

## Credit Card Uplift

We are pleased to announce an enhancement to our **Credit Card module** with the enhancement of our **‘Balance Transfer’** option, along with additional **customisable fields** in the product selection.

### Balance Transfer & Improved Product Selection:

- **Balance Transfer Percentage** and **Balance Transfer Term** fields have been added and are now **displayed in the product selection**.
- The below options are now also configurable and can be displayed in the Product Selection.

Loan value \*

**\$20,000**

Select from the following products.

<b>Nimo Credit Card</b>			
Interest Rate	10%		
Interest Rate - Cash Advances	10.50%		
Balance Transfer%	5.20%		
Balance Transfer Term	10		
Annual Fee	\$100.00		
Interest Free Period	55 Days		
Monthly repayments	\$1,000.00		
			<b>SELECT</b>

- These fields provide applicants with greater transparency and enable administrators to configure them easily for each credit card product.
- They are configured within Form Builder in Nimo, under the Marketing layer.
- When the Purpose Credit Card module is included on a form, lenders can select ‘Edit’ and then select the fields they wish to display on their Credit Card Applications.

PURPOSE CREDIT CARD

Amount

Monthly repayments

☒

☒

EDIT

Percentage

Interest Rate

☒

☒

EDIT

Percentage

Interest Rate - Cash Advances

☒

☒

EDIT

Percentage

Balance Transfer%

☒

☒

EDIT

Number

Balance Transfer Term

☒

☒

EDIT

Amount

Annual Fee

☒

☒

EDIT

Number

Interest Free Period

☒

☒

EDIT

SAVE

CANCEL

Enhanced Conditional Approval Template for Multi-Loan Home Loan Applications

We’re pleased to announce an update to our **Conditional Approval Template** for Multiple Home Loan applications.

What’s New:

- The template provides a **clear and comprehensive breakdown** of all loans, including:
  - **Loan amounts**
  - **Loan splits**
  - **Products**
  - **Security details**
  - **Cross-securitisations**
- Each loan associated with the application is **individually listed**, making it easier for customers and stakeholders to understand the structure and components of the overall approval.

These enhancements are designed to improve clarity, transparency, and ease of communication for complex home loan applications. Below is an example of how the new and improved document will appear.

We are pleased to advise your Personal Loan application has been conditionally approved subject to the following conditions being met:

- Provision of a Guarantee and Indemnity.
- Provision of a copy of the Contract of Sale
- PARAMETERS FOR SPLIT LOAN DOC

The details of your loan are as follows:

Borrower Name(s)	Release Notes
<div><div>Loan Product</div><div>Purpose</div><div>Interest Rate Type</div><div>Repayment Type</div><div>Loan Amount</div><div>Interest Rate</div><div>Repayment Amount</div><div>Repayment Frequency</div><div>Loan Term</div><div>Security</div></div>	<div><div>Premium Home Loan Variable</div><div>Investment</div><div>30 years</div><div>Principal &amp; Interest</div><div>\$802,630.00</div><div>6.00% per annum</div><div>\$4,812.17</div><div>Monthly</div><div>30 years</div><div></div></div>
<div><div>Loan Product</div><div>Purpose</div><div>Interest Rate Type</div><div>Repayment Type</div><div>Loan Amount</div><div>Interest Rate</div><div>Repayment Amount</div><div>Repayment Frequency</div><div>Loan Term</div><div>Security</div></div>	<div><div>Premium Choice Home Loan</div><div>Investment</div><div>30 years</div><div>Principal &amp; Interest</div><div>\$1,024,101.00</div><div>5.25% per annum</div><div>\$5,655.12</div><div>Monthly</div><div>30 years</div><div></div></div>
<div><div>Loan Product</div><div>Purpose</div><div>Interest Rate Type</div><div>Repayment Type</div><div>Loan Amount</div><div>Interest Rate</div><div>Repayment Amount</div><div>Repayment Frequency</div><div>Loan Term</div><div>Security</div></div>	<div><div>Package Home Loan</div><div>Live in</div><div>30 years</div><div>Principal &amp; Interest</div><div>\$616,731.00</div><div>15.00% per annum</div><div>\$7,819.71</div><div>Monthly</div><div>30 years</div><div></div></div>
<div><div>Loan Product</div></div>	<div><div>Premium Choice Home Loan</div></div>

Purpose

Interest Rate Type

Repayment Type

Loan Amount

Interest Rate

Repayment Amount

Repayment Frequency

Loan Term

Security

Live in

30 years

Principal & Interest

\$1,000,000.00

7.45% per annum

\$6,957.84

Monthly

30 years

## Term Deposit Business

Our Term Deposit product has been successfully enhanced to support a complete **end-to-end Term Deposit workflow** across both **Origination** and **Core Banking** systems.

### Key Enhancements:

#### Origination:

- Enabled the **Term Deposit module** to support **Business Term Deposit (TDB)** products.
- In the **Application Menu**, updated display values for improved clarity:
  - **Business Term Deposit:**
    - **Type:** Business (aligned with business loans)
    - **Opportunity:** Investment
  - **Personal Term Deposit:**
    - **Type:** Personal (aligned with personal loans)
    - **Opportunity:** Investment
- Additional application display updates:
  - **Amount** column now shows the **term deposit value**.
  - **Applicant** column displays the **company name** (same behaviour as business loans).
  - **Phone** column shows the **mobile number of the first related party**, consistent with business loan behaviour.

<input type="checkbox"/>	Type	Status	Opportunity	Amount	Applicant	Phone
<input type="checkbox"/>	Business	Application	Investment	\$ 40,000.00	NIMO INDUSTRIES PTY LTD	██████████
<input type="checkbox"/>	Business	Application	Investment	\$ 40,000.00	NIMO INDUSTRIES PTY LTD	██████████
<input type="checkbox"/>	Business	Application	Investment	\$ 40,000.00	NIMO INDUSTRIES PTY LTD	██████████
<input type="checkbox"/>	Business	Application	Investment	\$ 200,000.00	NIMO INDUSTRIES PTY LTD	██████████

These changes ensure consistent handling of term deposit products and streamline visibility and management across the origination process.

We have also introduced a new enhancement to streamline the account opening process within Nimo.

**What's New:**

- Once an application is **successfully completed** and all **KYC requirements** have been met, a new '**Open Account**' button will be displayed.
- When clicked, the system will automatically open the account, and it will be immediately visible in the **Servicing** layer of Nimo.

