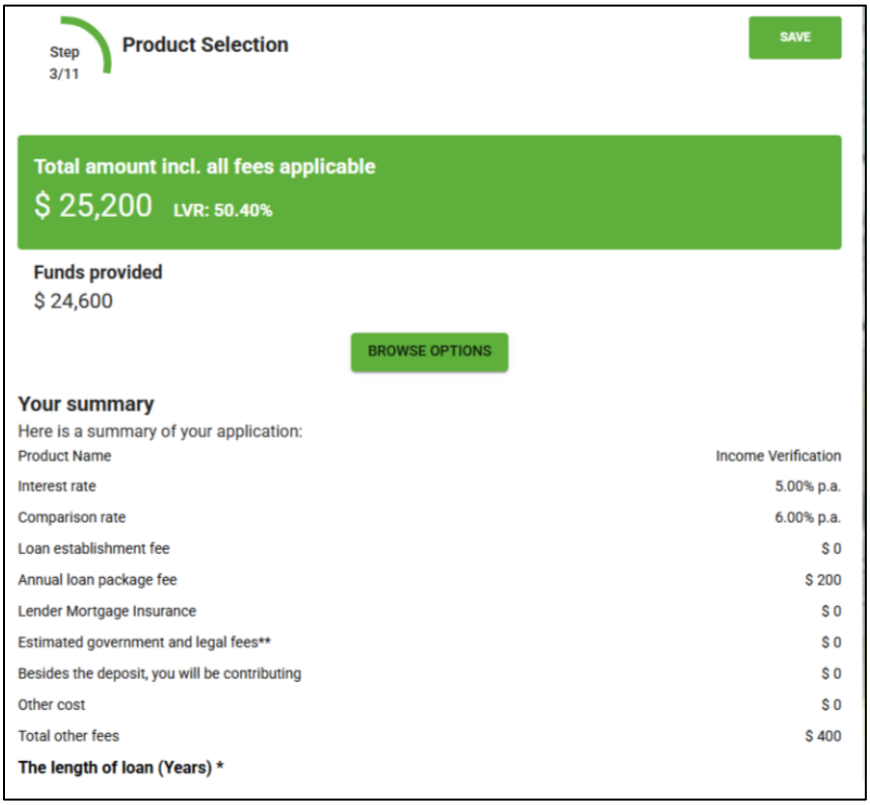
New LVR Calculation for Personal and Vehicle Loans

What's changing:

- LVR is now calculated after product selection and includes fees, providing a more accurate measure of risk.
- The interface has been refreshed, with Loan Amount and Funds Provided clearly displayed and configurable in Form Builder.



Lender Action Required in Staff portal:

- Review and adjust Pricing Table LVR limits to avoid product exclusions. Update forms by removing and re-adding the Product Selection module in Form Builder.

Check Product Selection PL Vehicle LVR Update for more information

Multi-Applicant Signing in Review and Submit

What's New:

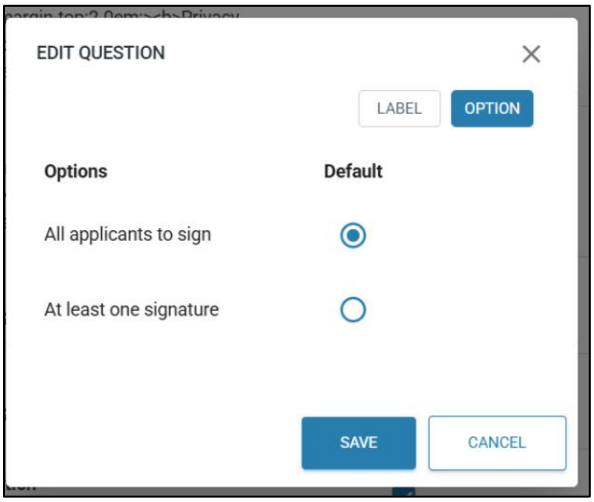
In applications involving multiple applicants, each applicant can now sign their application form individually using separate links shared with them. This uplift is especially useful when applicants are not completing the application together or when a broker is submitting the application on their behalf.

How it works:

<u>Form Builder:</u>

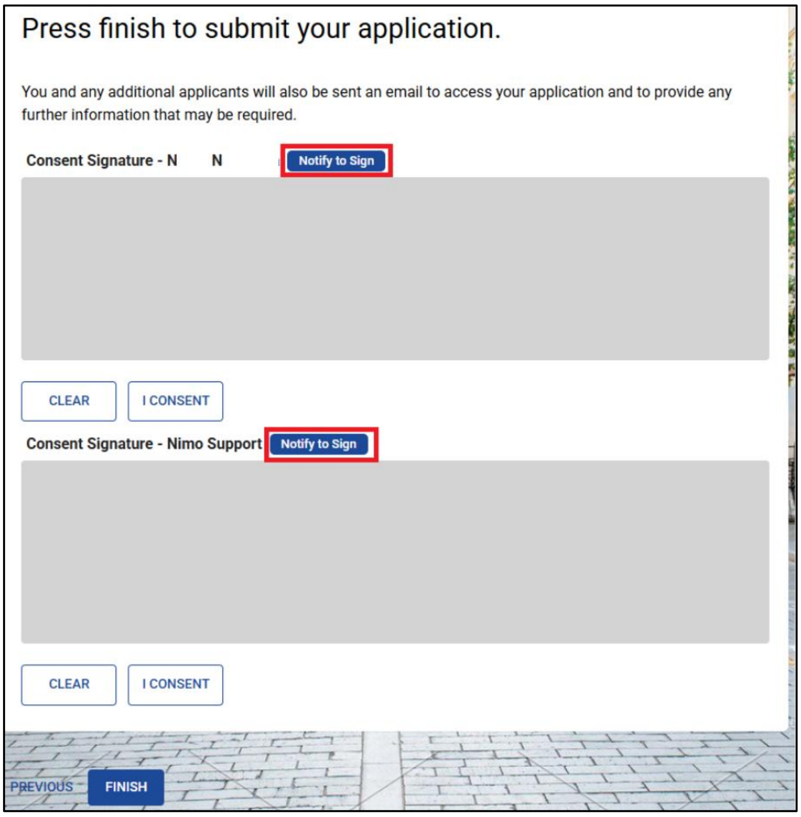
Select the form that requires multiple applicant signatures and enable the **Signature Requirements** option under the **Review and Submit** module.

Within this configuration, Lenders can define whether all applicants must sign the application or if a single signature is sufficient to complete the process, based on their requirements.



<u>Customer Form:</u>

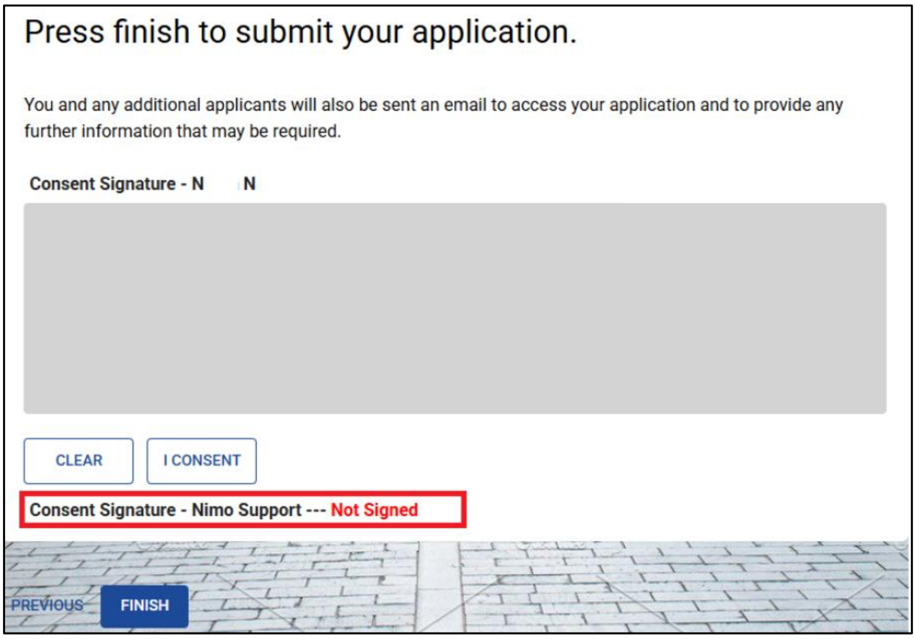
In the Review and Submit section of the loan application form, the user can notify applicants by clicking the "Notify to Sign" icon above the signature pad.



This sends an email and a text message with a signing link, using the email and phone number provided in the customer details section of the application as below.

The application cannot be submitted until all signature requirements are met. The user may either save the application or copy the application link to return later. Once the applicants complete their required signatures, the application is automatically submitted.

For example, if only one applicant's signature is required, the application is submitted after that signature. If both applicants are required to sign, the submission occurs after the second applicant signs.


Press finish to submit your application.

You and any additional applicants will also be sent an email to access your application and to provide any further information that may be required.

Consent Signature - N N

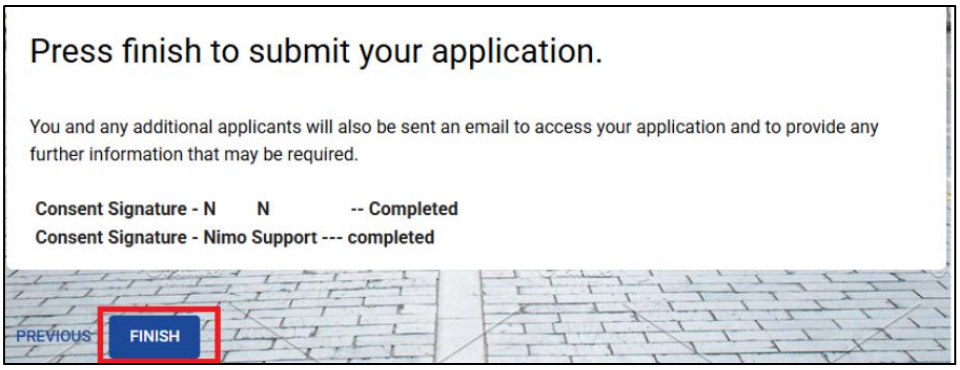
CLEAR

I CONSENT

Consent Signature - Nimo Support --- Not Signed

PREVIOUS

FINISH


Press finish to submit your application.

You and any additional applicants will also be sent an email to access your application and to provide any further information that may be required.

Consent Signature - N N -- Completed

Consent Signature - Nimo Support --- completed

PREVIOUS

FINISH

Duplicate Contact Details Check for Second Applicant / Related Parties

What's New:

- A new configurable feature has been introduced to help lenders identify and manage duplicate contact details across applicants. This enhancement flags instances where the same mobile number or email address is entered for both the primary applicant and the second applicant or related parties.
- Lenders now can control if an application with duplicate details may proceed or not.

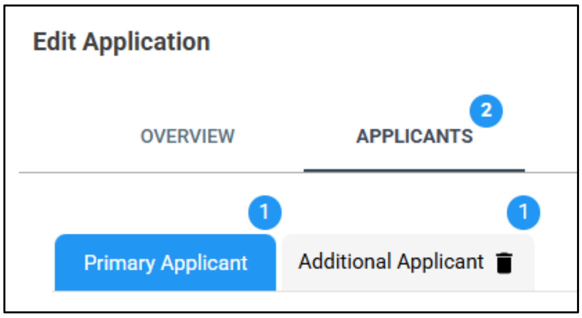
How it works:

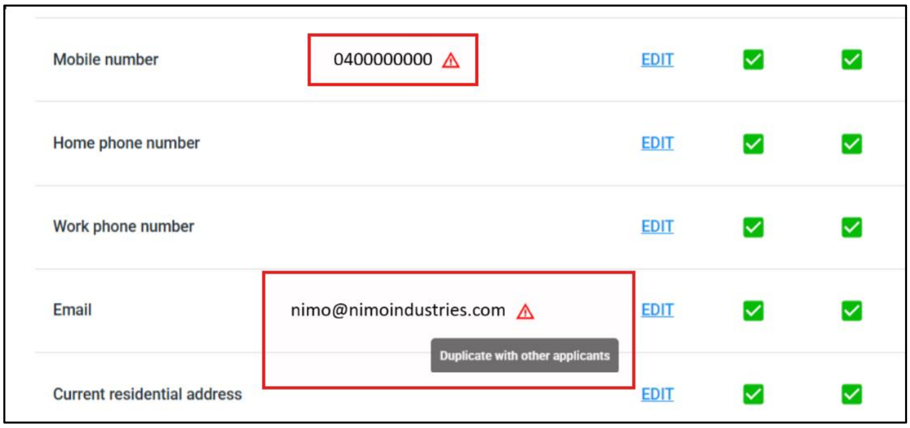
<u>Form Builder:</u>

A new setting titled "**Restrict duplicate details for mobile number and email**" is now available within the **Customer Details** and **Related Parties** modules. When this setting is enabled ("Yes"), the system will block submission of applications that contain duplicate contact details. If the setting is disabled ("No"), the application will still be allowed to proceed. Regardless, a warning message will appear to inform users of the duplication.

<u>Application Layer:</u>

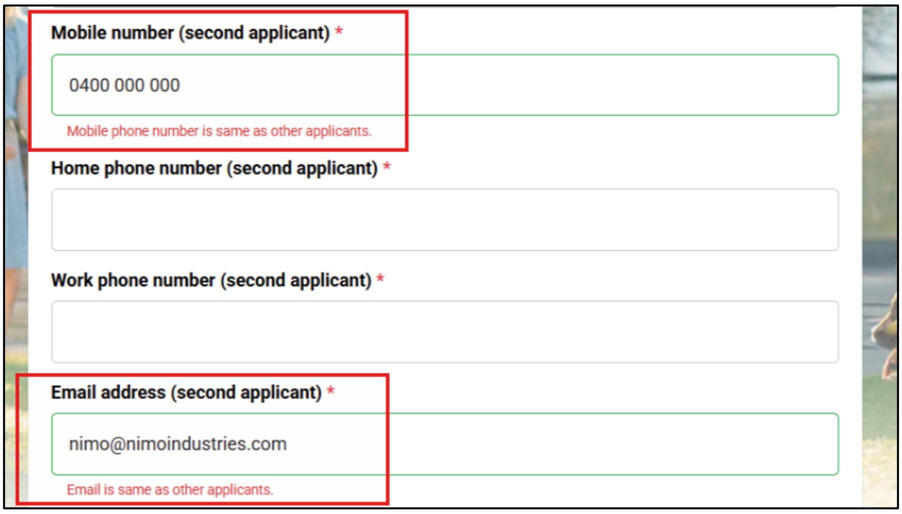
The Applicants section will display blue numbered bubbles to indicate tabs (Primary Applicant, Additional Applicants, or Related Parties) that contain duplicate mobile numbers or email addresses along with warning indicators.





Customer Form:

In the Customer Form, users will see a warning note if they attempt to enter a mobile number or email address that has already been used for another applicant.



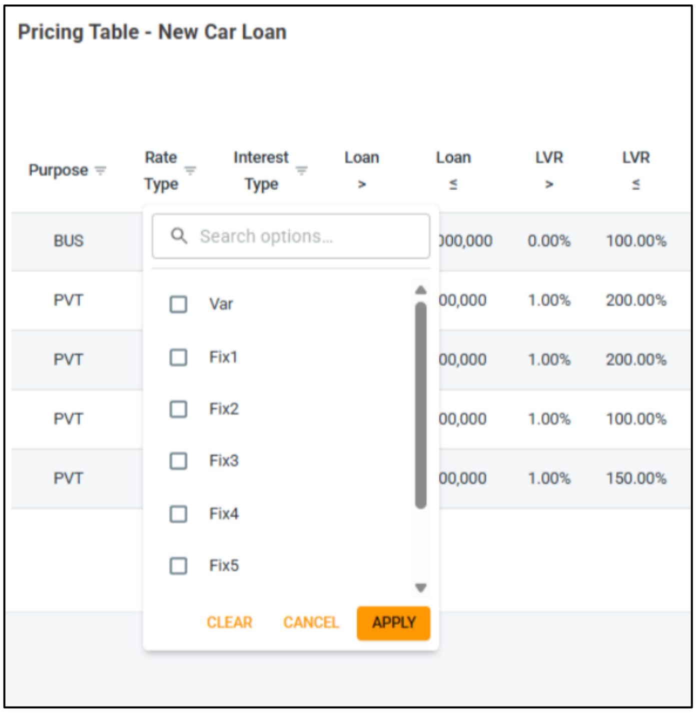
New Filter Functionality in Pricing Table

What's New:

- A filter feature has been added to the Pricing Table to improve usability and data accessibility for lenders.
- Lenders can now filter pricing results based on Purpose, Rate Type and Interest Type

How it works:

- Click the **filter icon** next to the term you want to filter. A drop-down list will appear.
- Select the values you want to filter by, then click **Apply**.
- The selected filters will be applied, and the table will update accordingly.



New Delete Button in Pricing Table

What's New:

- A Delete button has been added for each row of the Pricing Table, allowing lenders to remove unwanted or irrelevant entries directly. This provides greater control and helps keep the pricing data clean and relevant.
- All deletion actions are automatically recorded in the Change Logs, ensuring full traceability of any modifications made.