** CRM tools, as well as submission platforms such as ApplyOnline, have made the process of applying to loans highly efficient, reduced the occurrence of manual errors, and improved workflow efficiency.
- **Compliance Is the Foundation of Financial Services:** All mortgage processing phases such as client approval, submission of mortgage loans must conform to rigid regulatory and documentation requirements. Adherence is a way of transparency and safeguarding all the stakeholders.
- **Communication and Coordination Are Critical:** This can be achieved through the effective coordination between brokers, assistants, and lenders to make sure the operations are smooth and the loan is settled in time. Effective communication eliminates procrastination and improves customer confidence.
- **Teamwork Drives Productivity:** The team work attitude in Ezy Hub Limited proved that teamwork and supporting one another are the important aspects of a successful financial operation.

7.3 Contribution to Academic and Professional Growth

This internship has been very crucial in supporting my academic knowledge and equipping to my professionalism. The practical experience helped me to relate the theories of finance, banking and business communication that are taught in the classroom to the actual financial processes.

- **Academic Contribution:** My experience in credit analysis, loan documentation, and financial data management is practical and reinforced my background knowledge on the fundamental subject matter in finance.
- **Professional Growth:** I acquired much of the basic professional skills, which involve paying attention to details, discipline, flexibility, and ethical awareness, which will ultimately work to my advantage in my future career in the field of finance and banking.
- **Confidence Building:** The practice of handling real client files, as well as with the most advanced software tools, has contributed to my gaining self-confidence to work in strictly structured corporate environments and accomplish complex financial operations independently.

7.4 Personal Reflection

This internship entailed not only a learning process but also a self-development process. It reshaped my understanding of the working life and helped me to recognize my strong points and weak points.

I also got to know on how to be organized when things become stressful, be critical and communicate effectively with other colleagues and supervisors. I also learned that technical experience, moral responsibility, and human contact are what make one successful in the financial career.

7.5 Conclusion

Finally, my experience within Ezy Hub Limited gave me an overall exposure to Mortgage Broker Assist process, which helped me know how financial analysis, documentation, and digital systems could work collaboratively in a global outsourcing setting.

The experience enabled me to use my academic knowledge in practical application in the financial practice which has helped me in developing skills not only technically but also professionally. I have a better insight into the international financial operations, mortgage processing standards, and significance of compliance and accuracy within the financial industry.

The internship is a priceless experience that has been a milestone to both my academic and career life. It has reinforced my mind to work in the field of finance, banking or financial process management whereby I can still use and exercise the knowledge and skills acquired during this work process.

Chapter 8:

Implications and Recommendations

8.1 Implications of the Study

The implications of the internship experience are of quite a number both in the academic, organizational and professional level.

1. Academic Implications

The internship was a good exposure to the real world that helped me to reinforce my academic knowledge in finance, banking, and business management. It showed the application of such concepts as credit analysis, financial documentation, risk assessment and communication with clients in real life.
By performing practical tasks, i.e., credit report analysis, document verification, and comparisons of lender policies, I got a chance to observe how financial theories can directly affect business choices and customer satisfaction.

2. Organizational Implications

Organizational wise, the internship has brought to my attention how critical it is to have digital efficiency, data accuracy and regulatory compliance.
The experience of Ezy Hub Limited utilizing current CRM solutions (Salestrekker, MyCRM, ApplyOnline) demonstrates that technology is at the center of enhancing the productivity of operational processes. Nevertheless, the experience also showed how the further optimization of the process can be achieved with the help of automation and standard training programs of new interns.

3. Professional Implications

This internship is useful in shaping my perception of corporate ethics, teamwork, and accountability, which helped me grow professionally. It has also taught me that when it comes to financial outsourcing, precision, confidentiality and collaboration are the keys to success.
It also consolidated the importance of lifelong learning since the mortgage activities and mortgage policies change with time and technology.

8.2 Recommendations

According to my experience and observations in the internship, I have come up with various recommendations that can be applied to the organization and future interns.

Recommendations for Ezy Hub Limited

- **Enhanced Training Program:**
  A well-organised training programme on CRM software and compliance regulations among new interns may increase effectiveness in the first learning process.

- **Periodic Performance Feedback:**
  Regular performance reviews and feedback sessions would facilitate the interns to learn where they could improve and reinforce their performance.
- **Expanded Exposure:**
  It might be a good idea to give interns an opportunity to engage in some client or broker communication processes to enhance their knowledge of customer service dynamics.
- **Workflow Automation:**
  More automation of repetitive administrative duties would decrease the amount of manual labor and minimize the chances of human mistake.

References

1. **Ezy Hub Limited.** (2024). *Company Overview and Services.* Retrieved from https://ezydigitalhub.com/
2. **Australian Securities and Investments Commission (ASIC).** (2023). *Responsible Lending and Credit Licensee Obligations.* Retrieved from https://asic.gov.au/
3. **Equifax Australia.** (2023). *Understanding Credit Reports and Scores.* Retrieved from https://www.equifax.com.au/
4. **Salestrekker.** (2023). *CRM System for Mortgage Brokers.* Retrieved from https://salestrekker.com/
5. **MyCRM.** (2023). *Loan Management Software for Brokers.* Retrieved from https://mycrm.com.au/
6. **ApplyOnline (NextGen).** (2023). *Mortgage Application Submission Platform.* Retrieved from https://www.nextgen.net.au/
7. **Daffodil International University.** (2024). *Internship Guidelines for BBA Students.* Department of Business Administration, Faculty of Business and Entrepreneurship.
8. **Mollah, M. A. S.** (2025). *Internship Supervision Materials.* Department of Business Administration, Daffodil International University.
9. **Ezy Hub Limited (Internal Documents).** (2025). *Mortgage Broker Assist Training Manual.* Baridhara DOHS, Dhaka.
10. **Ezy Hub Limited (Internal Workflow Guide).** (2025). *Operational Process for Mortgage Assistance.*

221-11-1463

ORIGINALITY REPORT

6%	6%	1%	4%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	Submitted to Daffodil International University Student Paper	3%
2	dspace.daffodilvarsity.edu.bd:8080 Internet Source	2%
3	123dok.com Internet Source	1%
4	www.coursehero.com Internet Source	<1%
5	docplayer.net Internet Source	<1%
6	"Cryptocurrencies in National Laws", Walter de Gruyter GmbH, 2025 Publication	<1%

Exclude quotes	Off	Exclude matches	Off
Exclude bibliography	Off		