Nimo Release Notes

01/07/2026 UAT Features I 07/07/2026 Production Release

We're excited to announce the extension to 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.

Items 8 to 12 are the latest additions to the UAT release for this week.

Contents

1. New 'Condition' Assessment Rules for Business Loan Applications

Benefit: *Flexible and structured assessment of Needs Analysis data for Business Loans.*

What's new: We have introduced a new Assessment ruleset for Business Loan applications to evaluate information captured through the Needs Analysis module.
A new rule category called "Condition - Business" has been added within Risk › Assessment.

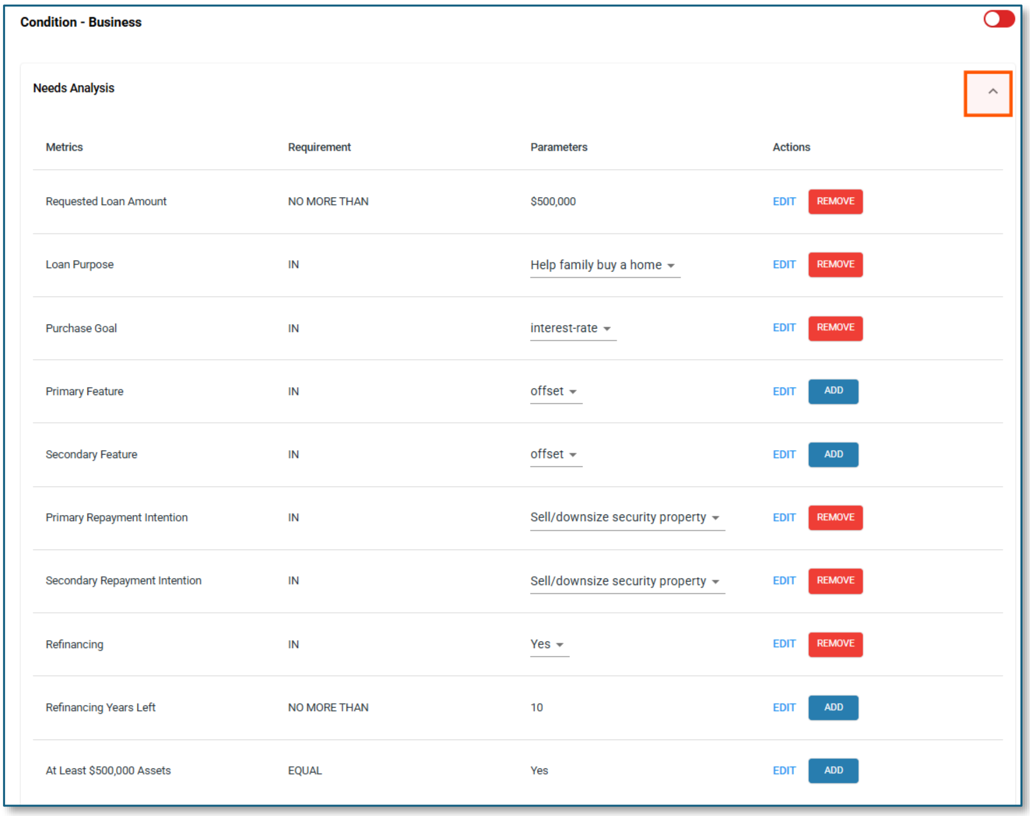
Why it matters: This enhancement ensures that Business Loan applications are now assessed using a dedicated ruleset specifically designed to align with their unique requirements, enabling more accurate, relevant, and structured evaluation of Needs Analysis data.

How it works:

Setting it up:

1. Navigate to Risk › Assessment › Assessment Pipeline (utilised for Business Loans)
2. Scroll down to find 'Condition - Business'

3. The rule will be disabled by default. Click on the Toggle at the right side of the rule to enable it successfully.
4. Click on the dropdown icon to view all the Assessment rules that can be configured under the 'Condition' Assessment ruleset. These rules map back to the Needs Analysis Module of the application form. You can configure them as per your business requirements as usual



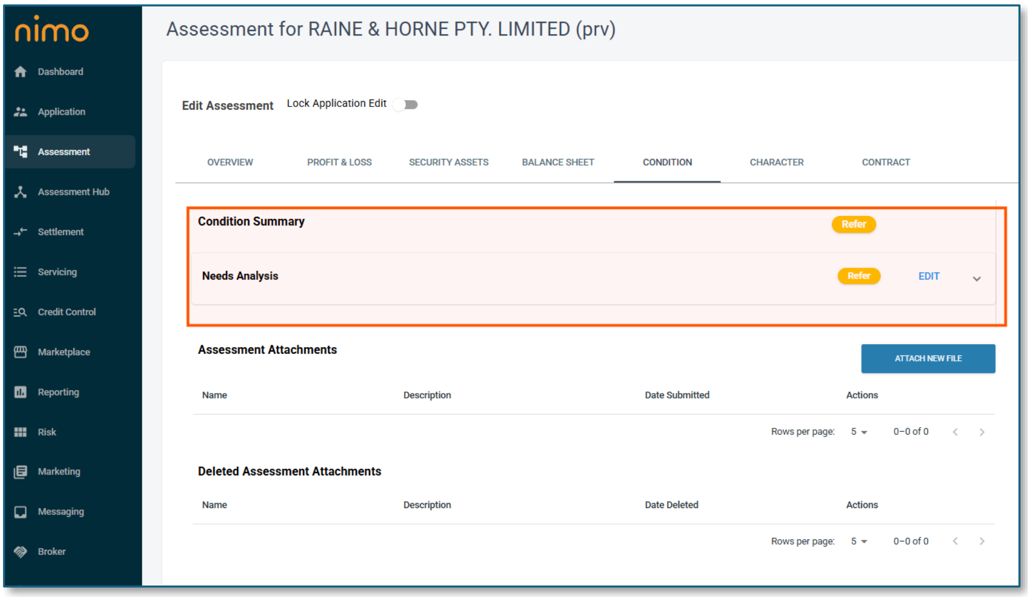
Condition - Business

Needs Analysis

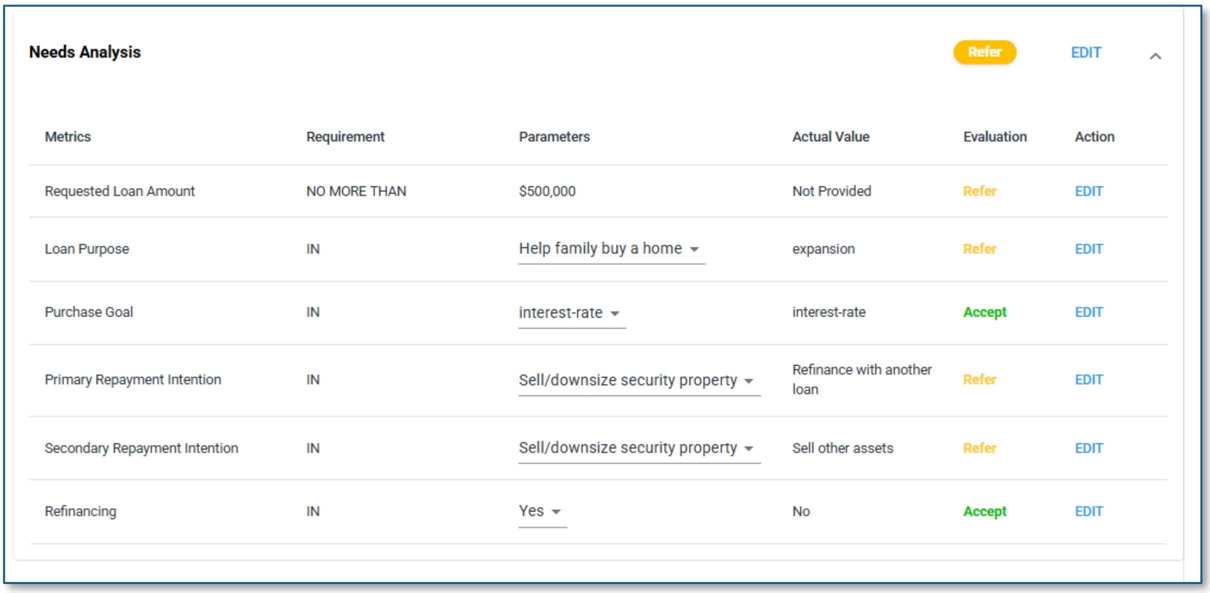
Metrics	Requirement	Parameters	Actions
Requested Loan Amount	NO MORE THAN	$500,000	EDIT REMOVE
Loan Purpose	IN	Help family buy a home	EDIT REMOVE
Purchase Goal	IN	interest-rate	EDIT REMOVE
Primary Feature	IN	offset	EDIT ADD
Secondary Feature	IN	offset	EDIT ADD
Primary Repayment Intention	IN	Sell/downsize security property	EDIT REMOVE
Secondary Repayment Intention	IN	Sell/downsize security property	EDIT REMOVE
Refinancing	IN	Yes	EDIT REMOVE
Refinancing Years Left	NO MORE THAN	10	EDIT ADD
At Least $500,000 Assets	EQUAL	Yes	EDIT ADD

Seeing it in action:

1. Once the Condition rules are set-up and configured, Navigate to the Assessment Layer of the Business Loan Application
2. A new **"Condition" tab** will be available, displaying the configured assessment rules.



3. Expand the **Needs Analysis** section using the dropdown to review the configured rules and make updates where required.



Needs Analysis — Refer — EDIT

Metrics	Requirement	Parameters	Actual Value	Evaluation	Action
Requested Loan Amount	NO MORE THAN	$500,000	Not Provided	Refer	EDIT
Loan Purpose	IN	Help family buy a home	expansion	Refer	EDIT
Purchase Goal	IN	interest-rate	interest-rate	Accept	EDIT
Primary Repayment Intention	IN	Sell/downsize security property	Refinance with another loan	Refer	EDIT
Secondary Repayment Intention	IN	Sell/downsize security property	Sell other assets	Refer	EDIT
Refinancing	IN	Yes	No	Accept	EDIT

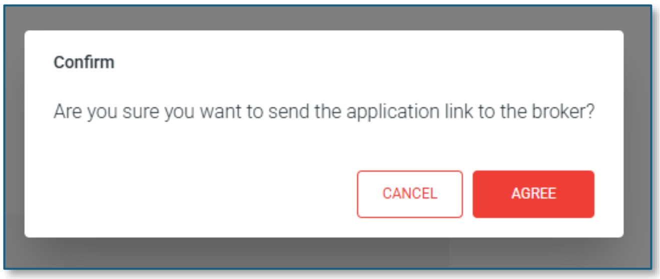
2. Updates to Resend application link button – Broker functionality enablement

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

What's new: The **"Resend Application Link"** button on the Overview page, previously used to resend the application form link to the recipient, has been enhanced. It now also supports sending the application link directly to the **broker for broker-led applications**.

How it works:

1. Navigate to an Application in "Enquiry" which has surpassed Broker ID Module
2. Click on the "Resend Application Link" button



3. You'll find the option to trigger the link to the Broker as well as the Applicants (if the form has surpassed the Customer Details or the Related parties Module)

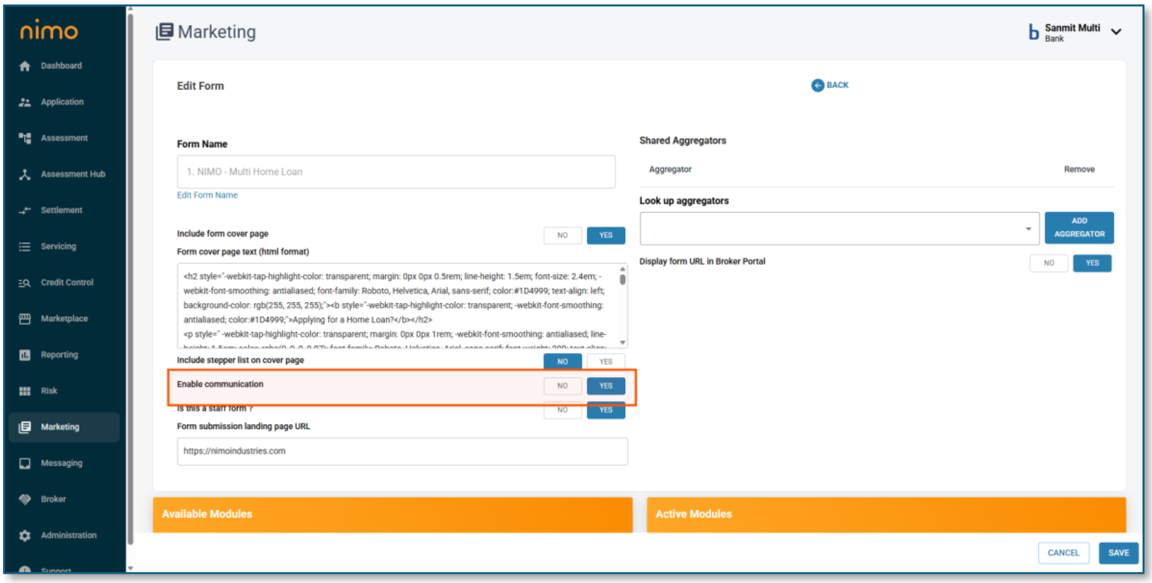
4. Select the required Recipient and click on Send to Send the link

3. Form-Level Control for Customer Communications in Form Builder

Benefit: *Capability to supress unnecessary notifications for non-application forms*
What's New: A new **"Enable Communications" configuration** has been introduced in the Form Builder, allowing lenders to control whether customer communications are sent for a specific form.

Why it matters: Some forms (e.g. Digital ID, Bank Statements, some Forms using the 'Admin' module) are used only for data capture and not as part of a loan application. Sending communications for these can create unnecessary noise and confusion for customers.

How it works:
Each form in the Marketing > Form Builder section now has a setting to enable / disable communications as below:



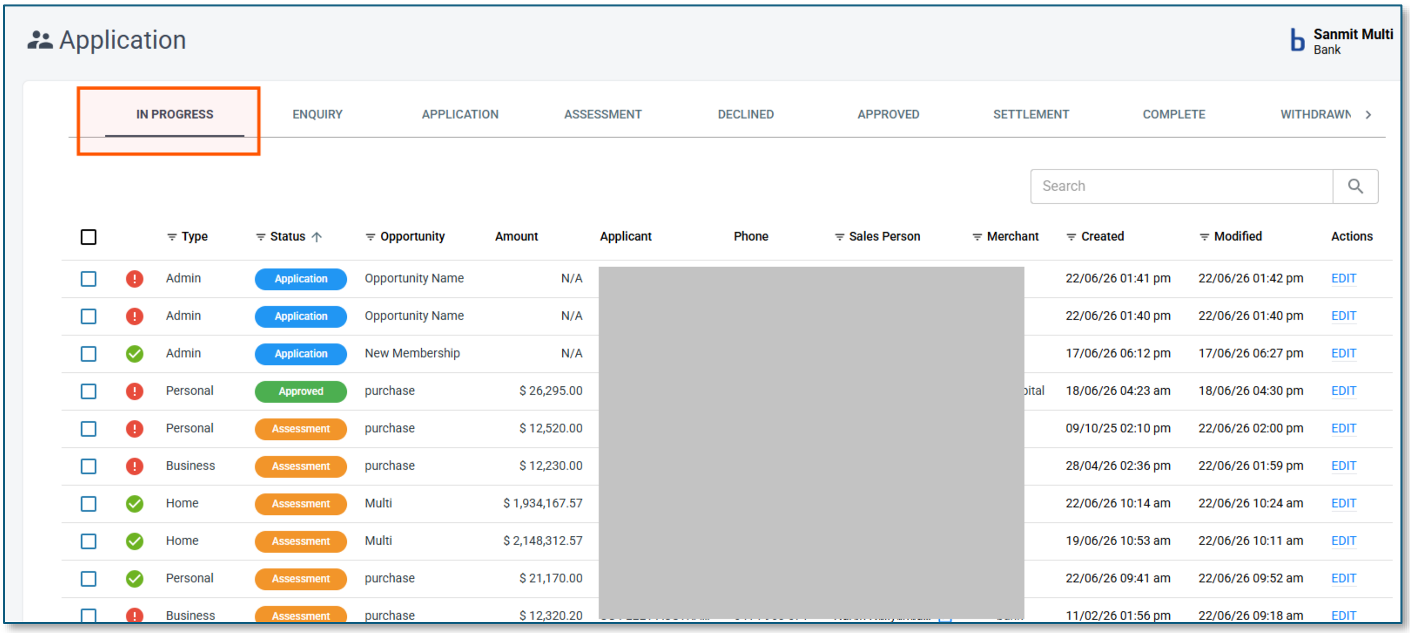
Click on '**No**' and click **Save** for the forms for which you do not want the communications to be sent out to the Customers / Brokers.

4. Refined Application Status Filtering and Tab Structure

Benefit: *Simplified Status Navigation improving visibility of relevant application stages.*

What's changing: The Application layer has been updated to improve status visibility and navigation. The **"All" tab has been renamed to "In Progress"**, and it now excludes applications with a **"Declined" status**, which are only visible under a dedicated **Declined** tab. Additionally, a **"Recommended"** status filter has been introduced in the Application layer, consistent with the Assessment layer.

Why it matters: This change improves clarity and reduces clutter by ensuring users only see relevant, active applications in the primary workspace.



5. Cross layer Application Navigation – Extended to the Settlement layer

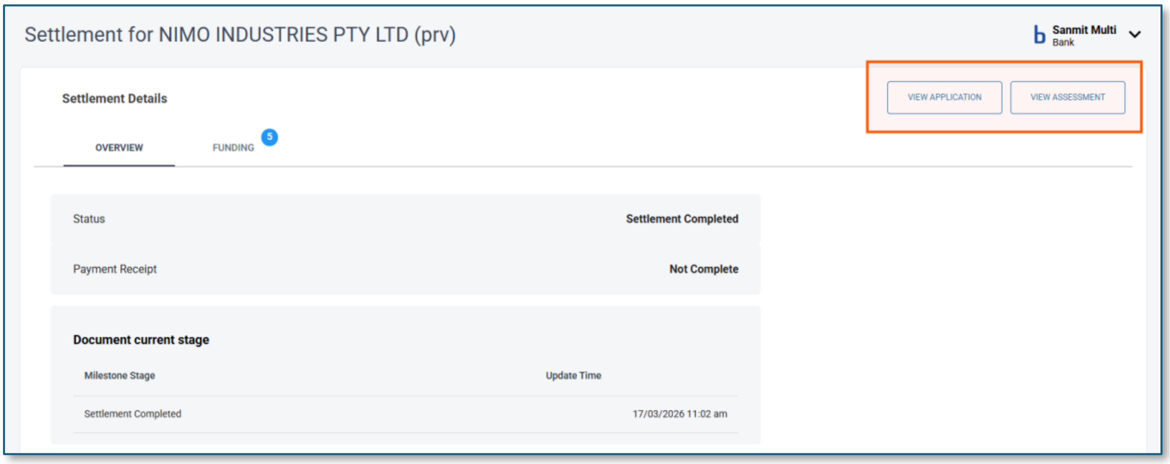
Benefit: *Faster access to information across various Nimo layers.*

What's new: We've extended the existing cross-navigation functionality to include the **Settlement** layer, allowing users to seamlessly navigate between **Application**, **Assessment**, and **Settlement** records for the same application.
These buttons are displayed across relevant Application, Assessment, and Settlement screens, providing direct access to related records without requiring users to manually search for a settlement application to view its application / assessment.

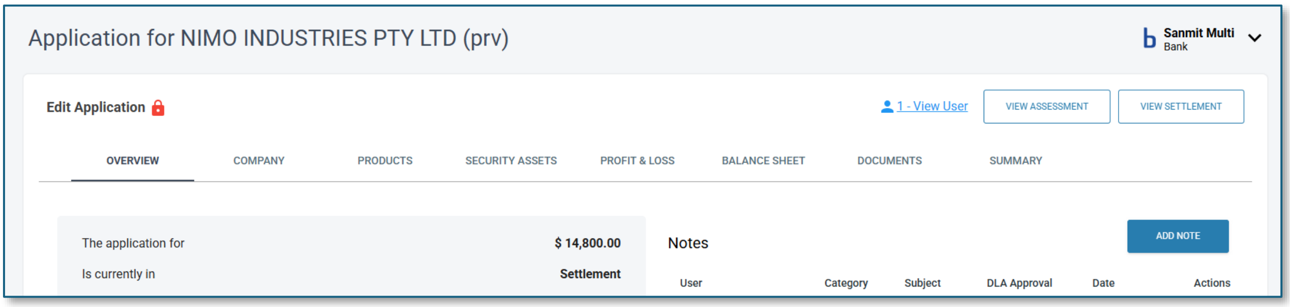
Why It Matters: With this enhancement, users can move directly between layers, creating a more streamlined and consistent workflow throughout the application lifecycle.

How it works:

For applications that have reached the Settlement stage, the View Application and View Assessment buttons are available across all Settlement tabs, allowing you to quickly navigate to the corresponding Application or Assessment record with a single click.



Similarly, when viewing an application in the Application or Assessment layer, the relevant navigation buttons are displayed, enabling quick access to the corresponding Assessment, Application, or Settlement record where applicable.



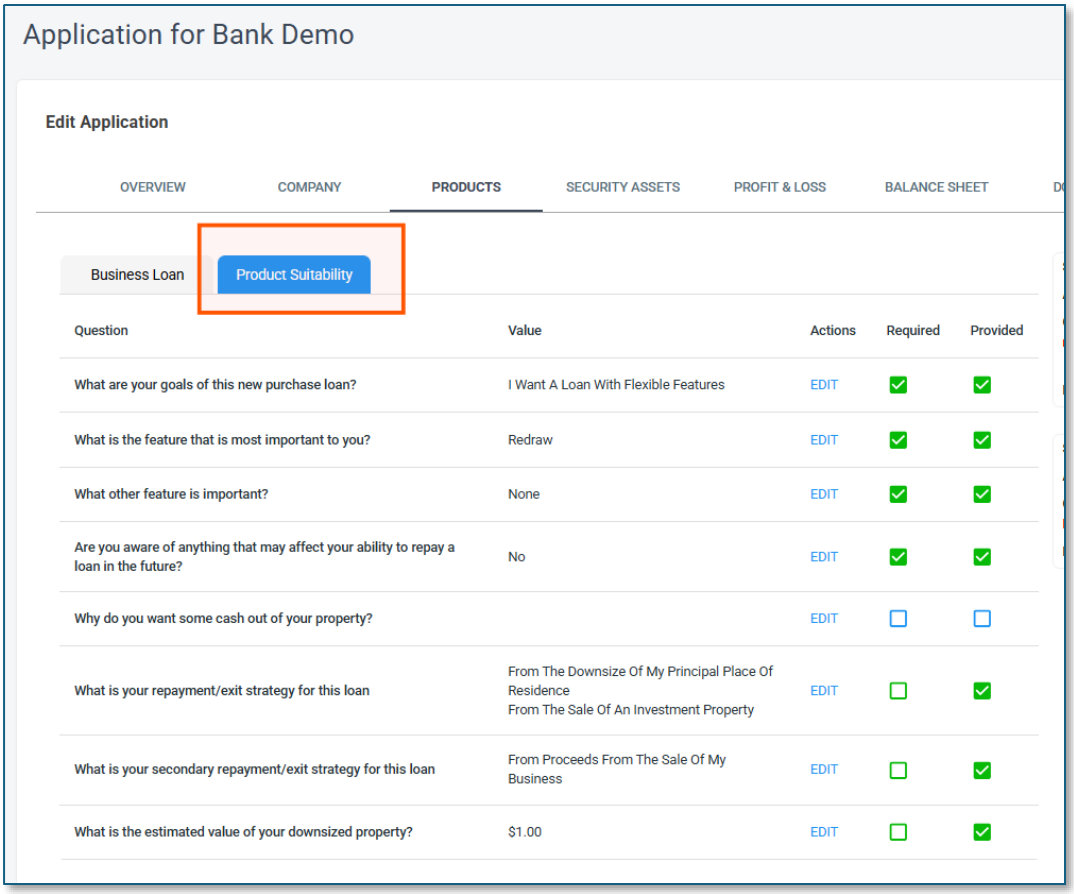
6. Product Suitability tab for Business Loan Applications

Benefit: *Support better Lending decisions through improved Needs Analysis visibility.*
What's new: The **Product Suitability** tab has now been introduced for **Business Loan Applications** within the Products tab. This tab previously available for Consumer Loan Applications, has now been extended to support Business lending workflows.

Why It Matters: This enhancement ensures consistent access to Needs Analysis information across both Consumer and Business loan types, improving assessment accuracy and user experience.

How it works:

Data captured in the Needs Analysis module of the Application form flows through to the Product Suitability tab, allowing lenders to view and review client requirements in one place. Any updates made in Needs Analysis are reflected in the Product Suitability tab.


Application for Bank Demo

Edit Application

OVERVIEW | COMPANY | PRODUCTS | SECURITY ASSETS | PROFIT & LOSS | BALANCE SHEET

Business Loan | Product Suitability

Question	Value	Actions	Required	Provided
What are your goals of this new purchase loan?	I Want A Loan With Flexible Features	EDIT	☑	☑
What is the feature that is most important to you?	Redraw	EDIT	☑	☑
What other feature is important?	None	EDIT	☑	☑
Are you aware of anything that may affect your ability to repay a loan in the future?	No	EDIT	☑	☑
Why do you want some cash out of your property?		EDIT	☐	☐
What is your repayment/exit strategy for this loan	From The Downsize Of My Principal Place Of Residence From The Sale Of An Investment Property	EDIT	☐	☑
What is your secondary repayment/exit strategy for this loan	From Proceeds From The Sale Of My Business	EDIT	☐	☑
What is the estimated value of your downsized property?	$1.00	EDIT	☐	☑

7. Overview of the Nimo Direct Connect functionality - Ultracs

Direct Connect enables Nimo to access the Universe database directly, allowing Ultracs data to be extracted and utilised across a variety of use cases. These include integrations with third-party services (such as AML/CTF providers), internet banking, building data lakes in Azure or AWS (without requiring third-party middleware), and other scenarios where Ultracs connectivity is limited, delayed, or cost-inefficient.

Purpose: Nimo Direct Connect was designed to enable **fast, real-time data retrieval**, significantly improving performance over AI-based retrieval methods. This ensures time-critical functions can be executed efficiently—for example, an existing customer lookup during an application that may take ~30 seconds via an AI agent can be completed almost instantly using Direct Connect.

How It Works: Connection is established through the Core Banking Host where Ultracs is deployed, using the same integration mechanism as NimoBot. Nimo directly reads from the Universe database without incurring additional Ultracs-related usage costs. The Core Banking Host is only responsible for enabling secure database connectivity.

Implementation: To implement Direct Connect, the only requirement is engaging the Core Banking Host to provide read access to the production database. This enables Customer, Account and transaction data to be synchronised with Nimo.
This is a one-time setup effort and helps reduce ongoing costs associated with generating and managing daily data extracts, while ensuring efficient and reliable data availability within Nimo.

8. Australian Government 5% Deposit Scheme workflow for Home Loans

Benefit: *Instant eligibility checks for the Australian Government's 5% Deposit Scheme.*

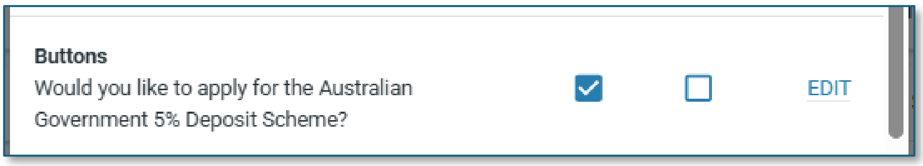
What's new: We've enhanced our **Purpose Home Loan Multiple Module** to support the Australian Government's 5% Deposit Scheme within the application process.

Why it matters: It allows first home buyers to answer a few simple questions and receive an **instant** indicative eligibility result, giving them clarity and confidence before they apply.

How it works:

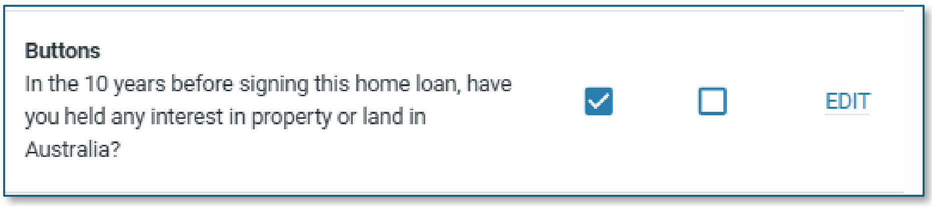
There are several questions and configuration settings spread across three modules in the form builder as below that need to be enabled and marked as mandatory to ensure accurate results.

5. Navigate to Marketing › Form Builder › Your Multi Home Loan Application Form and enable the following Fields
    i. Module '**Home Loan Multiple**': The new field to include is:



Responsible for: The founding question. Determines if an Applicant is interested in the scheme
Appears when: It's a Purchase, Live in Property and the Applicant is a First Home Buyer

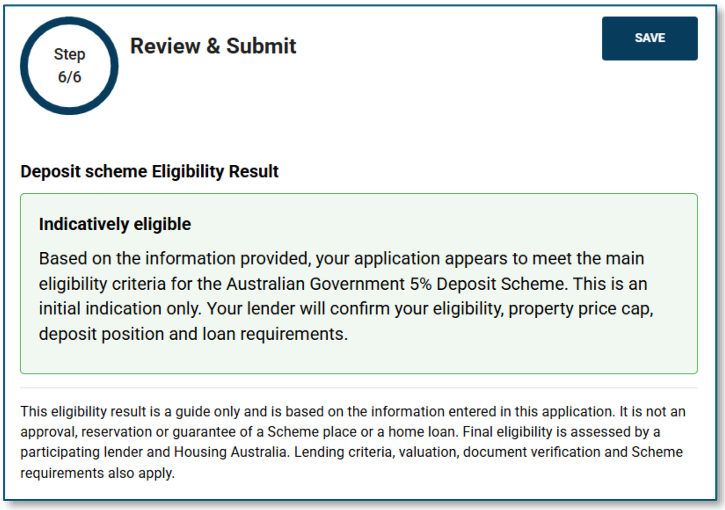
ii. Module '**Customer Details'**: The new field to include is:

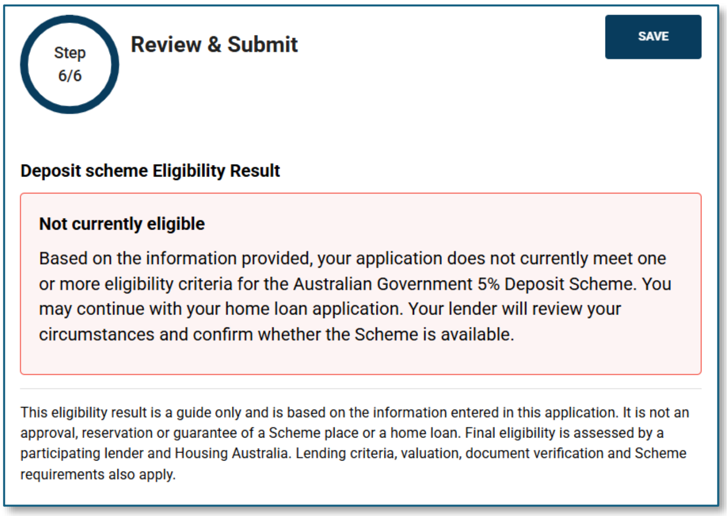


Responsible for: Determining if an Applicant is eligible for the scheme. 'No' indicates that the Applicant is still Eligible
Appears for: All Applicants in an Applications

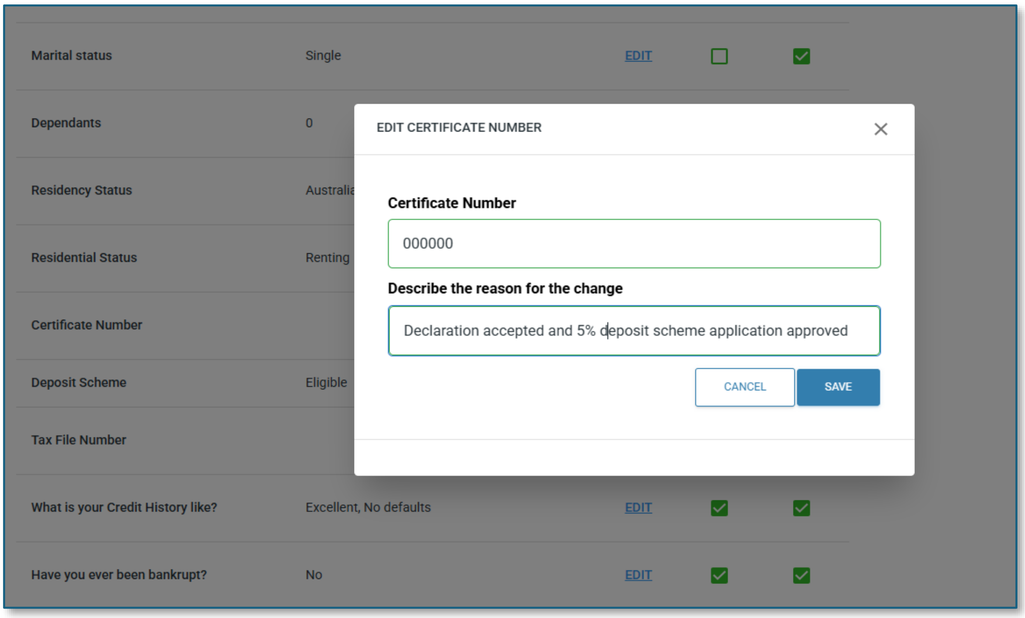
iii. Module **'Review and Submit':** The new field to include is: 'Deposit Scheme Eligibility Result' (Initial Indication only)

Responsible for: Displaying the Eligibility of the Applicant(s) for the Australian Government's 5% Deposit Scheme
Appears in: The Review and Submit page notifying the Customer about their Eligibility for the Scheme



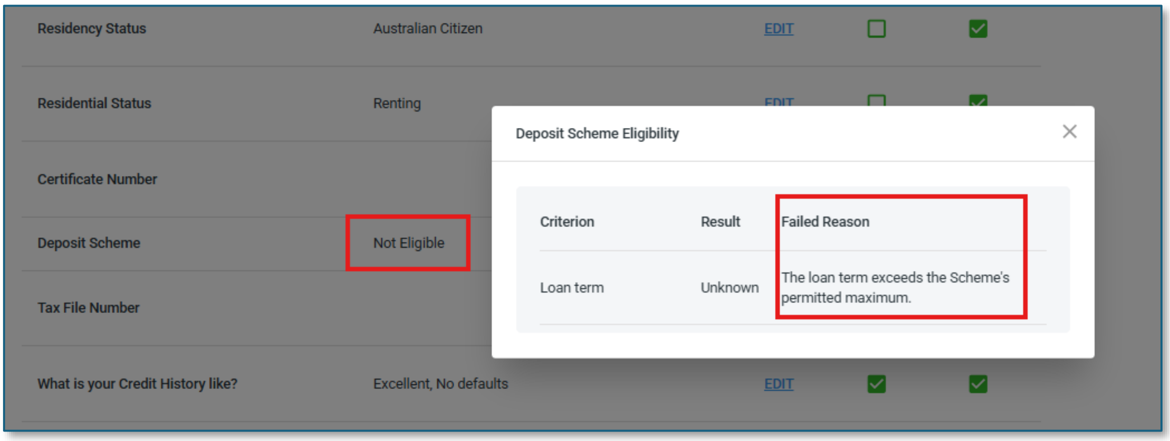


iv. Once you receive the certificate number back from the submitted Home Buyer Declaration form, you will need to enter the number in the application layer under the applicants tab. There are two new fields at the bottom.
v. Enter 'Certificate Number'



vi. If the Applicant has selected 'Yes' to the scheme on the form, yet has not met one of the eligibility criteria, in the same section of the Applicants tab (under the Certificate Number) you will see a field called 'Deposit Scheme' marking the applicant 'ineligible' for the scheme.

vii. If you are reviewing the ineligibility, click 'View' on the 'Deposit Scheme' field to review the reason/s why the applicant has not met the eligibility criteria.



Important:

- The location's price cap eligibility isn't part of this update. I.e. "Both the purchase price and the home's value (as assessed by the Participating Lender) must stay at or below the cap." Lenders will need to review the Price cap tables (opens in a new window) on the Australian Government – First Home Buyers website in conjunction with the 'Postcode search tool' to confirm the borrowers eligibility.

- Any changes made to the application within the Nimo Application layer after applicant submission will not update the applicant's Scheme eligibility in Nimo, even if those changes would otherwise alter the eligibility outcome.

9. Early Access AVM Property Valuations

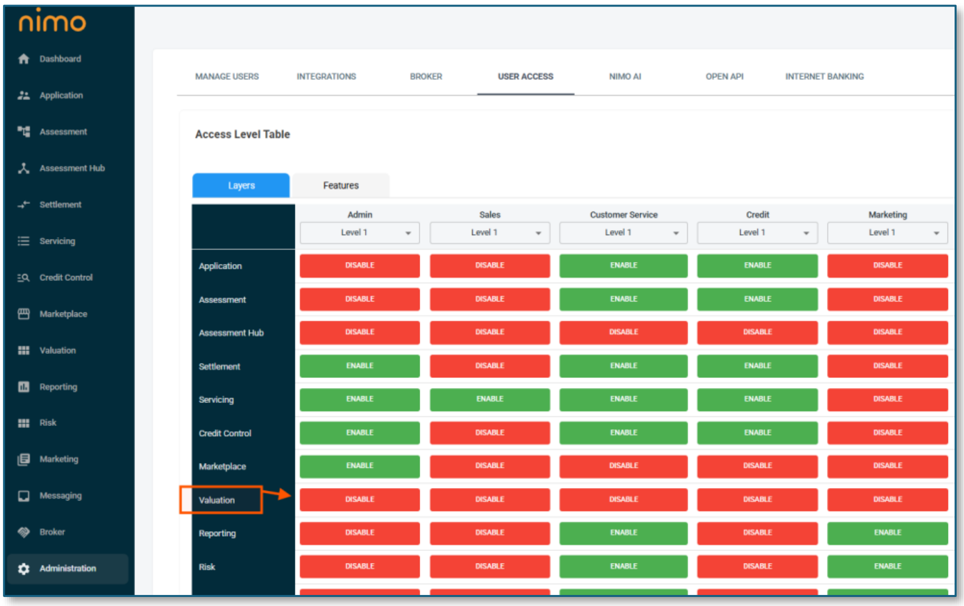
Benefit: *Unlock* ***earlier decisioning****, with an ability to assess property viability upfront and confidently shape the application path before entering formal assessment.*

What's new: Lenders using PropTrack V2 can now run AVM property valuations independently on property addresses outside the standard Assessment workflow.

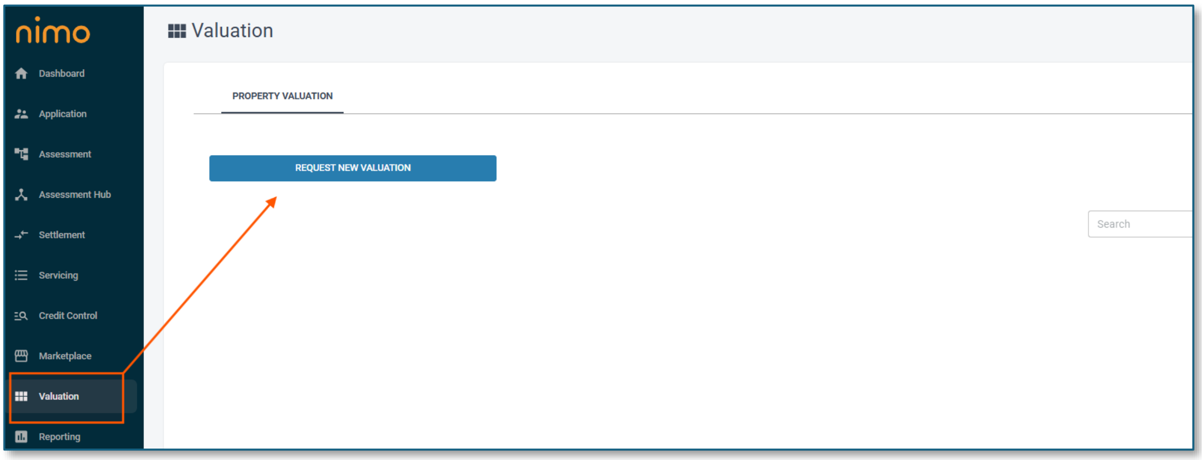
Why it matters: This allows lenders to obtain property value insights on demand without progressing through a full application workflow.

How it works:

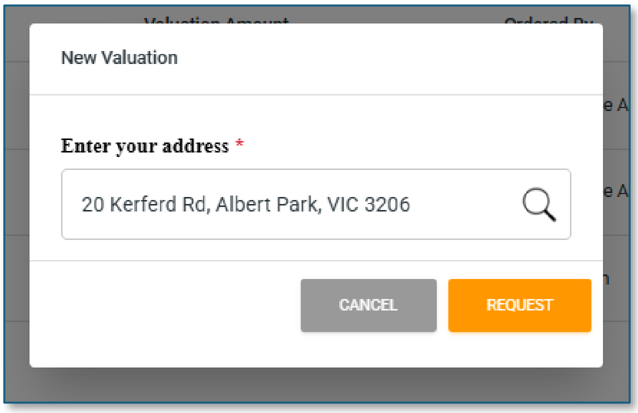
5. Pre-Requisite: Ensure that the credentials for **PropTrack V2** are correctly configured in Administration › Integrations › Valuations - Property
6. Enable the 'Valuation' tab for desired roles by going to **Administration › User Access › Layers** tab.



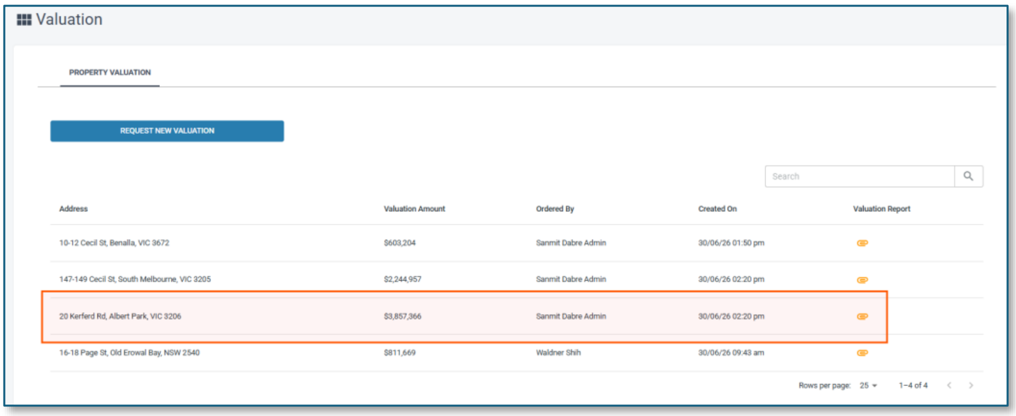
7. Once the Valuation tab is Active, go to the tab and click on 'Request New Valuation'



8. A pop-up opens prompting to enter an Address. Enter the address you would like to request the Valuation on and click on Request.



9. This then requests the AVM valuation against the mentioned Property Address and returns with a Valuation Report that can be accessed via the paperclip icon.



10. Nimo AI Document Scanning and Data Extraction

Benefit: *Turn documents into actionable data instantly, accelerating assessments, and enabling lenders to continue making informed decisions*

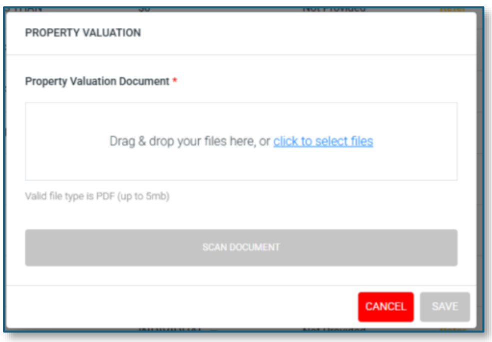
What's New: Lenders can now upload Property Valuation reports, Land Title extracts and credit bureau reports directly into assessment. The system automatically scans and extracts relevant information from the uploaded documents to populate assessment data and satisfy applicable assessment rules.

Why it matters: Provides a seamless alternative when third-party API integrations are unavailable, reducing reliance on manual data entry and keeping assessments moving.

How it works:

1. Navigate to Asset Position / Security Assets › Property Valuation / Proof of Land Title or Character › Bureau Check – Equifax, then click the **Wand** icon.

2. Upload a supported document, such as a Property Valuation Report, Land Title Extract, or Company/Individual Credit Bureau Report.



3. Select Scan Document to initiate the extraction process.
4. Nimo AI intelligently analyses the document and extracts the key information required for the assessment.
5. The extracted data is automatically populated into the relevant assessment fields and rules, reducing manual data entry and enabling the assessment to continue with the captured information.

Important:
To ensure accurate extraction and mapping of information into assessment rules, document scanning currently supports reports from the following providers:

- Property Valuations: Cotality
- Land Titles: Equifax
- Credit Bureau Checks (Company, Commercial and Consumer): Equifax

Support for additional document providers will be introduced in future releases, further expanding the range of reports that can be scanned and processed by Nimo AI.

If you are interested in activating this feature, please reach out to your Relationship Manager for further details.

11. Nimo platform - Refreshed look and feel

Nimo recently refreshed the brand to better reflect how Nimo has evolved and how we support lenders today. These branding changes are being applied to the Nimo platform.

This update provides a more cohesive user experience with a refreshed interface, while maintaining the same trusted functionality, workflows, and day-to-day platform behaviour.

12. New income tax and Medicare levy rates and thresholds.

FY27 income tax and Medicare levy calculations have been updated in Production as of 1st July 2026 in line with the latest rates and thresholds. These will be used for all new and existing application assessments.