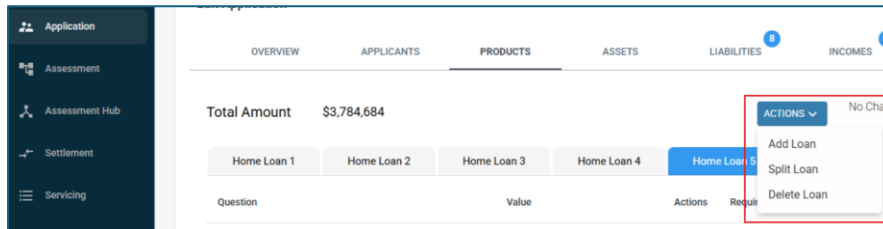


Configuring Multi-Loans inside Nimo

What's new:

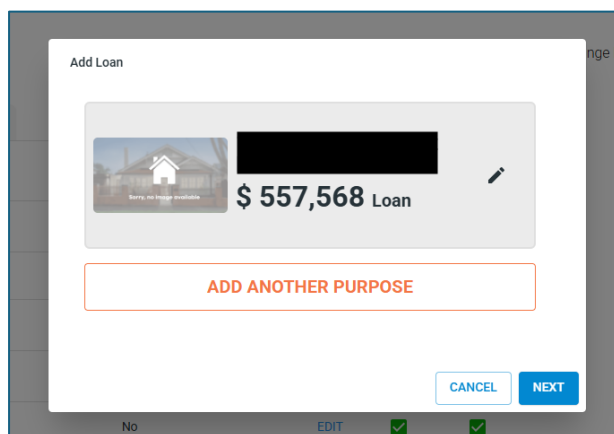
Lenders can now split, delete existing loans and add new loan purposes inside the staff portal.



How it works:

Adding Loans:

1. Navigate through Products > Actions > Add Loan
2. A pop-up appears with existing Loans. Click on **Add Another Purpose**



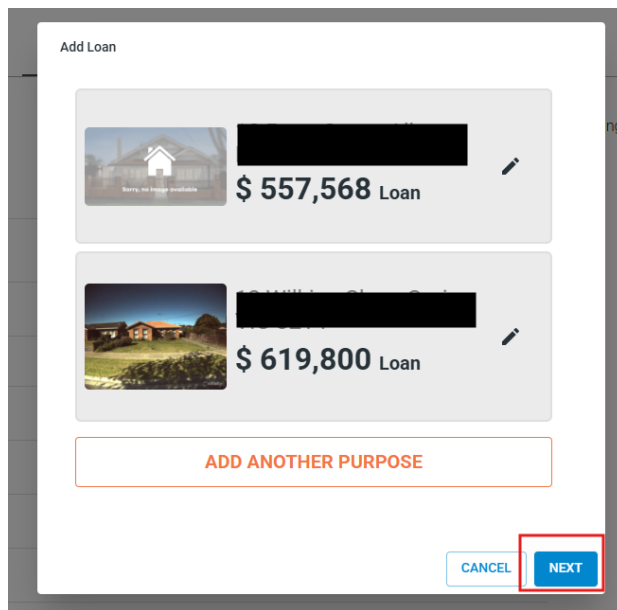
3. This triggers a pop-up where the Lender can fill in required details and click Save. This adds the new Property details and the Loan amount to the Add loan screen.

The screenshot shows a form titled 'Home Loan Multiple' with a progress indicator 'Step 1/2'. The form has several sections:

- 'Why are you looking for a loan? *' with buttons for 'Buying a home' and 'Refinancing'.
- 'Is the property to live in or for investment purposes? *' with buttons for 'Live in' and 'Investment'.
- 'Property address *' with a text input field and a search icon.
- 'Loan value *' with a text input field showing '\$0'.

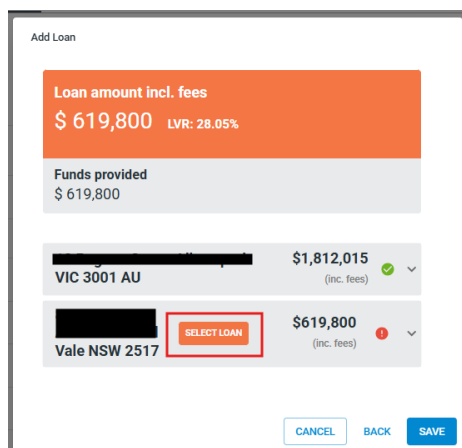
At the bottom are 'CANCEL' and 'SAVE' buttons.

4. On clicking Next, you'll be prompted to select a loan product



The screenshot shows the 'Add Loan' interface. It features two loan cards. The first card displays a house icon, a redacted address, and a loan amount of '\$ 557,568 Loan'. The second card displays a different house icon, a redacted address, and a loan amount of '\$ 619,800 Loan'. Below these cards is a button labeled 'ADD ANOTHER PURPOSE'. At the bottom right, there are two buttons: 'CANCEL' and 'NEXT'. The 'NEXT' button is highlighted with a red rectangle.

5. Click Select loan and complete Loan product selection as normal



The screenshot shows the 'Add Loan' interface with detailed information. At the top, an orange box displays 'Loan amount incl. fees' as '\$ 619,800' with an LVR of '28.05%'. Below this, a grey box shows 'Funds provided' as '\$ 619,800'. The screen lists two properties: 'VIC 3001 AU' with a value of '\$1,812,015 (inc. fees)' and a green checkmark, and 'Vale NSW 2517' with a value of '\$619,800 (inc. fees)' and a red circle with an exclamation mark. A red rectangle highlights the 'SELECT LOAN' button next to the 'Vale NSW 2517' property. At the bottom, there are three buttons: 'CANCEL', 'BACK', and 'SAVE'.

6. The New Loan will be displayed on the Products tab post clicking Save automatically linking it to the respective borrower and security and creating a new Liability if applicable.

Splitting Loans:

1. Navigate through the Loan you want to split further in Products > Actions > Split Loan

2. Click on the drop-down arrow and click on Edit on the Loan you want to split

Split Loan

Loan amount incl. fees
\$ 1,812,015 LVR: 81.99%

Funds provided
\$ 1,808,103

18 Page st Street Albert park VIC 3001 AU		\$1,812,015 (inc. fees) ✓ ^
Super loan	Principal & Interest Variable	\$1,811,113 EDIT
Security	18 Page st Street Albert park VIC 3001 AU	\$2,000,000

CANCEL SAVE

3. Complete Loan product selection as normal and click Save.

Split Loan

Loan amount incl. fees
\$ 3,784,684 LVR: 76.46%

Funds provided
\$ 3,761,174

\$1,737,441
(inc. fees) ✓ ^

Loan

 Principal & Interest
02 Variable \$733,237

Do you want to split this loan?

Yes ✓ No

Split Loan Amount

\$1,000,000

What are your goals of this new purchase loan? *

I want a good interest rate

What is the feature that is most important to you? *

100% offset account

CANCEL SAVE

4. The New Split Loan will be displayed on the Products tab post clicking Save, automatically linking it to the respective borrower and the total Loan amount will be automatically updated based on the split recalculating Liabilities, repayments and rates / fees applicable.

Deleting Existing Loans

1. Navigate through the Loan you want to delete in Products > Actions > Delete Loan

Delete Loan

1 Select Loan to Delete 2 Select Redistribution Target 3 Confirm Deletion

Select the loan you want to delete. The loan amount will be redistributed to another loan in the same security group.

Select Loan to Delete

Loan - [redacted] VIC 3206 (\$1,000,000)

Loan 02 - [redacted] VIC 3206 (\$733,237)

Loan 02 - [redacted] VIC 3206 (\$2,733,237)

Loan 02 - [redacted] VIC 3000 (\$100,000)

Loan 01 - [redacted] VIC 3000 (\$206,000)

2. Select the Loan you wish to delete, the Loan summary for that Loan is displayed, Click Next
3. Select a Target Loan you want the deleted Loan's amount to be re-distributed to (note: only loans in the same security group as the to-be deleted loan would be displayed here)

Delete Loan

✓ Select Loan to Delete 2 Select Redistribution Target 3 Confirm Deletion

Select the loan to receive the redistributed amount. Only loans in the same security group are shown.

Select Target Loan

Loan 02 - [redacted] VIC 3206 (...)

AFTER REDISTRIBUTION:
New Loan Amount: \$1,733,237

CANCEL BACK NEXT

4. Click Next to re-confirm delete, review and click on Confirm Delete. This will delete the selected loan and automatically re-calculate the Loan amount, Liabilities, repayments, fees and charges etc.

Including existing property liabilities to New Loans

What's changing:

Earlier In Home loans, when an existing property was added as a primary asset in the Application layer (Asset tab) to a new loan, the new loan's LVR was re-calculated based solely on that existing property's primary asset amount.

As per the new and improved formula, the new LVR calculation also considers any outstanding loan against the existing property captured in Liabilities and the new accurate LVR is calculated while the equity from the existing property is utilised for the new loan.

How it works:

Form Builder:

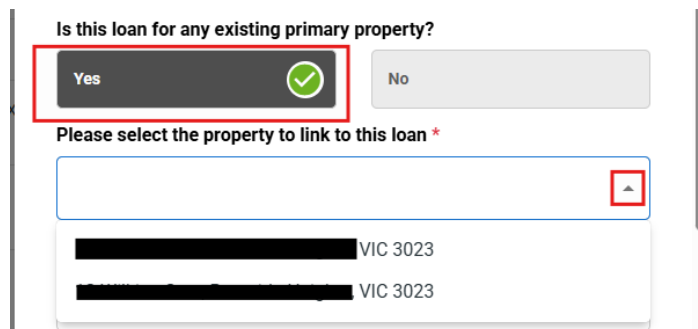
Navigate through form builder > Home loan form you need this feature on > Active Modules > Financial position - Liabilities > Edit > Make the below fields **Active** and **Required**.

Note: Activating these questions in the module won't display them in the customer application form.

Nimo:

If required, add an existing Property as a primary asset (by ticking the Primary box) in Application > Assets tab and fill in all the required details

Create a new Liability by clicking on Add Liabilities in the Liabilities tab > Type of Liability = Home loan



Is this loan for any existing primary property?

Yes No

Please select the property to link to this loan *

VIC 3023

VIC 3023

Select the Primary property from the dropdown menu you wish to link this liability to fill in rest of the details and click Save

This will link your primary asset with the new liability, which will re-calculate the LVR based on the primary asset value/s and liabilities added.

Introducing new 'Admin' Module

What's new:

We've added a brand-new Module in the form builder called '**Admin**' which will cater all your data capture needs, be it Membership forms or any other customer information forms, this customisable module comes in handy.

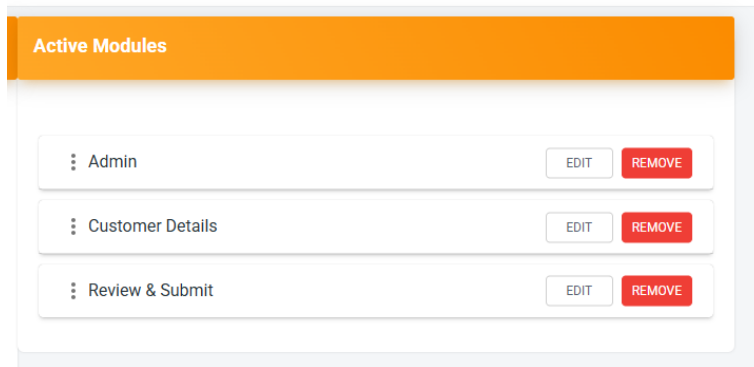
How it works:

Form builder

Create a new form for your data capture and Add in the Admin module and publish. (Please note this Module is a self-standing module and does not require to be paired with any other modules.)

Although there is a functionality supported for the following modules to be paired with Admin

- Customer Details (in case capturing detailed customer information)
- Digital ID (in case capturing customer's digital IDs)
- Review and Submit (in case capturing customer consent)



Lenders can make use of varied fields, labels and buttons within the module to capture any required data.

Nimo:

Applications using Admin module will display Status as 'Enquiry' and will go to status 'Application' once submitted by the customer

The Lender can review the information by clicking on any Admin application and clicking on the Admin tab.

Additional tabs like Applicants, KYC and Documents will be displayed if modules Customer details, Digital ID and Review and Submit are present in the form respectively

Lenders can utilise the product type label in the form builder that will populate the opportunity name in the application menu.

Edit Application					
OVERVIEW	APPLICANTS	ADMIN	KYC	DOCUMENTS	
Question	Value	Actions	Required	Provided	
Button 4	No	EDIT	✓	✓	
Full Name	██████████	EDIT	✓	✓	
Button5	Yes	EDIT	✓	✓	
Button 2	No	EDIT	✓	✓	
LABEL NOT FOUND	This is additional notes	EDIT	✓	✓	
Button 3	No	EDIT	✓	✓	
Button 6	Yes	EDIT	✓	✓	
Date	2025-10-17	EDIT	✓	✓	
Mobile number	██████████	EDIT	✓	✓	
Date of Birth	██████████	EDIT	✓	✓	

Once done, the Lender can click on the 'Complete Task' button on the overview tab which moves the Admin application to 'Complete'

Edit Application

1 - View User

OVERVIEW

APPLICANTS

ADMIN

KYC

DOCUMENTS

The application for

Is currently in

Applicant ID

Admin

Application

Not Provided

ADD DIGITAL ID

Notes

ADD NOTE

User	Category	Subject	DLA Approval	Date	Actions
Customer	General	Review & Consent Note		23/10/2025	VIEW

To be completed

Following is summary of items outstanding for this application. Once all of the information has been provided the loan will able to be Assessed.

APPLICANTS

Lender selected : Bank Demo

Actions

COMPLETE TASK

Downloading Contracts

What's new:

Lenders can now download uploaded / existing Loan contracts with parameters intact. With this feature Lenders can

- Add any additional dynamic parameters to the Contract received from Nimo
- Make any edits / changes to the Contract, upload and Preview

How it works:


Navigate through Marketing > Products > Contract Template > Download

The existing Contract Template will be downloaded to your system.

Edit Contract Template

DOWNLOAD

PREVIEW



Valid file types are DOC, DOCX (up to 200MB)