

1. FY 2025 Income Tax Rates has been updated.

2. Self Employed

When the employment type is self-employed, a 'Details' button appears. This brings up a self-employed calculator, allowing the lender to update information obtained from the applicant's financial documents.

Application layer > Income tab

Type	Name	Occupation	Net annual income	Net additional	Date	Actions
Employee (PAYG)	Test Test	NIMO	\$106,433.00	\$0.00	01/01/2000	EDIT
Self Employed	Test Test	Bank Worker (6143)	\$110,162.00	\$0.00	01/01/1990	EDIT DETAILS

The Self-Employed Calculator

- Taxable Income – total gross income.
- Non-Incurring Income – formula – the value in this field will be subtracted from the Taxable Income.
- Deduction of One-off Items – formula – the value in this field will be subtracted from the Taxable Income.
- Add Back – formula – this value is added to the Taxable Income.
- Income Allocation % – for scenarios where there are multiple partners, and their share of the income is to be allocated.
- Owner % of Income – the business owner's share of income.
- The Final Gross Income – this is the final value after all calculations.

	Previous Year	Recent Year
TAXABLE INCOME	\$0	\$0
NON-INCURRING INCOME	\$0	\$0
DEDUCTION OF ONE OFF ITEMS	\$0	\$0
ADD BACKS +		
TOTAL ADDBACKS	\$0	\$0
TOTAL INCOME	\$0	\$0
INCOME ALLOCATION %		100%
GROSS INCOME		\$0
GROSS INCOME ALLOCATION		\$0
OWNER % OF INCOME		100%
FINAL GROSS INCOME		\$0

CANCEL SAVE

The final gross income will overwrite the applicant's originally inputted income value and create a change log to record the change in income values as shown below.

If two years are entered, the average of the two years is taken after all calculations

Average annual taxable income over the past two years *

\$150,000

Income period *

Annual
▼

Net annual income **\$110,162.00**

3. CDR Updates – Basiq Comprehensive reporting with PDF attachment

Nimo has updated the Basiq integration to include comprehensive reporting, which will now display Basiq expense categories and PDF documents in the documents tab.

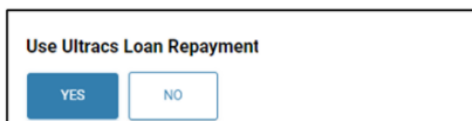
The application layer and assessment layers have been updated to reflect the changes.

Edit Application						
OVERVIEW	APPLICANTS	PRODUCTS	ASSETS	LIABILITIES	INCOMES	
Expenses	\$614,820 P.A.					
Type	Now	Future	Actions	Required	Provided	
Department Stores	\$0.00	\$0.00	EDIT	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Dining Out	\$590.59	\$590.59	EDIT	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Collection Agencies	\$0.00	\$0.00	EDIT	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Debt Interest Accrual	\$0.00	\$0.00	EDIT	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Dishonours	\$0.00	\$0.00	EDIT	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Cash Advances	\$0.00	\$0.00	EDIT	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

4. Ultracs repayments

Nimo now offers the option to use Ultracs repayments within the platform instead of the standard universal government repayments.

A toggle button has been added to the Marketing > General Settings tab to switch between the two.



The image shows a rectangular box with the title "Use Ultracs Loan Repayment". Below the title are two buttons: a blue button labeled "YES" and a white button with a blue border labeled "NO". The "YES" button is currently selected.

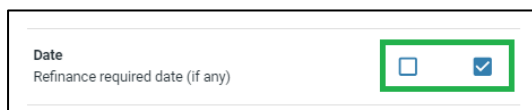
Form Builder Steps to be completed:

If the Ultracs repayment option is enabled, a date must be populated in the application layer > product tab to allow the calculation of repayments.

The following questions which relate to this date are included within the purpose module in the form builder called:

- Purchase settlement date (estimated)
- Refinance required date (if any)
- Purchase date (estimated)

If you do not want these questions to appear in the application form, please uncheck the 'Active' checkbox but keep the 'Required' checkbox ticked to allow staff members to enter the or date in the staff portal which is used to calculate the repayments.



The image shows a form field with the label "Date" and the text "Refinance required date (if any)". To the right of the text are two checkboxes. The first checkbox is unchecked, and the second checkbox is checked. A green rectangular box highlights both checkboxes.

5. Broker Flow

Broker flow is now available in NIMO.

To enable please turn on the feature in the 'Collect Bank Statement' module and uncheck 'Bank statement'

Form Builder (Collect Bank Statement module)

Text Enter Brokerflow referral code:	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	EDIT
Text Enter Brokerflow Document ID:	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	EDIT
Button Submit to Brokerflow	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	EDIT
Select BankStatements	<input type="checkbox"/>	<input type="checkbox"/>	EDIT

Customer application form view.

When the broker enters their referral code and document ID, Nimo will retrieve the bank statement and pre-populate the Nimo sections as usual.

Step 7/13 **Collect Bank Statements** [SAVE](#)

Your Bank Statements. Instantly.

We can use your internet banking information to collect relevant data on the value of your income, expenses, assets and liabilities. This can only be provided, with your authorised permission, via an independent provider of web based bank statement data retrieval services, known as Illion Open Data Solutions Pty Ltd trading as BankStatements.com.au.

This means that you won't have to upload your statements and provide the details manually enabling us to assess your application quickly. These details will only be uploaded once and only used for this application.

If you prefer to provide your information manually, please select SKIP at the bottom of this page.

If you would like to continue using Bank Statements, please select 'I Agree' below. Please note that you should always confirm the accuracy of any extracted Bank Statement information

Enter Brokerflow referral code: *

Enter Brokerflow Document ID: *

6. Glass's Guide Updated

Nimo has updated the Glass Guide integration to offer both immediate API connectivity and the option for monthly uploaded data files.