

Nimo Release Notes

26/05/2026 UAT Features | 02/06/2026 Production Release

We're excited to announce the latest updates designed to strengthen business operations and drive efficiency across your workflows.

These enhancements are designed to help your teams deliver faster & smarter by:

- ✓ **Streamlining processes,**
- ✓ **Minimising manual effort, and**
- ✓ **Improving visibility**

By leveraging these enhanced capabilities, your organisation can optimise resources, enhance collaboration, and achieve greater operational agility.

The features include

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1. New Loan Conditions management workflow

Benefit: Improved consistency in Approval and Settlement condition management across applications. This provides enhanced flexibility & customisation over how conditions are automated and applied per application type.

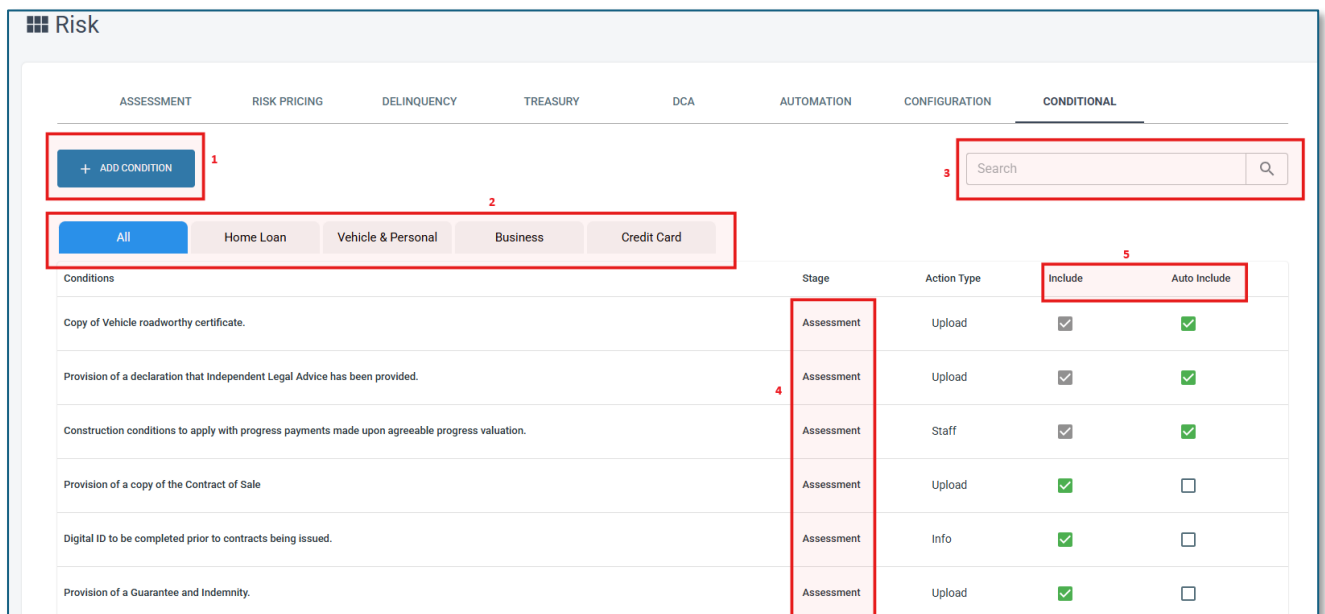
What's new: Lenders can now not only include conditions from the existing list but also create and configure new **custom conditions**. The new custom conditions can then be assigned to specific application groups. Lastly, the new custom conditions can be set to include / auto include inside the applicable application type.

Why it matters: Every lending workflow is different. Configurable and automated conditions allow lenders to align processes with their operational and compliance requirements, improving efficiency, reducing errors, and creating a smoother application-to-settlement journey.

How it works:

Setting it up:

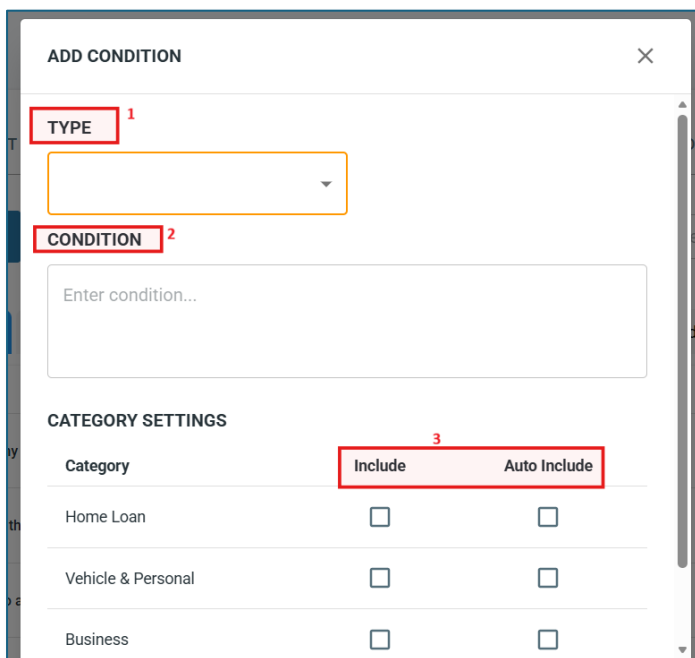
1. Navigate to Risk > Conditional
2. You will see the new and improved UI with a range of options and configurations, breakdown below:



Conditions	Stage	Action Type	Include	Auto Include
Copy of Vehicle roadworthy certificate.	Assessment	Upload	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Provision of a declaration that Independent Legal Advice has been provided.	Assessment	Upload	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Construction conditions to apply with progress payments made upon agreeable progress valuation.	Assessment	Staff	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Provision of a copy of the Contract of Sale	Assessment	Upload	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Digital ID to be completed prior to contracts being issued.	Assessment	Info	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Provision of a Guarantee and Indemnity.	Assessment	Upload	<input checked="" type="checkbox"/>	<input type="checkbox"/>

1. **Add Condition:** Opens a pop-up where a user can create custom pre-approval / Settlement – info / upload / staff type conditions and can select to include / auto include these conditions based on application category settings.

- II. **Application Categories:** Newly added custom conditions are now segregated based on loan categories.
 - III. **Search bar:** Provides the ability to locate a condition in the list, utilising a keyword search.
 - IV. **Stage:** Displays whether the condition applies to the 'Assessment' or 'Settlement' stage of the application.
 - V. **Including options:** Allows you include or auto-include a condition to your application.
3. Click on **"Add Condition"**, which opens the following dialog box up, to get started on adding custom conditions.



ADD CONDITION [X]

TYPE ¹

[Dropdown menu]

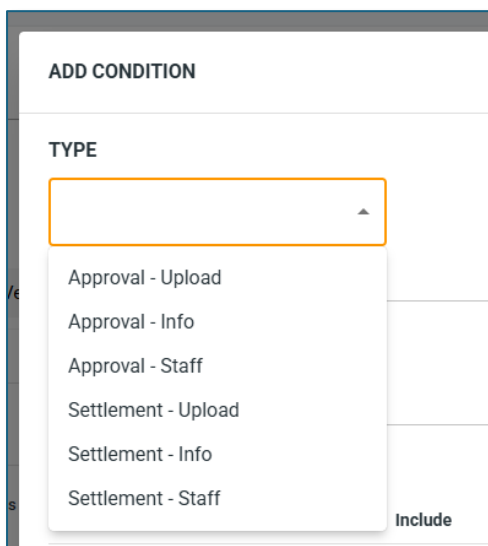
CONDITION ²

Enter condition...

CATEGORY SETTINGS

Category	Include	Auto Include
Home Loan	<input type="checkbox"/>	<input type="checkbox"/>
Vehicle & Personal	<input type="checkbox"/>	<input type="checkbox"/>
Business	<input type="checkbox"/>	<input type="checkbox"/>

3.1 **Type:** Users can choose from a range of condition types as per the below image.



ADD CONDITION

TYPE

[Dropdown menu open]

- Approval - Upload
- Approval - Info
- Approval - Staff
- Settlement - Upload
- Settlement - Info
- Settlement - Staff

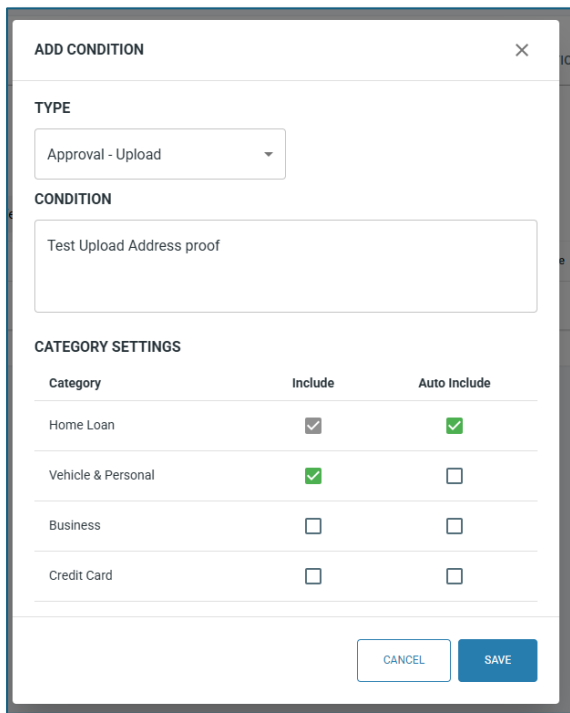
Include

3.2 **Condition:** The user can write the details of their custom condition here.

3.3 **Category settings and Including options:** based on the selections here, the condition will appear for the selected Loan category and be included in the list of included conditions for the user to add or automatically include.

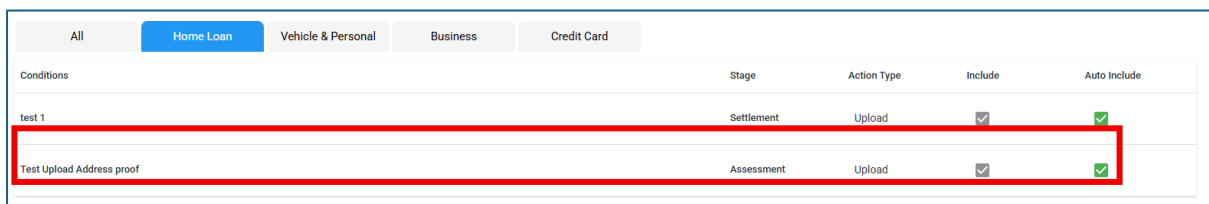
Seeing it in action:

1. The user creates and configures a custom condition and saves it.
2. Example: An Approval - Upload condition with the description 'Test Upload Address Proof' is created. It is set to be 'Included' as an option to select it for the 'Vehicle & Personal loan' types. It has also been enabled as 'Auto Included' for all 'Home Loans', meaning it will appear in every home loan application.



Category	Include	Auto Include
Home Loan	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Vehicle & Personal	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Business	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card	<input type="checkbox"/>	<input type="checkbox"/>

3. This will include the condition in the 'Home Loan' and the 'Vehicle & Personal' application types list as seen in the below image.



Conditions	Stage	Action Type	Include	Auto Include
test 1	Settlement	Upload	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Test Upload Address proof	Assessment	Upload	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>



Conditions	Stage	Action Type	Include	Auto Include
test 4	Assessment	Upload	<input checked="" type="checkbox"/>	<input type="checkbox"/>
test 2	Assessment	Info	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
test1	Assessment	Upload	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
test 3	Settlement	Upload	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Test Upload Address proof	Assessment	Upload	<input checked="" type="checkbox"/>	<input type="checkbox"/>

4. During the assessment of every Home every application, this condition will be automatically included for the home loan and will be a part of the conditions list for a Vehicle or Personal loan.

Assessment for Jack's Home Loan

Edit Assessment Lock Application Edit 1 - View User [VIEW APPLICATION](#)

OVERVIEW CREDIT SUMMARY SERVICEABILITY ASSET POSITION CHARACTER CONDITION CONTRACT **CONDITIONAL**

Pre Approval Conditions [MANUAL CONDITION](#)

Approval Conditions	Action Type	Action
Test Upload Address proof	Upload	

Settlement Conditions

Settlement Conditions	Action Type	Action
test 1	Upload	

Add Condition

Above is a Home loan application where the condition is auto included as per the configurations

Pre Approval Conditions MANUAL CONDITION

Approval Conditions	Action Type	Action
No Condition yet		

Settlement Conditions	Action Type	Action
No Condition yet		

Add Condition

Assessment Settlement

Test Upload Address proof	Approval	Upload	ADD
Copy of Vehicle roadworthy certificate.	Approval	Upload	ADD
Provision of a declaration that Independent Legal Advice has been provided.	Approval	Upload	ADD

SAVE CLEAR

Above is a Personal loan application where the condition is listed and not auto-included as per the configurations

5. Additionally, the Conditional tab in Assessment layer has separate tabs for Conditions added during Assessment and Settlement conditions for a cleaner experience.

Add Condition

Assessment Settlement

Conditions	State	Action Type	Action
Provision of a copy of the Contract of Sale	Approval	Upload	ADD
Digital ID to be completed prior to contracts being issued.	Approval	Info	ADD
Provision of a Guarantee and Indemnity.	Approval	Upload	ADD

SAVE CLEAR



Important:

Any new auto-include conditions created in the Risk Tab for Approvals and Settlements may impact any inflight Assessment and Settlement loan applications by auto-including these conditions to those applications. Lenders are advised to remove such conditions (if not applicable) from the Conditional tab in Assessment layer before Conditionally approving an application.

2. Updates to Loan Security Module and new Assessment rules for Security Assets (Business Loan Applications)

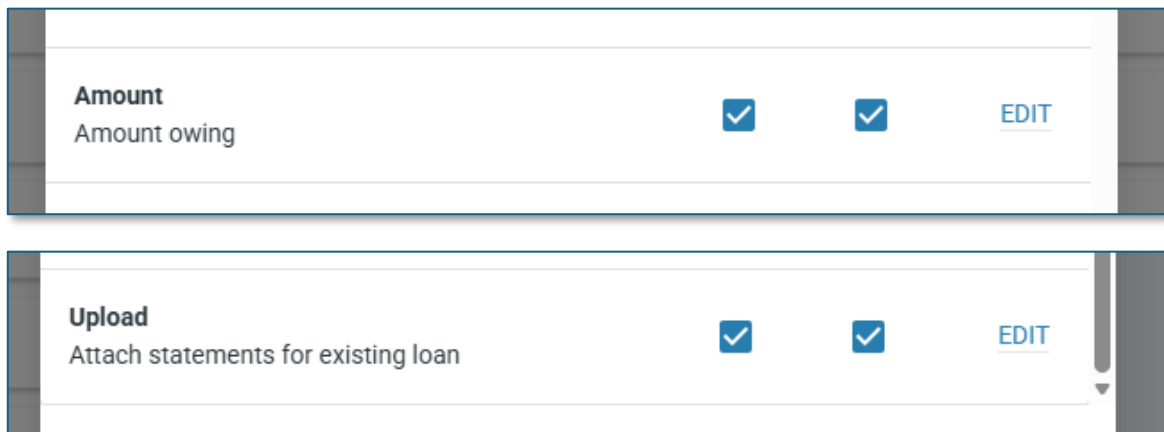
***Benefit:** More complete and accurate Loan security information with dedicated assessment rules*

What's new: The Loan Security module for Business Loans now supports capturing the amount owed against an asset under a second mortgage and allows users to attach the relevant supporting statements. This information flows through to the Assessment layer and can be leveraged using newly introduced Assessment rules under “Security Assets”.

How it works:

Setting up questions in the form builder:

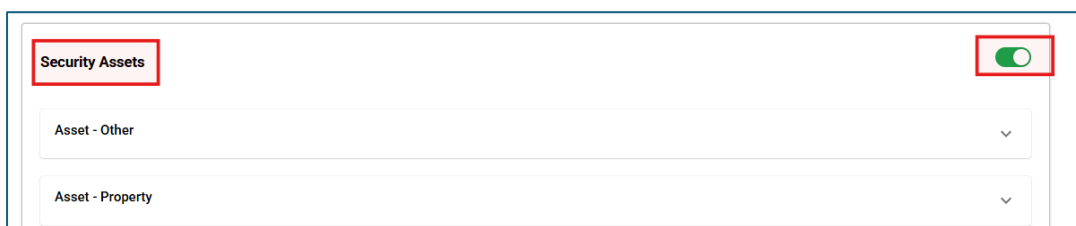
1. Navigate to Marketing > Your Commercial loan Form > Loan Security and ensure if the question – “Is this a first or second mortgage on this property?” is enabled (as the questions below are enabled when “Second Mortgage” is selected)
2. Scroll down to find and enable the below questions



3. Save and publish your form.
4. When there would be a case of a second mortgage against a loan, the customer would be prompted to enter the amount they are owing against the asset and an option to attach statements.
5. This will then flow through to the Application layer and sit in the Security Assets tab

Setting up Assessment rules for Security Assets.

1. Navigate to Risk > the Assessment pipeline attached to the Commercial product in use > Edit
2. Scroll down to find Security Assets and enable the rule



3. Within Security Assets, navigate from the list and configure the rules you would want your application to be assessed against

Security Assets 🔴

Asset - Other ▼

Asset - Property ▼

Asset - Vehicle ▼

Liability - Home Loan ▼

Liability - Other ▼

Liability - Personal Loan ▼

Asset - Property

Metrics	Requirement	Parameters	Actions
Is Primary Property	IN	Yes ▼	EDIT REMOVE
Property Size (in square meters)	NO LESS THAN	50	EDIT REMOVE
Land Area (in square meters)	NO LESS THAN	150	EDIT REMOVE
Accepted Property Type	IN	Apartment/Unit ▼	EDIT REMOVE
Accepted Purpose	IN	liveIn ▼	EDIT REMOVE

Liability - Home Loan

Metrics	Requirement	Parameters	Actions
Liability Amount	NO MORE THAN	\$100,000	EDIT REMOVE
Liability Limit	NO LESS THAN	\$0	EDIT REMOVE
Liability Amount excl. fees	NO LESS THAN	\$100,000	EDIT REMOVE
Bank Statements of Loan	REQUIRE	Mandatory	EDIT REMOVE

4. When a commercial loan application with any Loan Securities lands in Assessment, navigate to the Security Assets tab to assess the security against the ruleset. This will pull all the Assets from the Loan Security module and any liabilities against them, separated by the Asset owner.

Edit Assessment Lock Application Edit 1 - View Use

OVERVIEW PROFIT & LOSS **SECURITY ASSETS** BALANCE SHEET CHARACTER CONTRACT CONDITIONAL

Security Assets Summary Refer

Assets

Asset - Sanmit Dabre Property: ~~14, Williams Creek, Danville, Virginia, VA~~ \$840,000.00 Refer EDIT

Metrics	Requirement	Parameters	Actual Value	Evaluation	Action
Is Primary Property	IN	Yes ▼	Yes	Accept	EDIT
Property Size (in square meters)	NO LESS THAN	50	Not Provided	Refer	EDIT
Land Area (in square meters)	NO LESS THAN	150	Not Provided	Refer	EDIT
Accepted Property Type	IN	Apartment/Unit ▼	Not Provided	Refer	EDIT
Accepted Purpose	IN	liveIn ▼	liveIn	Accept	EDIT

Manual Evaluation Notes

No Notes Found

Points to remember:

- The toggle for Security Assets Assessment ruleset will be turned off by default, If required, Lenders are advised to turn it on in the Risk layer > Assessment pipelines (refer to feature number 6 for Assessment toggles)
- If utilising the new Security Assets assessment ruleset, Lenders are advised to disable any rules from the **Asset Position** ruleset to avoid repetition of rules in the Security Assets and the Balance Sheet tabs. (Balance sheet assessment rules are a combination of Asset position rules and Balance sheet rules)
- There would be no impact on Consumer application as these rules (when enabled) are utilised for Commercial / Business Loan Applications only

3. Staff enabled Application form re-trigger

Benefit: Reduce manual application follow-ups and encourage higher application completion rates

What's New: We've introduced a new “**Resend Application Link**” button within the Application Overview section. When triggered, the customer receives their loan application link again, allowing them to continue from where they left off.

Why it matters: The new “Resend Application Link” button helps reduce application drop-offs by allowing customers to easily return to their application if they paused the process or accidentally lost access to the form, supporting a smoother path to completion and signing.

How it works:

1. Navigate to an Application in “Enquiry” which has surpassed the Customer Details / Related Parties Module

2. You will see the “Resend Application Link” button as below:

To be completed

Below is a summary of the outstanding items required for this application. Once all information has been provided, the loan can proceed to assessment.

[APPLICANTS](#)
[LIABILITIES](#)
[INCOMES](#)

Lender selected : Bank

Actions

DECLINE

NOTIFY CUSTOMER

WITHDRAWAL

NOTIFY SALES

DELETE APPLICATION

RESEND APPLICATION LINK

Timeline CHANGE STATUS

Application Stage	Update Time	Updated By
Enquiry	20/05/2026 02:18 pm	

3. Click on the button, a pop-up opens that allows you to select the Applicant Name you would like to trigger the Application link to.

RESEND APPLICATION LINK

Select Applicant

CANCEL

SEND

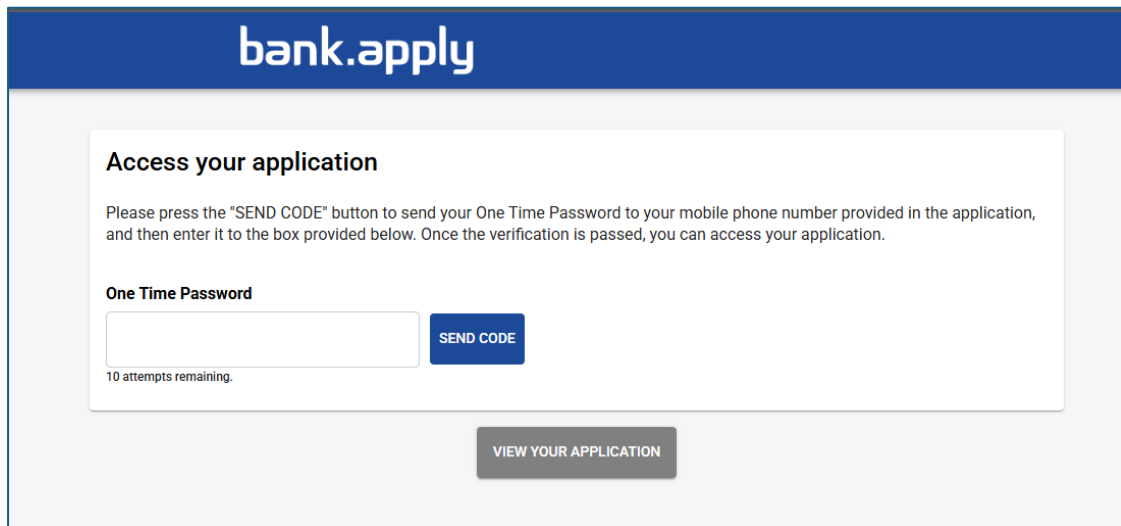
RESEND APPLICATION LINK

Select Applicant

First Applicant

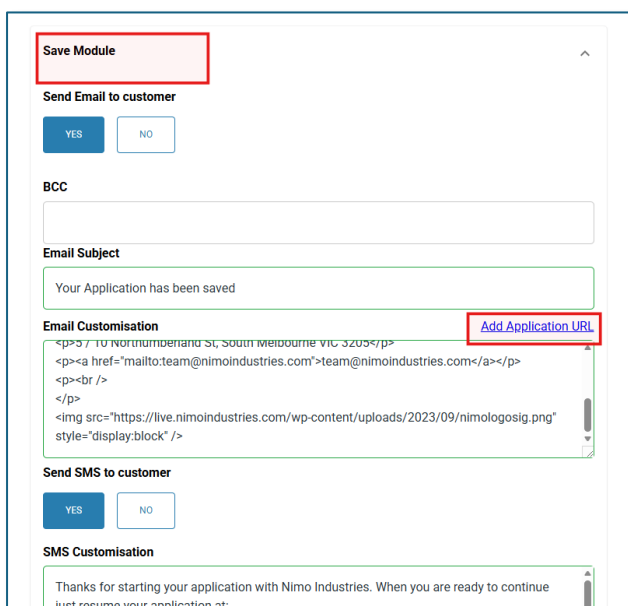
Second Applicant

4. Select the Applicant of your choice and click “Send” to trigger the Application link to that Applicant.
5. The Applicant will receive the link on their mail and SMS as entered in the Customer Details / Related Parties module.
6. They can then continue to complete and submit their application via that link as usual



Points to remember:

- The button will only appear for applications in “Enquiry” and have surpassed Customer details / Related parties modules so the contact details of the customer could be efficiently fetched
- Ensure the “Save Module” communication in Marketing > Communications is enabled and the Application URL is a part of the email body as this is the communication triggered



- This button replaces the manual effort of appending the SID to the Application form and sending it to the customer to continue completing their application



Important:

The form allows for a maximum of 2 applicants to sign, in case of Related parties greater than 2, the Lenders are advised to trigger the Application links to the signing Related parties as required

4. Improved Settlement ownership controls

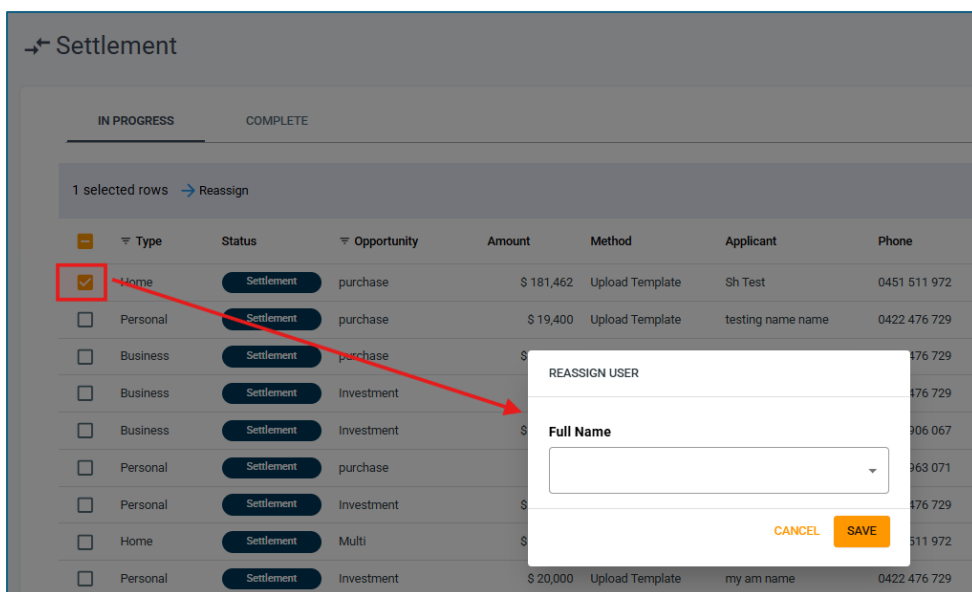
***Benefit:** Greater flexibility in managing ownerships in the Settlement layer*

What's changing: We're enhancing the **Settlement (In Progress tab)** workflow to align with the functionality available in the Application and Assessment layers. This update introduces **Re-assign functionality** for settlement applications and enables **dynamic Settler assignment** based on user interaction

Why it matters: Settlement ownership should reflect the staff member actively managing the application. By introducing dynamic assignment and reassignment capabilities, this enhancement improves operational flexibility, ensures accurate ownership, and creates a more consistent workflow experience across all processing layers.

How it works:

1. Navigate to the Settlement layer (In Progress tab) A new Reassign option will be available for applications



2. Users can reassign applications to either Admin (Level 1,2 and 3) and Settlement (Level 1, 2 and 3) roles

- Applications entering the Settlement layer will initially appear as unassigned and Settler assignment will occur when the first eligible staff member opens that application – This replaces the current logic where the Salesperson is automatically assigned as a Settler to the Application
- To manage role-wise access for Settlement Reassigning, Navigate to Administration > User Access > Features in the Access level table > Settlement Reassign to allow reassigning to the roles as per requirements.

SETTLEMENT							
Settlement Edit	DISABLE	DISABLE	DISABLE	ENABLE	DISABLE	ENABLE	DISABLE
Reassign	ENABLE	DISABLE	DISABLE	DISABLE	DISABLE	ENABLE	DISABLE



Important:

As part of this update, the current logic that auto-assigns the Salesperson as the Settler will be retired. Consequently, all in-flight Settlement applications will be reset to an Unassigned status until a Settler is assigned through the new workflow.

5. New Change Logs in Nimo Originations and Servicing

Benefit: Stronger Audit and Tracking capabilities

What's new: We've introduced **Change Logs** across multiple areas of Nimo, including:

- **Marketing > Form Builder**
- **Administration > Manage Users**
- **Nimo Servicing**

These logs provide visibility into system changes and user activity within these modules.

Why It Matters: These logs will help improve traceability, support governance and operational oversight, and help teams investigate and manage updates with greater confidence.

How it works:

Marketing > Form Builder

Indicative change logs are captured for additions / deletions / updates made to any modules in a form

Form Changelog	
Sanmit Multi updated form: 2. NIMO - Personal Loan	
Performed by	Sanmit Multi
Action	Update
Form name	2. NIMO - Personal Loan
Module Modified	Purpose Personal Loan, Needs Analysis, Product Selection
Module Modified Details	
Modified	
<ul style="list-style-type: none"> • Purpose Personal Loan • Needs Analysis • Product Selection 	
Date & Time	25/05/2026, 08:57:28

Form Changelog	
Sanmit Multi updated form: test	
Performed by	Sanmit Multi
Action	Update
Form name	test
Module Modified	Needs Analysis, Loan Security, Product Selection, Expenses
Module Modified Details	
Added	
<ul style="list-style-type: none"> • Expenses 	
Modified	
<ul style="list-style-type: none"> • Needs Analysis • Loan Security • Product Selection 	

Form Changelog	
Sanmit Multi updated form: test	
Performed by	Sanmit Multi
Action	Update
Form name	test
Module Modified	Expenses
Module Modified Details	
Removed	
<ul style="list-style-type: none"> • Expenses 	
Date & Time	25/05/2026, 09:00:56

Administration > Manage Users

Change logs are captured for new user additions, updates and user deletions

User Changelog	
Sanmit Multi added new user: test.user	
Performed by	Sanmit Multi
Action	Add
User affected	test.user
Date & Time	25/05/2026, 09:07:21

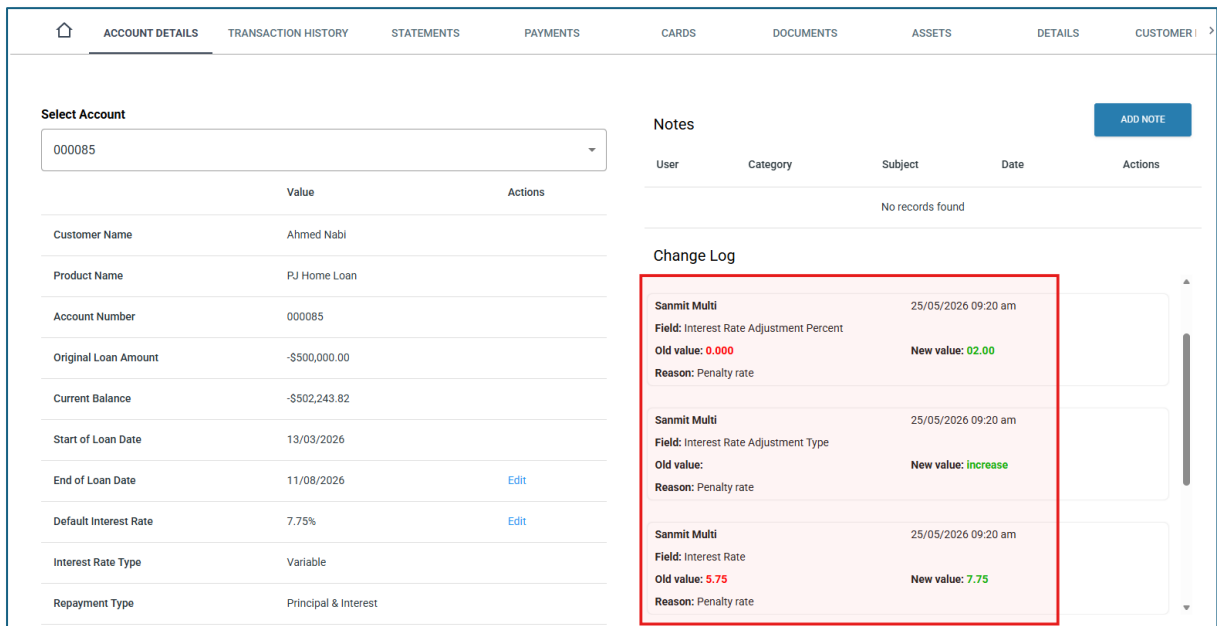
User Changelog	
Sanmit Multi updated user: test.user	
Performed by	Sanmit Multi
Action	Update
User affected	test.user
Date & Time	25/05/2026, 09:10:31

User Changelog	
Sanmit Multi deleted user: test.user	
Performed by	Sanmit Multi
Action	Delete
User affected	test.user
Date & Time	25/05/2026, 09:11:57

Servicing Layer

Change logs are captured for:

1. Any updates to the editable fields in **Account Details Tab**



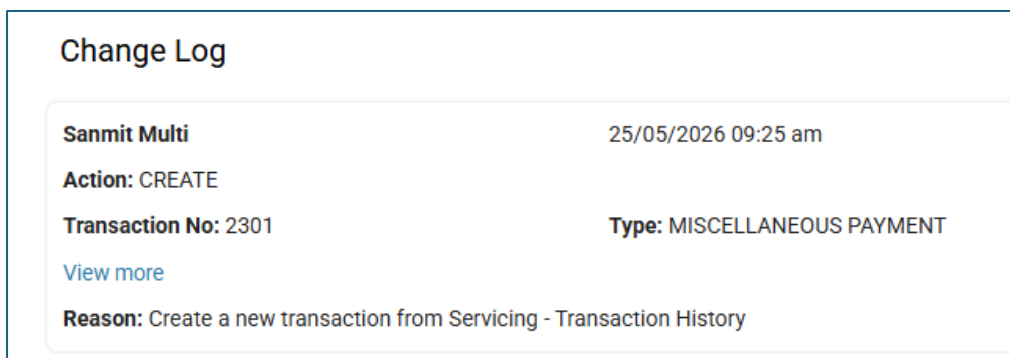
The screenshot shows the 'ACCOUNT DETAILS' tab with a navigation menu at the top. On the left, there is a 'Select Account' dropdown menu showing '000085'. Below it is a table of account details:

	Value	Actions
Customer Name	Ahmed Nabi	
Product Name	PJ Home Loan	
Account Number	000085	
Original Loan Amount	-\$500,000.00	
Current Balance	-\$502,243.82	
Start of Loan Date	13/03/2026	
End of Loan Date	11/08/2026	Edit
Default Interest Rate	7.75%	Edit
Interest Rate Type	Variable	
Repayment Type	Principal & Interest	

On the right, there is a 'Notes' section with an 'ADD NOTE' button and a table with columns: User, Category, Subject, Date, Actions. Below that is a 'Change Log' section with three entries:

Sanmit Multi	25/05/2026 09:20 am
Field: Interest Rate Adjustment Percent	
Old value: 0.000	New value: 02.00
Reason: Penalty rate	
Sanmit Multi	25/05/2026 09:20 am
Field: Interest Rate Adjustment Type	
Old value:	New value: increase
Reason: Penalty rate	
Sanmit Multi	25/05/2026 09:20 am
Field: Interest Rate	
Old value: 5.75	New value: 7.75
Reason: Penalty rate	

2. Any manual transactions added or deleted in the **Transaction history Tab**



The screenshot shows a 'Change Log' entry for a transaction:

Sanmit Multi 25/05/2026 09:25 am

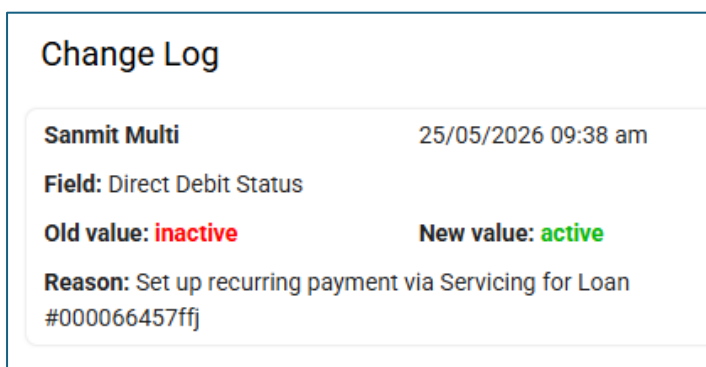
Action: CREATE

Transaction No: 2301 **Type:** MISCELLANEOUS PAYMENT

[View more](#)

Reason: Create a new transaction from Servicing - Transaction History

3. Setting up and Stopping Payments in the **Payments Tab**



The screenshot shows a 'Change Log' entry for a payment setup:

Sanmit Multi 25/05/2026 09:38 am

Field: Direct Debit Status

Old value: inactive **New value:** active

Reason: Set up recurring payment via Servicing for Loan #000066457ffj

4. Uploading or Deleting Documents in the **Documents Tab**

The screenshot shows the 'DOCUMENTS' tab in a web application. At the top, there is a navigation bar with tabs: ACCOUNT DETAILS, TRANSACTION HISTORY, STATEMENTS, PAYMENTS, CARDS, DOCUMENTS (selected), ASSETS, and DETAILS. Below the navigation, there is a 'Loan Number' field with the value '000085'. A table titled 'Documents' has columns for Name, Description, Date Submitted, and Actions. It lists two documents: 'DD Receipt One Time' and 'DD Consent Recurring', both submitted on 24/05/2026. To the right of the table is a 'Change Log' panel with a red border, showing three entries for 'Sanmit Multi' on 25/05/2026 at 09:43 am. The entries are: DELETE (Reason: Permanent delete document - Product Item), UPDATE (Reason: Soft delete document - Product Item), and CREATE (Reason: Add Document to Product Item).

5. Updating any editable fields in the **Customer / Business Details tab**

The screenshot shows the 'Customer' tab in a web application. It features a form with fields for: First name, Middle name, Surname (value: test), Date of birth (20/12/2000), Mobile number, Email, Residential address (12 Collins St, Melbourne VIC 3000, Australia), Postal address (66 Cecil St, Southbank VIC 3006, Australia), and Customer Status (Active). To the right is a 'Change Log' panel with a red border, showing one entry for 'Sanmit Multi' on 25/05/2026 at 09:48 am. The entry details are: Field: Home Address, Old value: 66 Cecil St, Southbank VIC 3006, Australia, New value: 12 Collins St, Melbourne VIC 3000, Australia, and Reason: test.

6. Toggle control for display of Assessment pipeline sections

Benefit: Cleaner and Relevant Assessment views with greater control over assessment workflow configuration

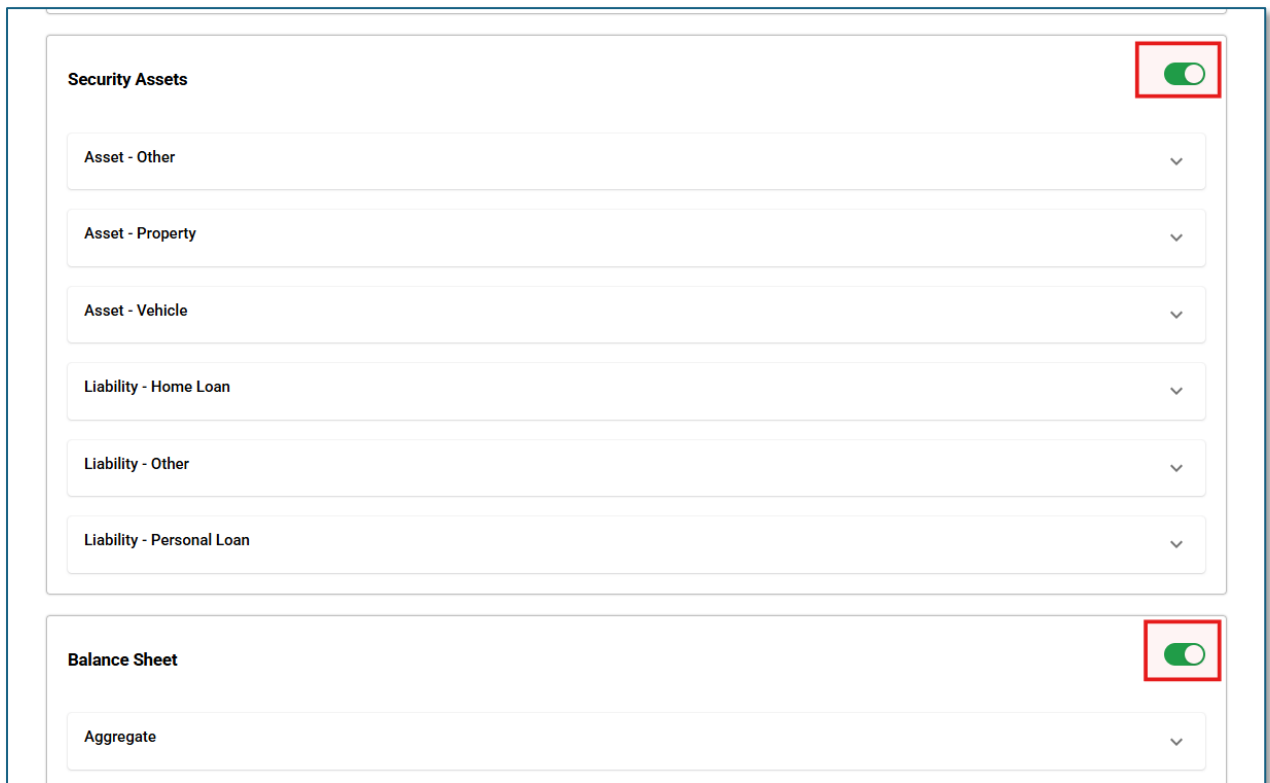
What's new: Lenders can now **show or hide Assessment pipeline sections** based on **individual assessment pipelines**, providing greater flexibility in configuring and tailoring assessment workflows.

Why It Matters: Not all assessment pipelines require the same information or workflow steps. The ability to control section visibility allows lenders to tailor assessments to their operational requirements, creating a more streamlined experience and helping teams focus on the information most relevant to each application.

How it works:

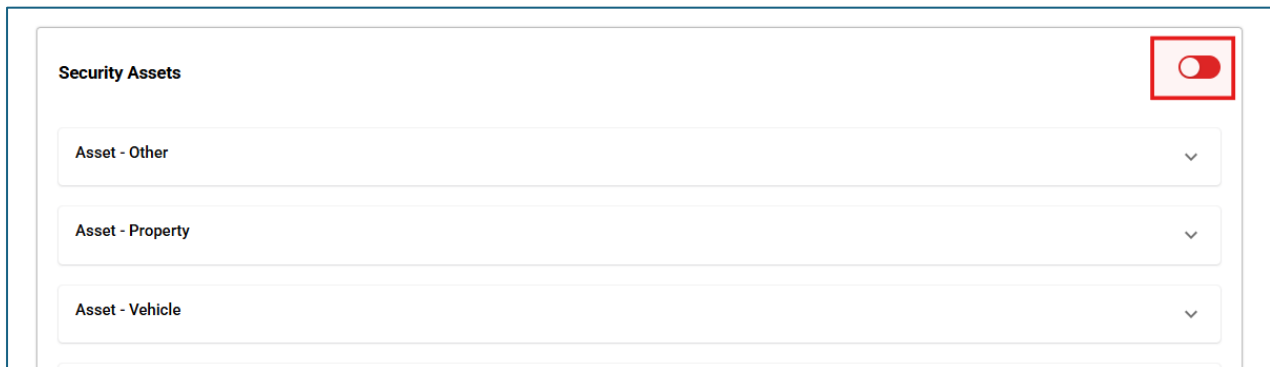
1. Navigate to Risk > Assessment > Assessment Pipeline

2. You will see toggles against all Assessment rules.



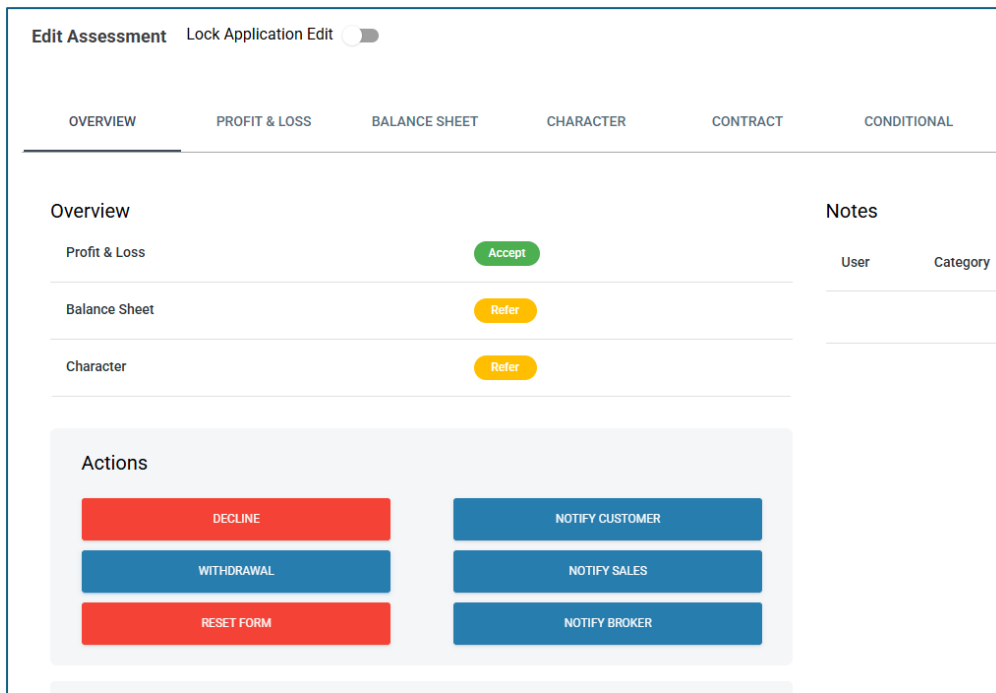
The screenshot displays two sections of assessment rules. The first section, titled "Security Assets", has a green toggle switch turned on in the top right corner. Below this title are six rows, each with a dropdown menu: "Asset - Other", "Asset - Property", "Asset - Vehicle", "Liability - Home Loan", "Liability - Other", and "Liability - Personal Loan". The second section, titled "Balance Sheet", also has a green toggle switch turned on in the top right corner. Below this title is one row with a dropdown menu labeled "Aggregate".

3. To disable an assessment rule from being displayed and applied against a Loan application, simply click on the toggle to turn it off.



This screenshot shows the same interface as the previous one, but the toggle switch for the "Security Assets" section is now turned off, indicated by a red square around the white circle. Only the three "Asset" rows ("Asset - Other", "Asset - Property", and "Asset - Vehicle") are visible under this section, while the "Liability" rows are hidden. The "Balance Sheet" section remains visible with its "Aggregate" dropdown.

4. Once disabled, the section will no longer appear in the Assessment layer



Above is an application in Assessment for which the Security Assets rules were disabled and Assessment re-run which resulted in the Security Assets tab not being displayed and the respective rules no longer applicable



Important:

For existing applications already in Assessment, users must refresh or re-run the Assessment pipeline for any updated Assessment rules to take effect.

New applications entering Assessment will automatically reference the latest pipeline configuration and rules.

Important Reminder – Communication templates

As part of this release, the hardcoded 'Dear {Applicant Name}' greeting is removed from all email and SMS communication templates.

Action required:

Reminder to please review your templates via **Marketing > Communications** and add a greeting where required.

To personalise greetings, you can use:

{Receiver Name} – automatically fetches the intended recipient's name (Customer, Broker or Internal Staff).

Note: Existing templates will no longer display a greeting unless one is manually added.