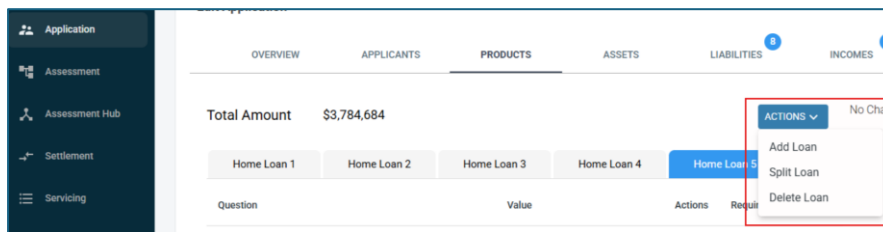


Configuring Multi-Loans inside Nimo

What's new:

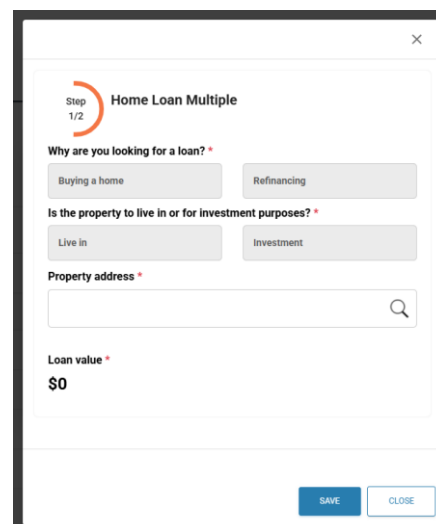
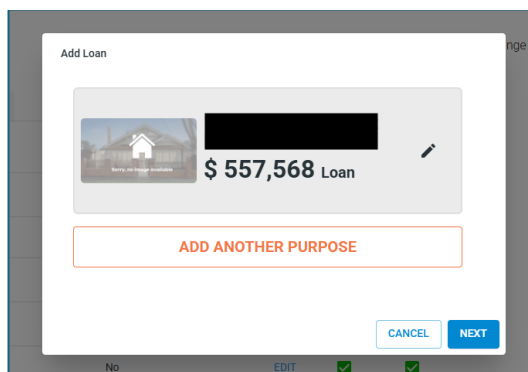
Lenders can now split and delete existing loans, as well as add new home loan purposes, within the staff portal for multi-home loan type configurations.



Adding Loans:

You can add new loans for any new or existing properties to buy, refinance etc to your existing loans. The newly added loan will be included as part of the same application and treated as an additional loan purpose.

1. Navigate through Products > Actions > Add Loan
2. A pop-up appears with existing Loans. Click on **Add Another Purpose** and Add in the Property details and click Save to Save your property and purpose details



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

Add Loan

Loan amount incl. fees
\$ 557,568 Loan

Loan amount incl. fees
\$ 619,800 Loan

ADD ANOTHER PURPOSE

CANCEL NEXT

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

Add Loan

Loan amount incl. fees
\$ 619,800 LVR: 28.05%

Funds provided
\$ 619,800

VIC 3001 AU \$1,812,015 (inc. fees) ✓

Vale NSW 2517 \$619,800 (inc. fees) ⚠ SELECT LOAN

CANCEL BACK SAVE

Add Loan

What is the feature that is most important to you? *
100% offset account

What other feature is important? *
None

Repayment type *
Principal & Interest ✓ Interest Only

Rate Type *
Variable ✓ Fixed Interest

Are you aware of anything that may affect your ability to repay a loan in the future? *
No ✓ Yes

Residential Loan - Test
Owner Occupied
Principal & Interest
max. 200.00% LVR

LVR Interest Comparison
rate rate
101.36% 5.70% 5.00%

SELECT

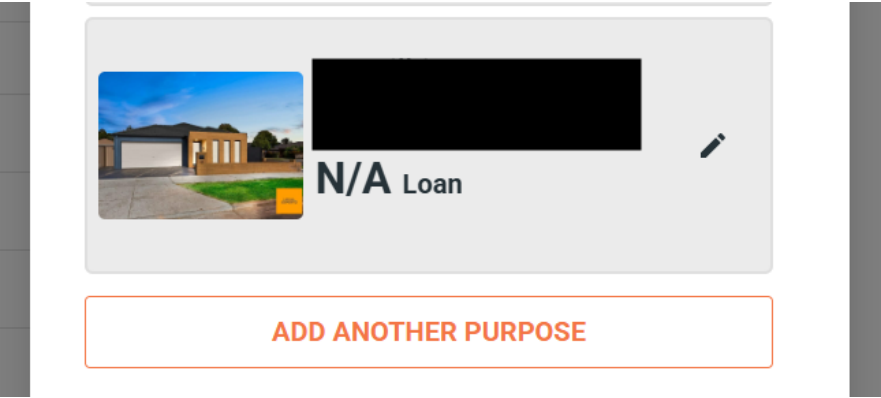
CANCEL SAVE

CANCEL BACK SAVE

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

Important Note: In cases where an external property (configured as a primary asset) has a linked liability, lenders are advised to add it using the **Add Loans** feature. This ensures that all loan details associated with the primary asset are captured correctly, rather than adding it manually through the **Assets and Liabilities** tab.

Failing to do so will still display the Primary property in the Add Loans dropdown without any Loan amount details



Splitting Loans:

You can split an existing loan into multiple splits as needed and assign specific loan products to each split. Each new split will be treated as a separate loan and will appear in the Products tab.

- 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 <small>(inc. fees)</small>	<div>✓</div> <div>⌵</div>
Super loan	Principal & Interest Variable	\$1,811,113	<div>EDIT</div>
Security	18 Page st Street Albert park VIC 3001 AU \$2,000,000		

CANCEL

SAVE

3. Complete Loan product selection for all the splits 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 newly created split loan will be displayed on the Products tab after clicking Save. It will be automatically linked to the respective borrower, and the total loan amount will be updated based on the split. Liabilities, repayments, and applicable rates or fees will also be recalculated accordingly.

Deleting Existing Loans

You can delete any existing loans that belong to the same security group. When doing so, you must nominate another existing loan within the same security group to consolidate the deleted loan's amount into.

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

Home Loan 1 - (\$300,000) - Premium Choice Home Loan
Home Loan 2 - (\$300,000) - Premium Choice Home Loan

2. Select the Loan you wish to delete, the Loan summary for that Loan is displayed, Click Next

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
Home Loan 1 - (\$300,000) - Premium Choice Home Loan

SELECTED LOAN DETAILS:
Property: 31 Nobelius Dr, Legana, TAS 7277
Loan Amount: \$300,000
Total Amount (incl. fees): \$301,310

[CANCEL](#) [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

1 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
Home Loan 2 - (\$300,000) - Premium Choice Home Loan

AFTER REDISTRIBUTION:
New Loan Amount: \$600,000

[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.

Delete Loan

✓

Select Loan to Delete

✓

Select Redistribution Target

3

Confirm Deletion

⚠

Please review the following changes before confirming deletion:

LOAN TO DELETE:

Premium Choice Home Loan
Property: 31 Nobelius Dr, Legana, TAS 7277
Amount: \$300,000

TARGET LOAN (WILL RECEIVE REDISTRIBUTED FUNDS):

Premium Choice Home Loan
Property: 31 Nobelius Dr, Legana, TAS 7277
Current Amount: \$300,000
New Amount: \$600,000

ⓘ

The system will automatically recalculate repayments, liabilities, and product configurations for the target loan.

CANCEL

BACK

CONFIRM DELETE

Important Note: Lenders are advised to review and in case change the fees and charges linked to the loans as splitting or deleting resets any fees and charges applied to the original amounts that are configured in the fees and charges table.