



BT Servicing Investment Form FAQs



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Cash Out from Owner Occupied Security

Where the customer is accessing equity from an Owner Occupied property for Investment purchasing the cash out amount should be added to the Investment Form in the Inv Loan Int Addback field.

Scenario: Customer has \$500,000 owing on their OO property worth \$1,200,000. Funds to Complete a new Investment purchase are coming from the OO property.

They are purchasing an investment property for \$1,000,000 at 80% LVR.

Refi OO with Firstmac + Investment Purchase

The Refinance and Investment purchase should be entered in the first screen in the FMC calculator.

- 1

Enter all new lending on the loan details screen

Purpose

Buying an investment property

New loan amount (P/I)

Rate Type

Interest Rate

Loan Amount

Variable

6.44 %

\$ 500,000.00

New loan amount (I/O)

Rate Type

Interest Rate

Loan Amount

Variable

6.84 %

\$ 800,000.00

Variable

6.89 %

\$ 200,000.00

Total Loan

\$1,500,000.00

2

Complete the Investment Form to add Rental and Investment Addback

- a) Make sure to tick 'New Investment / Rent' as this is a new purchase.
- b) Inv Loan Int Addback is the amount of lending for this investment property – this includes the \$200,000 cash out

Investment Property (1)		
Refinance		☐
New Investment / Rent		☒
Interest Only		☒
Property refe...		TBA Investment
Property Type		House ▼
Date Acquired		15/09/2026
Type when acquired		Established ▼
Asset Value \$		1,000,000.00
Loan Limit \$		800,000.00
Inv Loan Int Addback ⓘ \$		1,000,000.00
Monthly Repayments \$		6,000.00
Rent (annual) \$		50,000.00
Ownership %		

3

Do not include the refinance or new Investment purchase in the All Other Limits fields.

Cash out with OFI + FMC Investment Purchase

The Loan Amount should be added in the All Other Limits page with any other Owner Occupied Lending.

The \$200,000 deposit is an equity release against the OO with another lender.

- 1 Enter all new lending on the loan details screen

The screenshot displays the 'Servicing Calculator - Personal' form. Under the 'GENERAL' tab, the following fields are visible: Borrower Type (Individual), Product (Home Loan), Purpose (Buying an investment property), and New loan amount (P/I) (+). Below these, there are two rows for loan details. The first row shows a Variable Rate Type, 0.00 % Interest Rate, and a Loan Amount of \$0.00. The second row, which is highlighted with a blue border, shows a Variable Rate Type, 6.84 % Interest Rate, and a Loan Amount of \$800,000.00. Below the second row, the Total Loan is calculated as \$800,000.00. Further down, the Loan term (years) is set to 30, and the Est. Valuation is \$1,000,000.00. At the bottom, the LVR is 80%. A 'Continue' button is visible at the bottom left.

- 2 Complete the Investment Form to add Rental and Investment Addback

- a) Make sure to tick 'New Investment / Rent' as this is a new purchase.
- b) Inv Loan Int Addback is the amount of lending for this investment property – this includes the \$200,000 cash out

Investment Property (1) 

Refinance 

New Investment / Rent 

Interest Only 

Property refe... TBA Investment

Property Type House 

Date Acquired 15/09/2026

Type when acquired Established 

Asset Value \$ 1,000,000.00

Loan Limit \$ 800,000.00

Inv Loan Int Addback ⓘ \$ 1,000,000.00

Monthly Repayments \$ 6,000.00

Rent (annual) \$ 50,000.00

Ownership %

3

Enter the Lending against the Owner Occupied property in the All Other Limits page.

OTHER LENDER LIMITS

Home/Invest P&I \$ 500,000.00

ⓘ Please make sure that the value entered is the total loan limit, this includes the loan balance + redraw.

Monthly Repayment \$ 3,500.00

Home/Invest IO \$ 200,000.00

ⓘ Please make sure that the value entered is the total loan limit, this includes the loan balance + redraw.

Monthly Repayment \$ 1,500.00

Existing Settled Firstmac Investment Loans

If a customer has existing settled Firstmac Investment loans these need to be added to the Investment Form so that Investment addback is applied.

Scenario: Customer has an existing Firstmac Investment loan for \$700,000 and is purchasing a new investment property for \$1,100,000. Funds to complete for the new purchase is coming from cash.

- 1
- Apply for the new Investment loan on the first screen of the Servicing Calculator

New loan amount: (P/I)

Rate Type

Variable

Interest Rate

0%

Loan Amount

\$0.00

New loan amount: (I/O)

Rate Type

Variable

Interest Rate

6.84 %

Loan Amount

\$ 880,000.00

Total Loan

\$880,000.00

Loan term (years)

30

Est. Valuation \$

1,100,000.00

LVR

80%

- 2
- Add both Investment properties to the Investment Form

- 3
- Click 'New Investment Rent' on the property being purchased

Refinance

New Investment / Rent ☒

Interest Only ☐

Property refe... New Investment Property

Property Type House ▾

Date Acquired 05/09/2026

Type when acquired New ▾

Asset Value \$ 1,100,000.00

Loan Limit \$ 880,000.00

Inv Loan Int Addback ⓘ \$ 880,000.00

Monthly Repayments \$ 4,500.00

Rent (annual) \$ 50,000.00

Ownership %

Demo Applicant 100.00 %

Investment Property (2) 

4

Leave the Loan Limit and Repayment field as \$0.00 for the existing property held as security by Firstmac. You will enter the remaining Loan Limit and Repayment amount on the final screen of the Servicing Calculator

Investment Property (2) 

Refinance ☐

New Investment / Rent ☐

Interest Only ☒

Property refe... Existing Firstmac security

Property Type House ▾

Date Acquired 23/04/2001

Type when acquired Established ▾

Asset Value \$ 1,800,000.00

Loan Limit \$ 0.00

Inv Loan Int Addback ⓘ \$ 700,000.00

Monthly Repayments \$ 0.00

Rent (annual) \$ 60,000.00

Ownership %

Demo Applicant 100.00 %

Continue

5

Add the existing Settled Firstmac loan information in the All Other Limits screen of the Servicing Calculator. This will apply the correct repayment calculation for the term remaining on the settled Firstmac loan.

Servicing Calculator - Personal

ALL OTHER LIMITS

Guide ⓘ

Credit card limit \$5,000.00

Do you have an existing settled Firstmac loan (excluding SMSF)?

Existing loan details

Loan Details (1)

Product TypeHome Loan

RepaymentInterest Only

Rate TypeInterest RateLoan Amount

Variable6.94 %\$700,000.00

Remaining loan term (years)21

Is Owner Occupied?

OTHER LENDER LIMITS

Home/Invest P&I\$0.00

Home/Invest IO\$0.00

EXPENSES

FrequencyMonthly

Applicants with Guarantor Liabilities held with a Non-Applicant

Firstmac policy requires applicants to declare any guarantees and for these to be included in Servicing. We accept 100% of the Rental income and apply 100% of the liability but only consider the applicants share of the Investment Addback.

If an applicant is a guarantor on an investment property with a Non Applicant the Investment Loan for Investment Addback fields needs to be adjusted.

Scenario: Bob is applying for a new Owner Occupied property in his name only. Bob is guarantor on a Family Trust Investment property with his brother. The Family Trust loan is \$900,000. Bob is eligible for 100% of the rental income but Investment Addback must be calculated on \$450,000

- 1 Enter the total Loan Limit
- 2 Enter half of the loan balance for Inv Loan Int Addback
- 3 Enter the total repayment and total rental received
- 4 Select 100% ownership

Investment Property (1)		
Refinance	☐	
New Investment / Rent	☐	
Interest Only	☐	
Property refe...	Trust investment property	
Property Type	House ▾	
Date Acquired	05/09/2024	
Type when acquired	New ▾	
Asset Value \$	1,300,000.00	
Loan Limit \$	900,000.00	
Inv Loan Int Addback ⓘ \$	450,000.00	
Monthly Repayments \$	3,200.00	
Rent (annual) \$	50,000.00	
Ownership %		
Demo Applicant	100.00 %	

Investment properties with Multiple splits

This does not apply if an investment property has multiple splits of the same repayment type (all IO or all PI). Where there are multiple splits for Investment purposes with different repayment types some IO and some PI, the investment property will need to be added to the Investment Form twice.

Scenario: Applicant has an existing Investment property that has one IO split for \$250,000 and one PI split for \$150,000.

- 1

Add the Investment property with the Investment addback and rental income
- 2

Only enter the Interest Only loan limit applicable for the first loan split. Ensure that Interest Only is ticked

Investment Property (1)

Refinance

New Investment / Rent

Interest Only

Property refe...

Property Type

Date Acquired

Type when acquired

Asset Value \$

Loan Limit \$

Inv Loan Int Addback

Monthly Repayments \$

Rent (annual) \$

Ownership %

Trust investment property

House

23/03/2011

New

800,000.00

250,000.00

400,000.00

1,450.00

35,000.00

Demo Applicant

100.00 %

3

Add a second Investment property leaving the Inv Loan Int Addback and Rental income as \$0.00 (this is already included in the 1st property added).

Investment Property (2) 	
Refinance	☐
New Investment / Rent	☐
Interest Only	☐
Property refe...	Trust Investment Property
Property Type	House ▼
Date Acquired	23/03/2011
Type when acquired	Established ▼
Asset Value \$	800,000.00
Loan Limit \$	150,000.00
Inv Loan Int Addback ⓘ \$	0.00
Monthly Repayments \$	2,100.00
Rent (annual) \$	0.00
Ownership %	
Demo Applicant	100.00 %

4

Do not enter these loan limits in the All Other Limits page.

Why are the All other Limits on the email Results template so high?

Loan limits entered in the Investment Form are only included in the Servicing calculation once.

Unfortunately, the email template will combine the Loan Limits entered on the Investment Form and the All Other Limits page. This is a template display issue only.

We are working to have the Results template updated to more accurately display the Broker Tools inputs going forward.