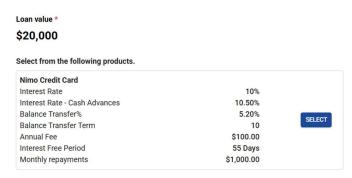
Credit Card Uplift

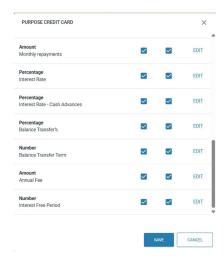
We are pleased to announce an enhancement to our **Credit Card module** with the enhancement of our **'Balance Transfer'** option, along with additional **customisable fields** in the product selection.

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.



- 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.



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.



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:
 - o 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:
 - o 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.



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.

