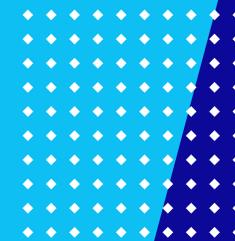
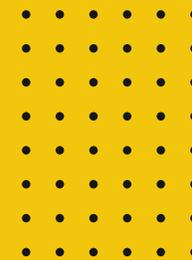


firstmac



Secured Asset Eligibility Calculator





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General

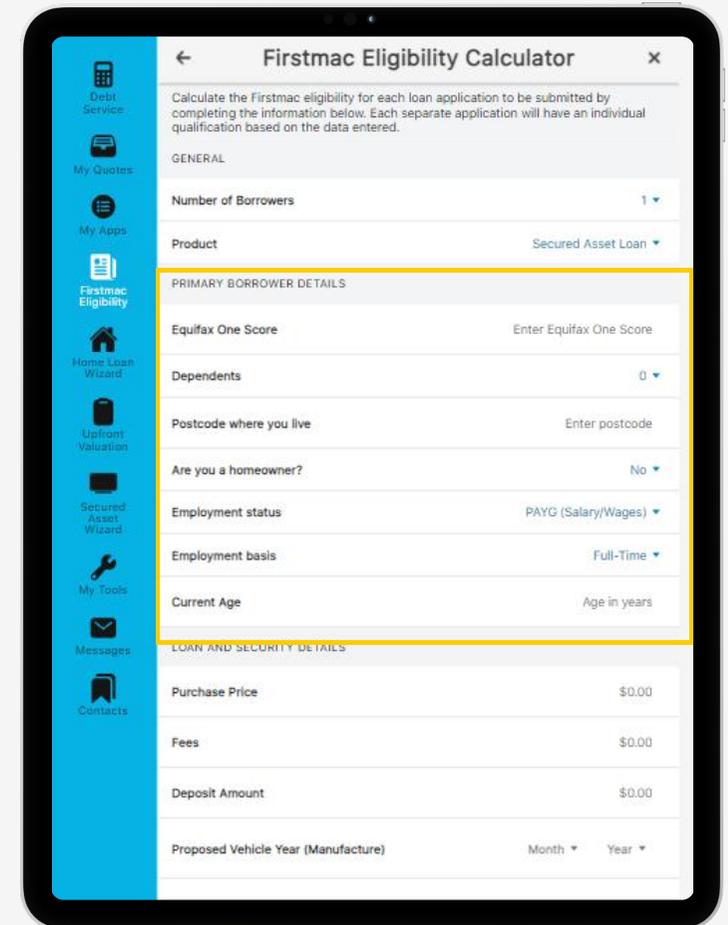
Number of borrowers	Select the proposed Number of borrowers (maximum 4).
Product	Confirm the Product the applicant is applying for (ie. Home or Secured Asset Loan). The appropriate fields will display based on this selection.

The screenshot shows the 'Firstmac Eligibility Calculator' app interface. The title bar at the top reads 'Firstmac Eligibility Calculator' with a back arrow on the left and a close 'x' on the right. Below the title bar is a blue navigation sidebar with icons for: Debt Service, My Quotes, My Apps, Firstmac Eligibility (highlighted), Home Loan Wizard, Upfront Valuation, Secured Asset Wizard, My Tools, Messages, and Contacts. The main content area is white and contains the following sections:

- GENERAL** (highlighted with a yellow border):
 - Number of Borrowers: 1 (dropdown arrow)
 - Product: Secured Asset Loan (dropdown arrow)
- PRIMARY BORROWER DETAILS**:
 - Equifax One Score: Enter Equifax One Score
 - Dependents: 0 (dropdown arrow)
 - Postcode where you live: Enter postcode
 - Are you a homeowner?: No (dropdown arrow)
 - Employment status: PAYG (Salary/Wages) (dropdown arrow)
 - Employment basis: Full-Time (dropdown arrow)
 - Current Age: Age in years
- LOAN AND SECURITY DETAILS**:
 - Purchase Price: \$0.00
 - Fees: \$0.00
 - Deposit Amount: \$0.00
 - Proposed Vehicle Year (Manufacture): Month (dropdown arrow) Year (dropdown arrow)

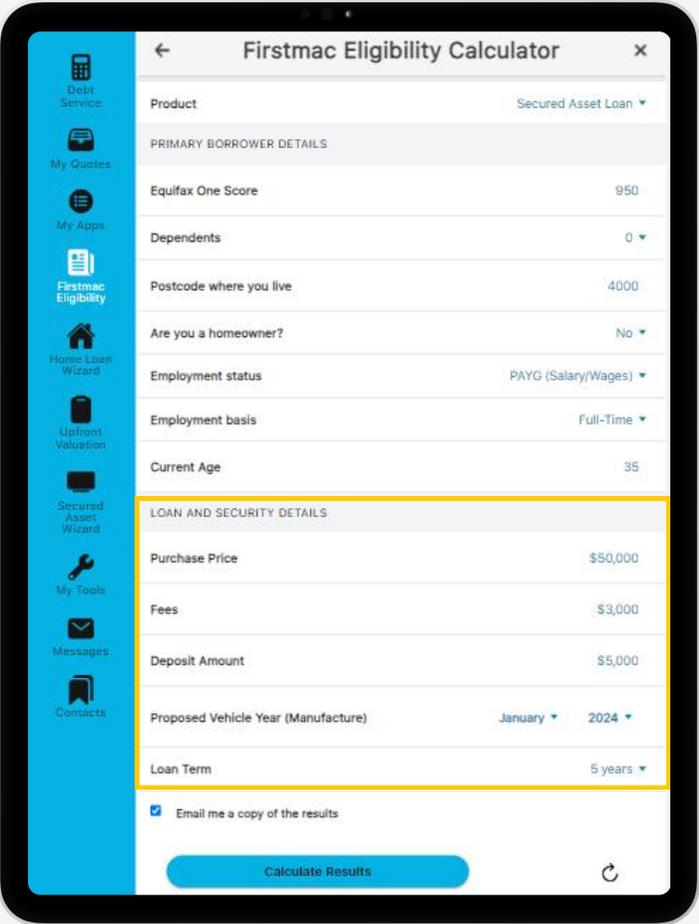
Primary Borrower Details

Equifax One Score	Enter the Equifax One Score of the Primary Borrower. The primary borrower is the applicant who contributes the most to the servicing capacity of the application.
Dependents	Select the Number of Dependents (children under 18) that live with your applicant.
Postcode where you live	Enter postcode of the Primary borrowers current residential address.
Are you a homeowner?	Confirm if the applicant owns residential property.
Employment status	Update the employment status to advise if the Primary Applicant is PAYG or Self Employed.
Employment basis	Select the most employment basis most relevant for your customer. The options presented will update based on the Employment Status selected.
Current Age	Please enter the age (in years) of the Primary Applicant as at the time of application. Note: Applicants under 18 years of age are not acceptable.



Loan and Security Details

Purchase Price	Enter the purchase price or current value of the vehicle being offered as security.
Fees	<p>Add the total amount of fees to be charged.</p> <p>Note: Firstmac Application Fee is \$400 for all applications, excluding Private Sale which incurs a \$500 application fee.</p> <p>Origination Fee can be charged up to \$1,210 including GST.</p>
Deposit Amount	<p>Any cash deposit or trade in amounts should be entered as a total value here.</p> <p>Proposed Vehicle Year (Manufacture): The month and year of the build date of the Vehicle. For TBA securities enter 01/20xx.</p>
Proposed Vehicle Year (Manufacture)	The month and year of the build date of the Vehicle. For TBA securities enter 01/20xx.
Loan Term	Please enter the proposed Loan Term the customer would like to apply for.



Email me a copy of the results

Results will automatically be sent to the email address used to log in to Broker Tools. If you would not like a copy of the Eligibility results sent please untick this option.

If you have unticked the email option to make adjustments to your calculation and would like the final outcome sent to you simply retick the box and click Calculate Results again.

Calculate Results

Click this to obtain the Eligibility outcome for the data input into the calculator.

Firstmac Eligibility Calculator

Product: Secured Asset Loan

PRIMARY BORROWER DETAILS

Equifax One Score: 950

Dependents: 0

Postcode where you live: 4000

Are you a homeowner?: No

Employment status: PAYG (Salary/Wages)

Employment basis: Full-Time

Current Age: 35

LOAN AND SECURITY DETAILS

Purchase Price: \$50,000

Fees: \$3,000

Deposit Amount: \$5,000

Proposed Vehicle Year (Manufacture): January 2024

Loan Term: 5 years

Email me a copy of the results

Calculate Results

Results

<p>Results</p>	<p>The calculator will provide an indicative Pass or Fail result based on the data entered.</p>
<p>Firstmac Eligibility Results</p>	<p>If the Firstmac Eligibility is a 'Pass' we can consider the application under our scorecard criteria.</p> <p>Make sure to check the Product Available as Edge loading may apply.</p> <p>If the Eligibility results is a 'Fail' the deposit and age of vehicle fields can be updated and results recalculated until a Pass result is received.</p> <p>Note: The outcome of the Eligibility Calculator does not guarantee an approval. All loans are subject to the Firstmac Credit Policy at the time of assessment.</p>
<p>Refresh Button </p>	<p>To start a new calculation click the  button beside 'Calculate Results'. This will clear the data in the Eligibility Calculator.</p>

