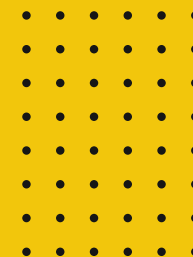
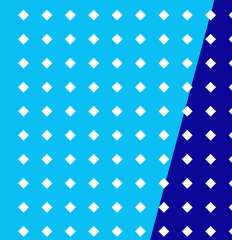




Broker Tools
Servicing Calculator
Support Guide





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A woman with long brown hair, wearing a grey button-down shirt, is smiling and looking down at a smartphone she is holding with both hands. She is standing in a bright, modern interior space. To her left is a large green plant with broad leaves. In the background, there is a wooden shelving unit and a wooden table. The overall atmosphere is warm and contemporary.

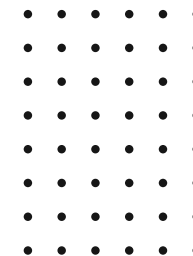
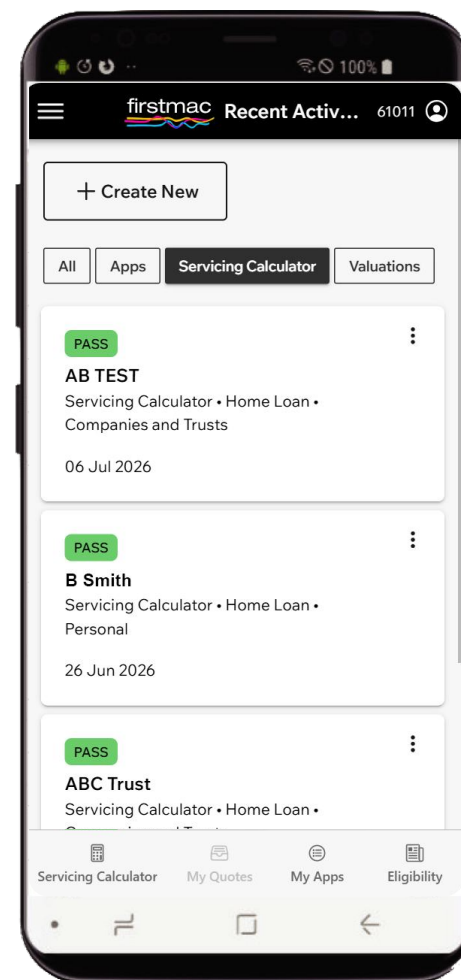
Servicing Calculator

Recent Activities

View your recent Servicing Calculators in the **Recent Activities** page.

You can also create a new servicing calculation directly from Recent Activities or by visiting the Servicing Calculator.

For Completed Servicing Calculators that are not shown under Recent Activities these can be found by searching for the customer name in the Servicing Calculator.



General

Complete the details of the new loan you are applying for.

Details of other loan limits / commitments will be entered under 'Limits' displayed on a later page.

Saved scenarios can be accessed via Servicing Calculator by searching for the customer name.

Borrower Type	Select the appropriate Borrower Type for your application. Borrower Types available are: • Individual • Individual with Non Applicant • Joint Individuals The Borrower Type selected will affect the fields your are presented in the servicing calculator.
Number of Borrowers	Enter the Number of Borrowers (maximum 4). <i>The Number of Borrowers will only be required if the Borrower Type 'Joint Individuals' is selected.</i>
Product	Confirm the Product you are applying for ie a Home or Secured Asset Loan. The appropriate fields will display based on this selection. Note: if a Secured Asset Loan is selected the option for Loan Amount (IO) will be removed and the loan term presented will update.
Purpose	The Purpose or Primary Purpose will update based on the Product selection. Select the most appropriate purpose for your scenario. The appropriate fields will display based on this selection. Home Loan options: • Buying my home • Refinancing my home • Building a house • Refinancing my investment property • Buying an investment property Secured Asset Loan options: • Buying a new secured asset • Buying a new secured asset from private sale • Buying a used secured asset from a dealer • Buying a used secured asset from a private sale • Refinancing my secured asset Note: If the purpose Building a house is selected, New Loan Amount (P/I) will be removed. Construction lending is assessed based on IO for 1 year if OO or 5 years if IO. The calculator will determine the appropriate IO term based on the selection.



General

New Loan Amount (P/I)	Home Loan: Enter the rate type, interest rate and amount of any P/I new loan splits. Secured Asset Loan: Enter the total loan amount being applied for. This field is not available for Construction loans.
New Loan Amount (I/O)	Home Loan: Enter the rate type, interest rate and amount of any IO new loan splits. Secured Asset Loan: This field is not available for Secured Asset Loans.
Investment	If the purpose Building a house is selected, a toggle will be presented to select Investment or Owner Occupied. If the toggle is on (blue) servicing will be treated as Investment.
Additional Purpose	If the purpose Building a house is selected, a blue button with + symbol will appear. When clicked, a new section for Additional Purpose will appear right after the New Loan Amount (IO) field. This section allows a single service result for both construction and any other purposes such as Refinance. New Loan amount fields (PI & I/O) will also be available for the Additional Purpose. Additional Purpose options: • Buying my home • Refinancing my home • Refinancing my investment property • Buying an investment property Maximum of two (2) Additional Purposes can be added for each servicing calculator submission. User can also remove an Additional Purpose by clicking on the red bin button.

Note: If the user changes Primary Purpose (e.g. Building a house to Refinancing a home) and there is an existing Additional Purpose entered, a message **"Changing the primary purpose will remove existing additional purpose entry. Do wish to proceed?"** will display. Selecting Yes will remove the Additional Purpose sections and update the Primary Purpose field with its new value.

The screenshot displays the 'firstmac Servicing Calcula...' app interface. At the top, there's a header with a back arrow, the app name, and a close button. Below the header, there are two dropdown menus: 'Product' set to 'Home Loan' and 'Purpose' set to 'Buying my home'. The main section is titled 'New loan amount (P/I)' and 'New loan amount (I/O)'. The 'P/I' section is highlighted with a yellow box and contains three input fields: 'Rate Type' (Variable), 'Interest Rate' (7.00%), and 'Loan Amount' (\$100,000.00). The 'I/O' section contains three input fields: 'Rate Type' (Variable), 'Interest Rate' (5.00%), and 'Loan Amount' (\$10,000.00). Below these sections, there are fields for 'Total Loan' (\$110,000.00), 'Loan term (years)' (30), 'Est. Valuation' (\$0.00), and 'LVR' (∞%). At the bottom, there's a navigation bar with four icons: 'Servicing Calculator', 'My Quotes', 'My Apps', and 'Eligibility'.



General

Total Loan	Total loan will auto calculate based on the amounts entered in Loan Amount (P/I) and Loan Amount (I/O).
Loan Term	Home Loan: Default is 30 years. Select loan term from the options available. Secured Asset Loan: Default is 5 years. Select loan term from the options available.
Est. Valuation	Enter the estimated value (Est Valuation) of the security being taken by Firstmac.
LVR	LVR will automatically calculate based on the Total Loan and Est. Valuation fields.

Click **Continue** to proceed to Borrower Details





Borrower

Borrower Name	Enter your Borrower's Name . This will allow you to search for your servicing result easily in your email at a later date. Using the correct customer name allows you to retrieve your results using the search function on the Servicing Calculator page .
Marital status	Marital Status option definitions are: • Single: Borrower is not married or in a defacto relationship • Couple with Applicant: Borrower is married or in a defacto relationship with one of the other applicants (only use this option when the number of borrowers is 2 or more) • Couple with Non Applicant: Borrower is married or in a defacto relationship with a partner who is not an applicant on the loan (make sure you contact your BDM to discuss our Household servicing policy if your result is a Fail) Note: If the Borrower Type selected was Individual with Non Applicant the Marital Status used should always be 'Couple with Non Applicant'
Dependents	Select the Number of Dependents (children under 18) that live with your applicant. Give your BDM a call if you are unsure of the number of dependents to enter due to separation or child support payments.
Postcode	Postcode is a required field to obtain your servicing result. If you have selected 2 applicants as a Couple with Applicant (e.g. Borrower 1 & 2 are couples) you will only need to enter their postcode once.
Employment Basis	Select the borrowers Employment type. If the applicant is not working but stays at home to care for children, is retired or is unemployed select Non Labour Force. The appropriate PAYG, Non Labour Force, or Self Employed for Sole Traders and Partnerships income fields will load on the next page.

Note: Depending on the employment basis selected, different information will be required from the borrower. Next section below details all fields required for the following employment basis options: PAYG & Non Labour Force.





Borrower

Information required for PAYG

Pay Frequency	The Pay Frequency selected applies to all the remaining fields on this screen with the exception of Total Investment Loans and Company Car. Note: the email output will convert all figures entered to annual totals regardless of the frequency selected on the Servicing Calculator.
Gross Wages	Gross Wages is your applicants' full PAYG income. For applicants who are self employed through a Company or Trust structure, enter the income available for servicing as per their individual tax returns and Firstmac's policy. Please contact your BDM if you require help calculating self-employed income figures for servicing.
Company Car	Company Car is a toggle button. Firstmac will add \$5000 income where the customer has a fully maintained company car. By clicking the toggle on we will add an extra \$5000 to servicing. You will see an additional \$5000 in the Other Taxable income field on the email output sent to you at completion of the calculator. Note: If data has been pre-populated using My Apps Serviceability the Car Allowance will be shown as \$5,000 under 'Other Taxable'.

Note: Please continue to page 5 for information on Rental, Other Taxable Non Taxable and Total Investment Loans.

The screenshot displays the 'firstmac Servicing Calcula...' app interface. At the top, it says 'GUARANTOR INCOME 1' with a 'Guide' link. Below this is a 'Pay frequency' dropdown set to 'Monthly'. A list of income components follows, each with a value of '\$0.00': 'Gross Wages', 'Rental', 'Total Investment Loans for Negative Gearing', 'Other Taxable', and 'Non Taxable'. A 'Company Car' toggle switch is shown in the 'off' position. A black 'Continue' button is at the bottom of the input section. The bottom navigation bar includes icons and labels for 'Servicing Calculator', 'My Quotes', 'My Apps', and 'Eligibility'.





Borrower

Information required for PAYG, Non Labour Force and Self-Employed

Pay Frequency	The Pay Frequency selected applies to all income fields on this screen. Note: the output email will convert all figures entered to annual totals regardless of the frequency selected on the Servicing Calculator.
Rental	Rental Income should be entered as the gross rental income being received. Servicing Calculator will automatically calculate 80% of the income entered. Where income is being entered from a commercial property (70% to be added to servicing) or High Density property (50-80% to be added to servicing) use the following calculation to obtain the figure to enter into the calculator: Gross rent multiplied by % allowed in servicing. Then divide by 80%. If property is owned 50/50 enter the applicants share of rent based on the title split.
Total Investment Loans for Negative Gearing	Total Investment Loans for Negative Gearing is the total of all Investment debt including the new loan entered on page 1 if investment purposes is selected. Note: Firstmac will only apply Investment addback based on the owing balance of any investment loans. Not the loan limit. If property is owned 50/50 enter the applicants share of investment loans based on the title split. If you have accessed the Debt Servicing Calculator via My Apps Serviceability please ensure to adjust the investment loans for negative gearing in line with any changes made to new investment lending under General.
Other Taxable	Other Taxable income such as income from a second job / pensions etc can be added here.
Non Taxable	Non Taxable income used in servicing can be entered here. E.g Family Tax A & B. Fringe benefits cannot be added as non-taxable income. Contact your BDM to discuss.

The image shows a smartphone screen displaying the 'firstmac Servicing Calcula...' app. The screen is titled 'GUARANTOR INCOME 1' with a 'Guide' link. It features a 'Pay frequency' dropdown set to 'Monthly'. Below this are input fields for 'Gross Wages', 'Rental', 'Total Investment Loans for Negative Gearing', 'Other Taxable', and 'Non Taxable', all currently showing '\$0.00'. There is a 'Company Car' toggle switch which is turned off. A 'Continue' button is at the bottom of the form. The app's bottom navigation bar includes icons for 'Servicing Calculator', 'My Quotes', 'My Apps', and 'Eligibility'.





Borrower

Additional information required for Self-Employed for Sole Traders and Partnerships

Enter 100% of all figures in these fields. The calculator will use the appropriate amounts as per the current Firstmac policy to calculate the income available for servicing.

Business Type	Select the appropriate Business Type: Sole Trader or Partnership . (The income calculator for Applicants with a Company or Trust structure is coming soon. Their income can be entered as PAYG using the figures from their individual tax returns. (Company Profit cannot be used is servicing for loans in an individual name). Please call your BDM for assistance if required. Selecting Partnership will prompt you to enter the applicants share of the partnership distribution.
Period ending - Current Year	Current Year = The most recent years Tax Return (ie 2020 Financial Year)
Period ending - Previous Year	Previous Year = The prior year. (ie 2019 Financial Year)
Net profit (before tax)	Enter the Business Income before Tax.
Non-recurring income	Enter any once off income such as income from sale of assets etc.
Addbacks	Please only enter one of each addback type.
Income used for servicing	The calculator will determine the amount to be used for servicing based on your figures entered and our policy.

The screenshot shows the 'firstmac Servicing Ca...' app interface. At the top, there's a header with the Firstmac logo and a close button. Below that, the section is titled 'GUARANTOR BUS. FINANCIALS' with a 'Guide' link. The form includes a 'Business Type' dropdown menu. Below this, there are two columns for 'Current Year' and 'Previous Year'. The form fields are: 'Net profit before tax' (\$0.00), 'Less non-recurring income' (\$0.00), 'Total profit / loss' (\$0.00), 'Addbacks' (with a plus icon), 'Total income including addbacks' (\$0.00), and 'Total income available for servicing'. At the bottom, there's a navigation bar with icons for 'Servicing Calculator', 'My Quotes', 'My Apps', and 'Eligibility'.

You will also find your scenario saved under 'View Completed Servicing Calculators' to Edit later if required.

Additional Borrowers or Non Applicant Spouse

Postcode	If you have selected 'Single' or 'Couple with Non Applicant' you will need to enter the Postcode of the applicant.
Income Details	Income details for the joint applicant or non applicant spouse should be entered here. The page will display as Borrower 2 or Non Applicant spouse based on the Borrower Type selected on the first page of the servicing calculator.

Note: The remaining fields are as per Borrower 1

Click **Continue** to proceed to All Other Repayments

The image displays two smartphone screens side-by-side, both showing the 'firstmac Servicing Calculator' app. The left screen is titled 'GUARANTOR 2' and contains the following fields: 'Guarantor name' (text input), 'Marital status' (dropdown menu), 'Dependents' (dropdown menu with '0' selected), 'Owner Occupied Postcode' (text input), and a toggle switch for 'Applicant lives overseas'. Below these is an 'Employment basis' dropdown menu and a 'Continue' button. A note at the bottom says 'You'll enter guarantor income next'. The right screen is titled 'GUARANTOR INCOME 2' and contains: 'Pay frequency' (dropdown menu with 'Monthly' selected), 'Gross Wages' (\$0.00), 'Rental' (\$0.00), 'Total Investment Loans for Negative Gearing' (\$0.00), 'Other Taxable' (\$0.00), 'Non Taxable' (\$0.00), and a toggle switch for 'Company Car'. Below these is another 'Continue' button. Both screens have a bottom navigation bar with icons for 'Servicing Calculator', 'My Quotes', 'My Apps', and 'Eligibility'.

All Other Repayments

Frequency	As per the borrower page, the Frequency selected applies to all Repayments entered. Note: This does not apply to the Limits section.
Personal loans	Enter the total repayments for all existing ongoing Personal loans, based on the Frequency selected (exclude repayment for any Personal loans that are being paid out by this new loan).
Secured Asset loan with other lenders	Enter the total repayment amount for all existing ongoing Secured Asset loans with other financial institutions. The repayment amount entered should be based on the Frequency selected at the top of the page. Note: Secured Asset loans that are being paid out by this new loan should be excluded.
Do you have a settled Secured Asset loan from Firstmac?	If the applicant/s have an existing Secured Asset loan funded by Firstmac please select Yes. You will be prompted to enter some additional information for the current Firstmac loan. Note: If the existing Firstmac Secured Asset loan is being paid out by this new loan please select 'No' and address this in your submission notes.
Other Liabilities	'Other Liabilities' can be used to enter any other ongoing commitments such as HECS / HELP. (Please do not enter other Mortgages here.)
Rent	Enter the existing ongoing Rent expense (exclude if ceasing as part of this new loan eg Purpose is 'Buying my home').
Child Support	Child Support payments as mandated by either CSA agreement or Private agreement to be entered here.
Loan Limit	This field will display dynamically if required. Please enter the total limit of the facility.

The screenshot shows the 'firstmac Servicing Calcula...' app interface. At the top, there's a back arrow and a close 'X' button. Below the header, the title 'ALL OTHER REPAYMENTS' is displayed with a 'Guide' link. A 'Frequency' dropdown menu is set to 'Monthly'. Below this, there are five input fields, each with a light blue background and a white border, showing a value of '\$0.00': 'Personal loans', 'Car loans', 'Other liabilities', 'Rent', and 'Child support'. A yellow information icon is next to a note: 'Please enter the total of all other liabilities on this field. e.g. hecs-help, other debts, etc.' Below the input fields is a dark grey 'Continue' button. At the bottom of the screen, there's a navigation bar with four icons and labels: 'Servicing Calculator', 'My Quotes', 'My Apps', and 'Eligibility'. Below the navigation bar, there are three navigation arrows (back, home, forward) and a series of dots indicating the current step in the process.

Click **Continue** to proceed to All Other Limits

All Other Limits

Enter any other liabilities held by the borrowing entity and guarantors. Please provide a breakdown in your submission notes.

Credit Card	Enter the Credit Card limits and limits of any other debt. The limit is the Balance + Redraw. If the balance only is entered the servicing result may be incorrect.
Home/Invest P&I	Enter the total limit (i.e. balance owing + redraw available from the loan) of existing ongoing home or investment home loans, that have Principal and Interest repayments (exclude repayment for any loans that are being paid out by this new loan). Home Loan - Servicing Calculator will automatically calculate the monthly P&I repayment on the limit entered, using the Firstmac Assessment Rate.
Home/Invest IO	Enter the total limit (i.e. balance owing + redraw available from the loan) of existing ongoing home or investment home loans, that have Interest Only repayments (exclude repayment for any loans that are being paid out by this new loan). Home Loan - Servicing Calculator will automatically calculate the monthly P&I repayment on the limit entered, using the Firstmac Assessment Rate.
Repayments	For Secure Asset loans, a new field will display once the loan limit is populated. This new field requires the actual monthly repayment to be entered. For Home Loans, the higher of the sensitised or declared repayment will be used for servicing. For Secured Asset Loans, the declared repayment will be used for servicing.

The screenshot shows the 'firstmac Servicing Calcula...' app interface. The 'ALL OTHER LIMITS' section is active, displaying a 'Credit card limit' field set to '\$0.00'. Below this is a toggle switch for 'Do you have an existing settled Firstmac loan ()'. The 'OTHER LENDER LIMITS' section shows 'Home/Invest P&I' and 'Home/Invest IO' both set to '\$0.00'. The 'EXPENSES' section has a 'Frequency' dropdown set to 'Monthly' and a 'HEM Estimate' of '\$6,495.21'. Below this are fields for 'General living', 'Private health cover', 'School fees', and 'Child care', all set to '\$0.00'. The bottom navigation bar includes 'Servicing Calculator', 'My Quotes', 'My Apps', and 'Eligibility'.

All Other Limits

Do you have an existing settled Firstmac loan (excluding SMSF)?	• Set drop down to Yes if you wish to enter existing loan details with Firstmac. You can enter multiple loan details. • You will be required to select a repayment type and enter loan limit interest rate and amount plus the remaining loan term in years for each.
Product Type, Repayment, Loan Limit and Remaining loan term (years)	• Set product type of your existing settled loan that is relevant to the selected serviceability. • Select repayment, enter the current loan limit values and loan term of the existing loan. • These information only applies if you have an existing settled loan with Firstmac.
Is Owner Occupied?	Tick if any existing properties are used as the primary residence.

The screenshot displays the 'firstmac Servicing Calcula...' app interface. The 'ALL OTHER LIMITS' section is active, showing a 'Credit card limit' of \$0.00. Below this is a toggle switch for 'Do you have an existing settled Firstmac loan ()'. The 'OTHER LENDER LIMITS' section shows 'Home/Invest P&I' and 'Home/Invest IO' both at \$0.00. The 'EXPENSES' section shows a 'Frequency' of 'Monthly' and a 'HEM Estimate' of \$6,495.21. Below the estimate are input fields for 'General living', 'Private health cover', 'School fees', and 'Child care', all currently at \$0.00. The bottom navigation bar includes 'Servicing Calculator', 'My Quotes', 'My Apps', and 'Eligibility'.

Expenses

Pay Frequency	Frequency applies to all repayments entered as per previous pages. Servicing is based on the following calculation: the higher of "General Living" and "Childcare" OR HEM, plus "School fees", "Private health cover" and "Other living expenses". The borrower's living expenses will need to be categorised correctly to obtain the correct servicing result.
HEM Estimate	The monthly HEM Estimate displayed is based on the borrower's postcode, marital status selected, number of dependents, and household income calculated by Servicing Calculator. HEM Estimate does not replace the Broker's obligation to make reasonable enquiries regarding the borrower's living expenses. Note: the HEM Estimate will always display as a monthly value. The email output will calculate and display the expenses values as monthly.
General Living	Reasonable enquiries regarding a borrower's living expense should include discussion around the amount the borrower spends on a regular basis on basic, essential items such as groceries, clothing, utilities, phone/mobile, internet, motor vehicle/transport, rates, general insurance (car / home). Enter the total expense for these items here.
Private Health Cover, School Fees, Child Care	Private Health Cover, Medical, School Fees, and Child Care are required as per the Firstmac living expenses addendum.
Other Living Expenses	Other Living Expenses is a discretionary field for anything else that is deemed appropriate to be declared.
Total Monthly	Total Monthly is calculated automatically based on the declared expenses entered.

Note: the **HEM Estimate** will always display as a monthly value. The email output will calculate and display the expenses values as monthly.

Click **See result** to proceed to Summary

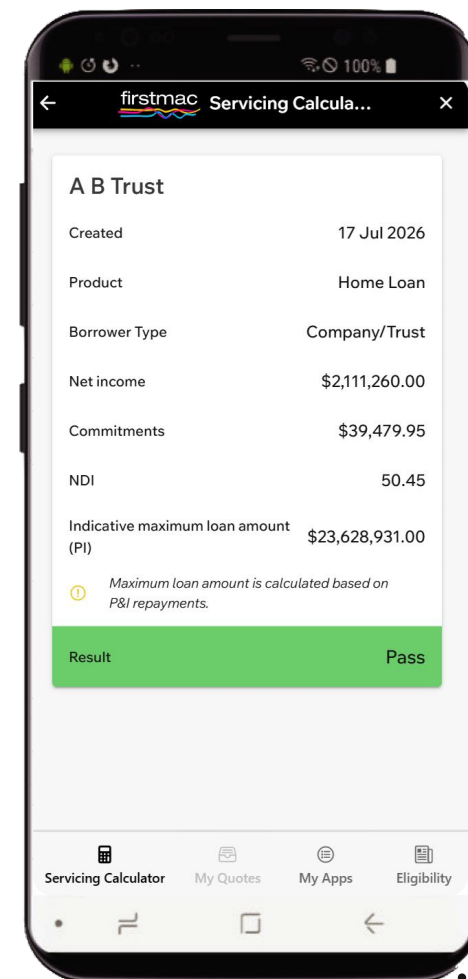
The screenshot shows the 'firstmac Servicing Calcula...' app interface. At the top, there are input fields for 'Home/Invest P&I' and 'Home/Invest IO', both set to '\$0.00'. Below these is the 'EXPENSES' section with a 'Frequency' dropdown set to 'Monthly'. The 'HEM Estimate' is displayed as '\$6,495.21'. Underneath, there are input fields for 'General living', 'Private health cover', 'School fees', 'Child care', and 'Other living expenses', all set to '\$0.00'. The 'Total monthly' is calculated as '\$0.00'. At the bottom, there is a toggle switch for 'Email me a copy of Servicing Result' which is turned on. The bottom navigation bar includes icons for 'Servicing Calculator', 'My Quotes', 'My Apps', and 'Eligibility'.

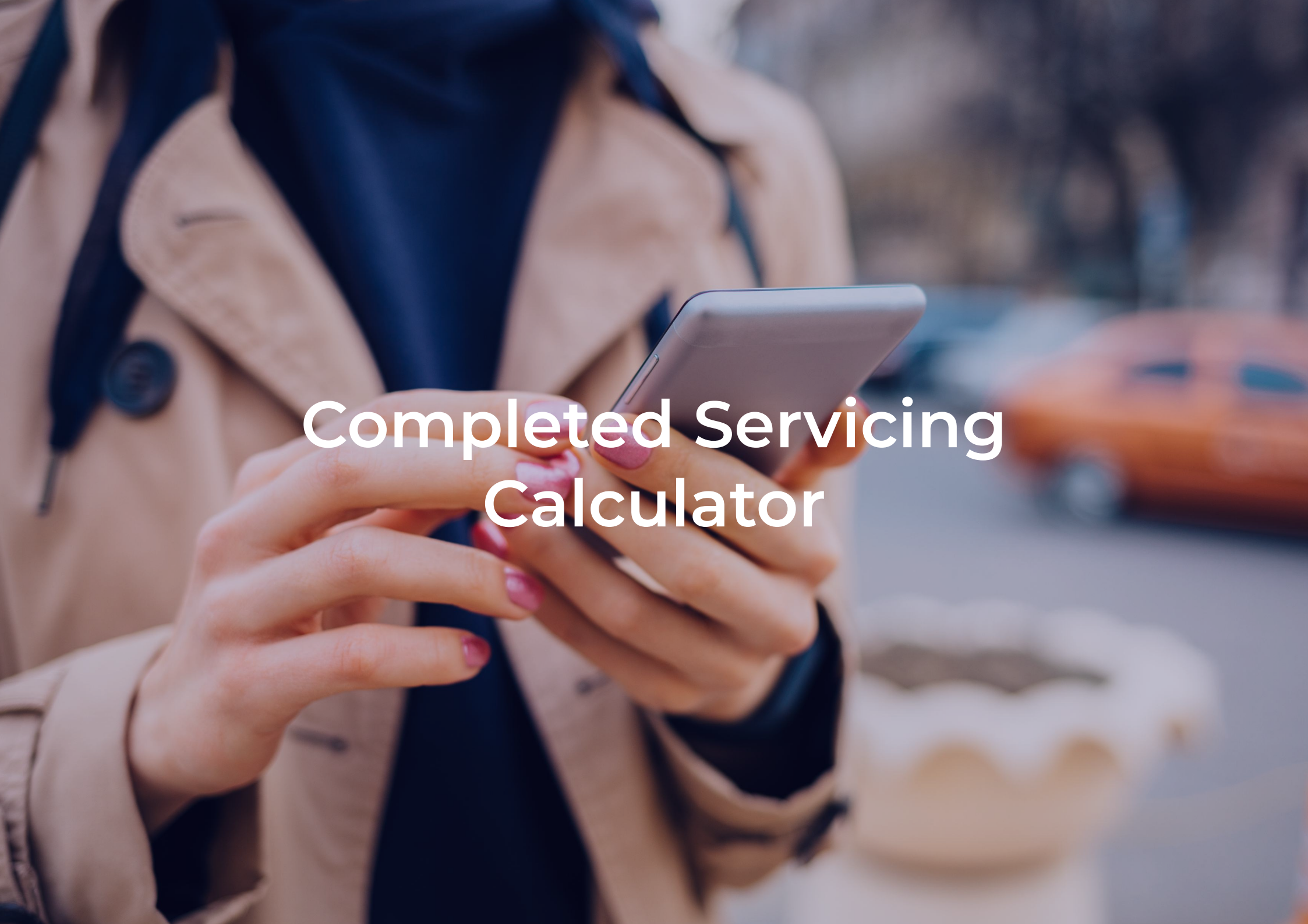
Summary

Net Income and Commitments	Net Income and Commitments are values calculated based on the income and expenses entered into the calculator. These include Gross Income, Rental Income, Investment Interest addback, Ongoing loan repayments, and living expenses.
NDI Ratio	The NDI Ratio is the outcome of your servicing assessment.
Maximum Borrowing Capacity	The Maximum Borrowing Capacity is the maximum Principal and Interest loan amount available calculated based on the data entered into the Servicing Calculator. Changes to data in the Debt Service Calculator will result in changes to the Maximum Loan Amount.
Result	The Result page will provide the outcome of your servicing assessment. Pass: Application can be submitted to Firstmac for full assessment Fail: Application does not meet servicing requirements based on the data entered. For Individual with Non Applicant spouse assessments the Results page may prompt you to adjust the application to be submitted as joint applicants. This means that servicing is not evident as a Non Applicant Spouse application but could be considered as a Joint application based on the data entered.

Hit the **Pencil icon** to Edit your scenario.

Completed servicing calculators are saved and can be retrieved using the **Customer Name** Search function in the **Servicing Calculator**.

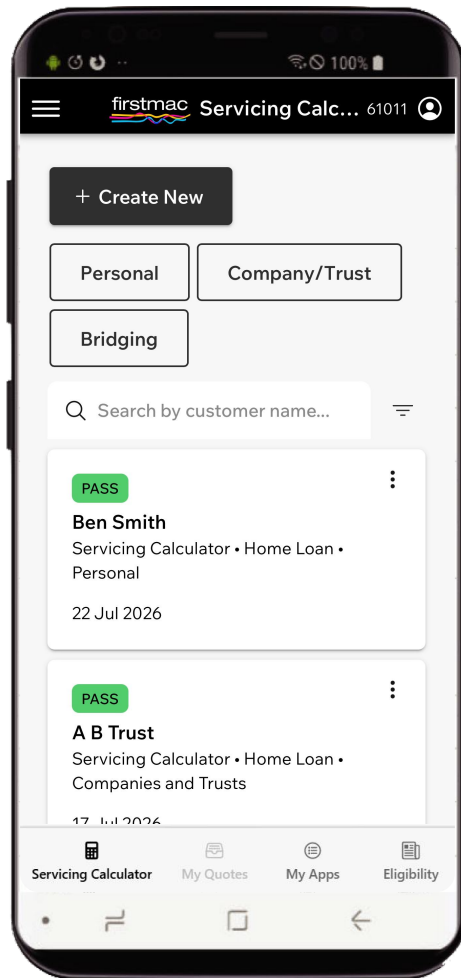


A person wearing a tan trench coat is holding a smartphone with both hands. The person's fingernails are painted a vibrant pink. The background is out of focus, showing a street scene with a bright orange car and a small, light-colored dog. The text "Completed Servicing Calculator" is overlaid in white, centered on the image.

Completed Servicing Calculator

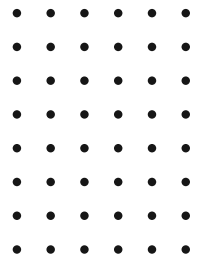
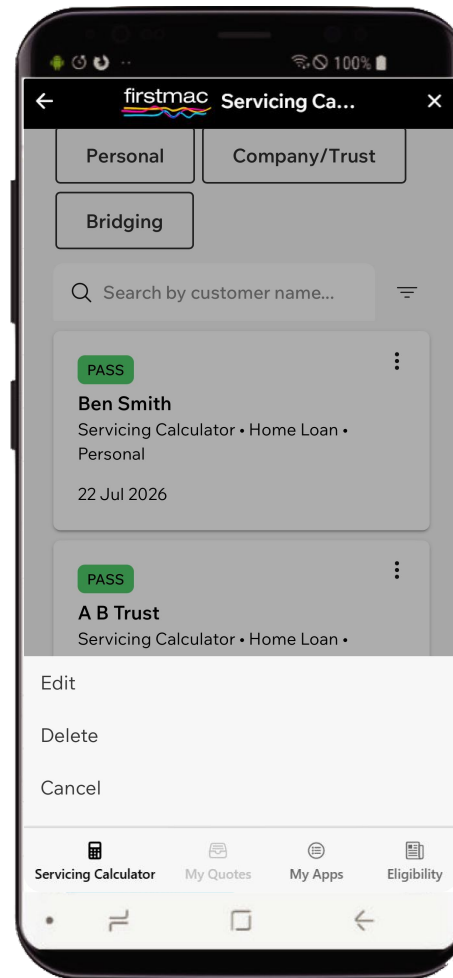
Step 1

Your most recent completed calculators will be shown under the **Recent Activities** menu when you log in.



Step 2

Select the customer you would like to retrieve the servicing for.



Step 3

By clicking the **Pencil icon**, you can make changes to the original Debt Servicing calculator.

firstmac Servicing Calc... X

GENERAL [Guide](#)

Borrower Type Individual ▾

Product Home Loan ▾

Purpose Buying my home ▾

New loan amount (P/I) (+)

Rate Type	Interest Rate	Loan Amount
Variable ▾	5. %	\$ 75,000.00

New loan amount (I/O) (+)

Rate Type	Interest Rate	Loan Amount
Variable ▾	6. %	\$0.00

Total Loan \$750,000.00

Servicing Calculator My Quotes My Apps Eligibility

Step 4

Once you have completed all changes, click **See result**.

firstmac Servicing Ca... X

Frequency Monthly ▾

HEM Estimate \$0.00

General living \$ 5,000.00

Private health cover \$ 0.00

School fees \$ 0.00

Child care \$ 0.00

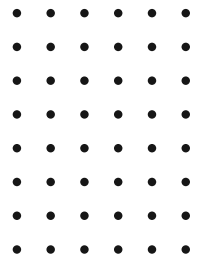
Other living expenses \$ 0.00

Total monthly \$5,000.00

Email me a copy of Servicing Result ☒

See result

Servicing Calculator My Quotes My Apps Eligibility



Step 5

Your updated Servicing Calculator scenario will be emailed to you. You will still have the option to edit your scenario.

The image shows a smartphone screen displaying the 'firstmac Servicing Ca...' app. The screen shows the results for a scenario named 'Ben Smith'. The data is as follows:

Field	Value
Created	22 Jul 2026
Product	Home Loan
Borrower Type	Personal
Net income	\$4,804,130.00
Commitments	\$72,503.39
NDI	65.43
Indicative maximum loan amount (PI)	\$49,074,913.00

Below the table, there is a note: *Maximum loan amount is calculated based on P&I repayments.*

A green bar at the bottom of the table area shows 'Result' and 'Pass'.

Below the green bar, there is a button labeled 'Firstmac Eligibility'.

At the bottom of the screen, there is a navigation bar with four icons: 'Servicing Calculator', 'My Quotes', 'My Apps', and 'Eligibility'.

