Digital Serviceability Calculator User Guide

Think Tank Group Pty Ltd | 1300 153 326 | thinktank.au | brokersupport@thinktank.au | ABN 75 117 819 084 | Australian Credit Licence 564080, Authorised Representative (No. 33935) of Thinktank Nominees Pty Ltd ACN 133 763 452 AFSL 333163

1. General FAQs

What's Changing?

- We have partnered with **Quickli** to introduce new web-based serviceability calculators for **Residential, Commercial, and SMSF lending**, replacing the existing Excel calculators over time.
- Both the new Quickli calculators and the existing Excel versions will operate in parallel for an extended period. The Excel calculators will eventually be phased out.

How do I access the calculator?

- A user guide is available and provides step-by-step instructions on how to access and use the calculators.

Can I still use the excel document?

- Yes. The Excel calculator can still be used during the transition period. However, brokers are encouraged to use the **new Quickli calculators where possible**, particularly for simpler scenarios. The improved user interface and embedded policy rules are designed to support easier and more accurate submissions.

Once I have completed the calculator, how do I submit it?

- Once all inputs have been completed, select the **'Print to PDF'** option located at the top right of the calculator.
- Save the PDF and submit it to your lender using the same process you currently use to submit Excel serviceability calculators.

What if I need to make changes to the calculator before or after submission?

- You can locate and update your saved scenarios within the calculator at any time. Simply:
  - Open the relevant scenario
  - Make the required changes
  - Save a new PDF
  - Resubmit the updated version to us

What do I do if I think there is an error with the calculator or have any questions on the calculator?

- If you have any questions or believe there may be an issue with the calculator, please contact **your relationship/sales contact**.

2. Accessing the Serviceability Calculators

Brokers can access the digital serviceability calculators in two ways:

1. **Via secure external link (no Broker Portal access required)**
2. **Via Broker Portal (portal access required)**

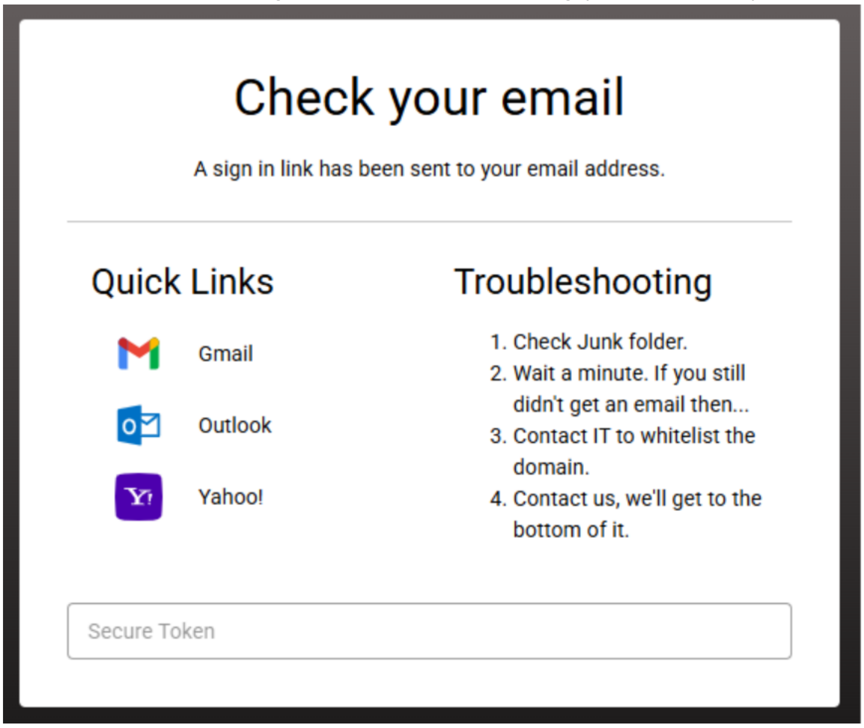
Access via Secure External Link

Access via a secure external link

- Brokers who do not have access to our can still access the **Full Serviceability Calculator** via a secure email sign-in process.

Steps to Access

1. Click the **Full Serviceability Calculator** link provided by us or hosted by your aggregator.
2. Enter the **email address registered with us** as part of the broker accreditation process and select **Sign In**.
3. A confirmation message will appear prompting you to check your email.



3. Open your inbox and locate the email titled **“Sign in to the Serviceability Calculator.”**

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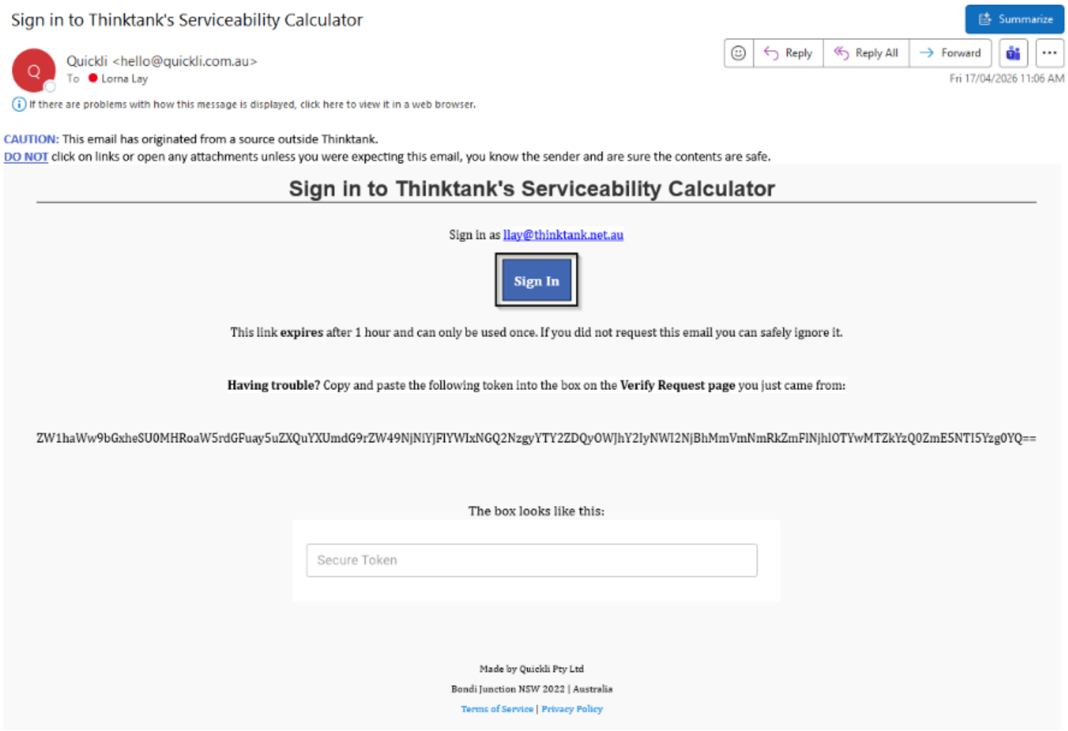
4. Click the **Sign In** button within the email.



5. You will be automatically redirected to the Full Serviceability Calculator home page, where you can begin using the tool.

Important Information

- **Secure email access:** Access is provided via a one-time sign-in link sent to your email. No password is required. The link remains valid for **30 days**. If there is no activity for 30 days, you will need to request a new link by repeating the steps above.
- **Spam or junk folders:** If you do not receive the email, please check your spam or junk folder.

Access via Broker Portal

Brokers who have access to the Broker Portal can access the Full Serviceability Calculator directly through the portal, eliminating the need for a separate login.

Steps to Access

1. Log in to the Broker Portal using the email address registered with us as part of the accreditation process.
2. From the home page, select **Serviceability Calculator**.
3. You will be automatically redirected to the Full Serviceability Calculator aligned to your associated white label.
4. The calculator will open on the home page and is ready for use.

Important Information

- **Single sign-on (SSO):** You will not be required to log in again when accessing Quickli through the broker portal.

3. Accessing Serviceability Calculator Scenarios

The platform provides access to **three serviceability calculators** to support:

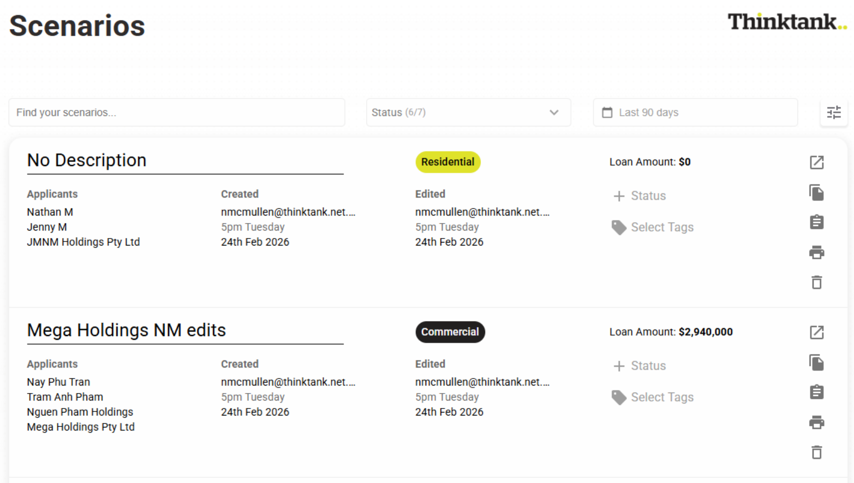
1. Residential loans
2. SMSF loans
3. Commercial loans

Further information on applicable products and credit policy is available within the platform.

- A serviceability calculator can be accessed by either:
- Opening the **Scenarios** tab to view scenarios that have already been completed or saved
  - This can be accessed from the bottom of the home page, or
  - By selecting **Scenarios** from the left-hand navigation menu, or
- Selecting one of the three calculators from the left-hand menu and choosing **New Scenario**

Viewing and Managing Scenarios

- Selecting the **Scenarios** menu will display a list of recently created scenarios.

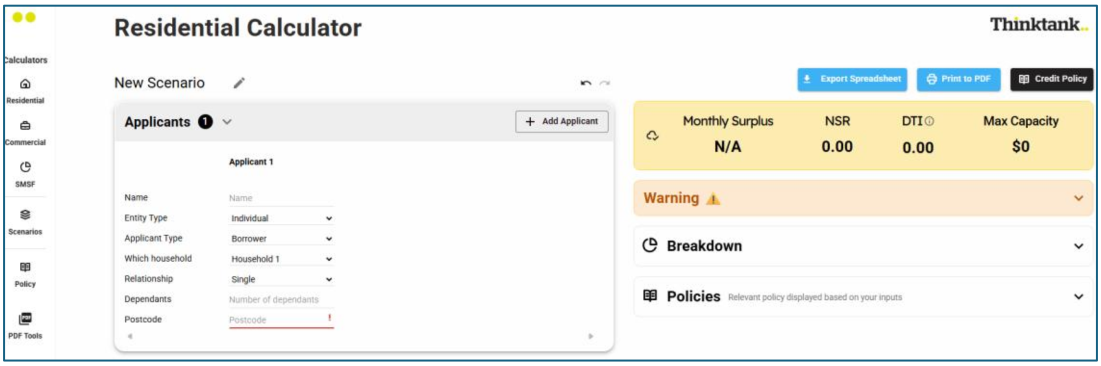


You can search for scenarios using the **scenario name or scenario ID** in the search field at the top of the page.

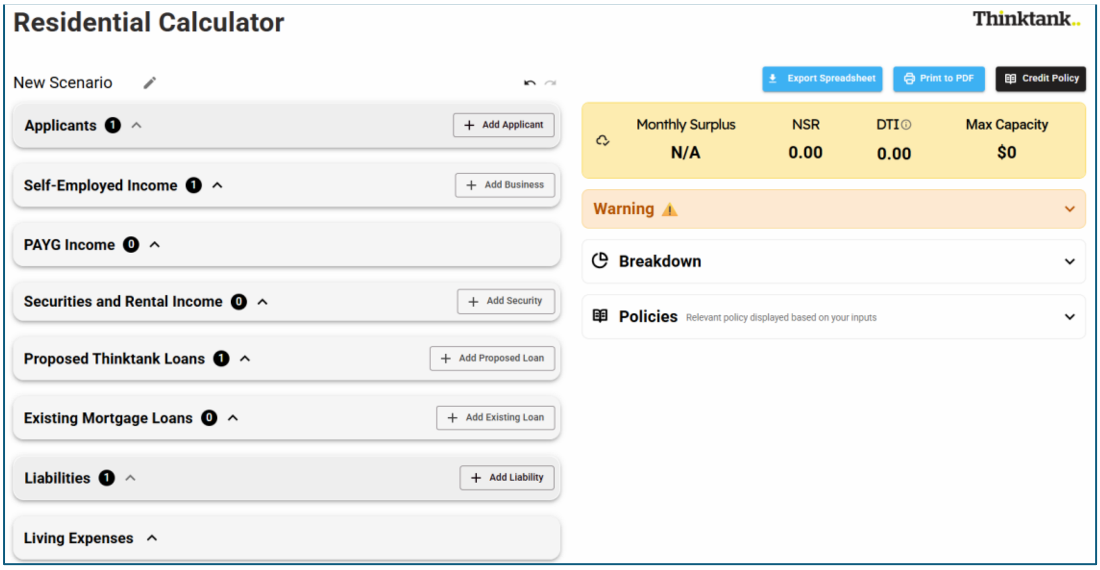
For each scenario, icons displayed on the right-hand side allow you to:

- **Open** the scenario
- **Duplicate** the scenario
  - Useful when changes are required to a broker or sales submission
  - Duplicating a scenario generates a new scenario ID
- **Add a note** that is visible to other users

- **Print to PDF**
    - The scenario ID will appear at the top of the PDF
- **Delete** the scenario
- Once a calculator is selected, a new scenario page will open.



- A summary of all required tabs for **Residential and Commercial calculators** is displayed within the calculator.

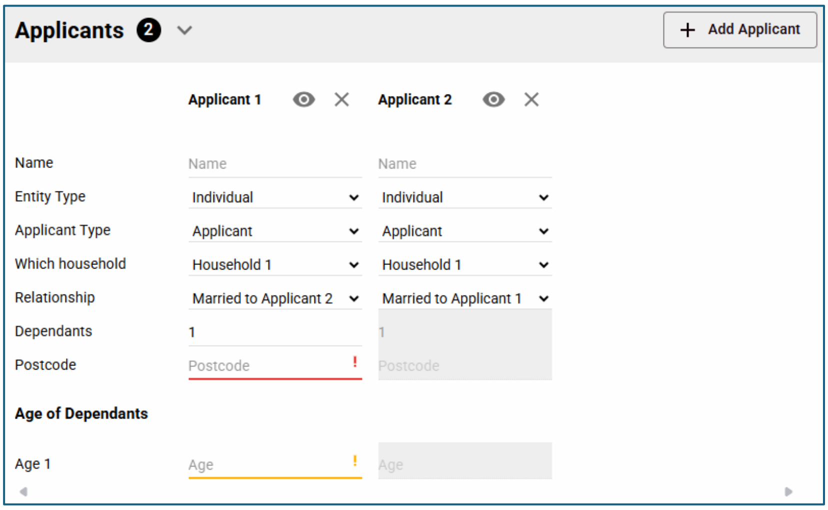


- You can rename your scenario at any time by selecting the **wand icon** next to **New Scenario** (for example: *Smith Pty Ltd – New Application 1*).
- **Important notes:** Information icons (**"i"**) are available throughout the calculator to provide guidance on how to complete specific fields. Hover over these icons to view tips and additional details where applicable.

4. Completing a Serviceability Calculator – Residential and Commercial Loans

a. Completing the Applicant section

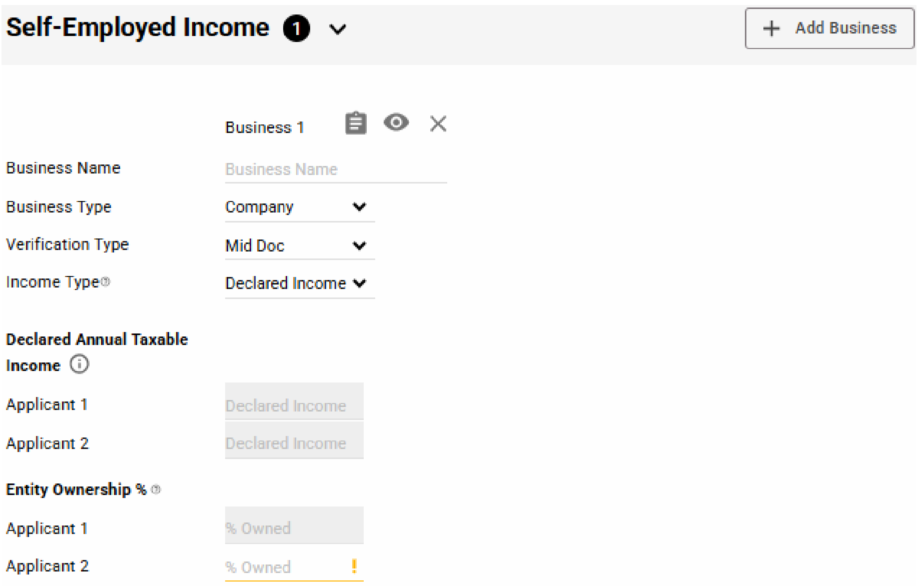
- Follow the on-screen prompts to complete each field within the **Applicant** section.
- Where there is more than one applicant, select **Add Applicant** to include additional borrowers.
  - If multiple applicants are added, you can scroll to the right to view all borrower details.
- The calculator will automatically adjust the **Applicant**, **Self-Employed Income** and **PAYG Income** sections based on the borrower type selected.
- For each applicant, select:
  - Entity type (for example, Individual)
  - Applicant type (Borrower or Guarantor)
  - Household and relationship status
- Relationship and household details are used to ensure dependants are not duplicated across applicants.
- Enter the applicant's **residential postcode** and **dependent ages** where applicable. This information is used to calculate HEM for individual and joint applicants.



b. Completing Self Employed Income – Individual or Joint Applicants

For self-employed borrowers, open the **Self-Employed Income** tab and complete the following:

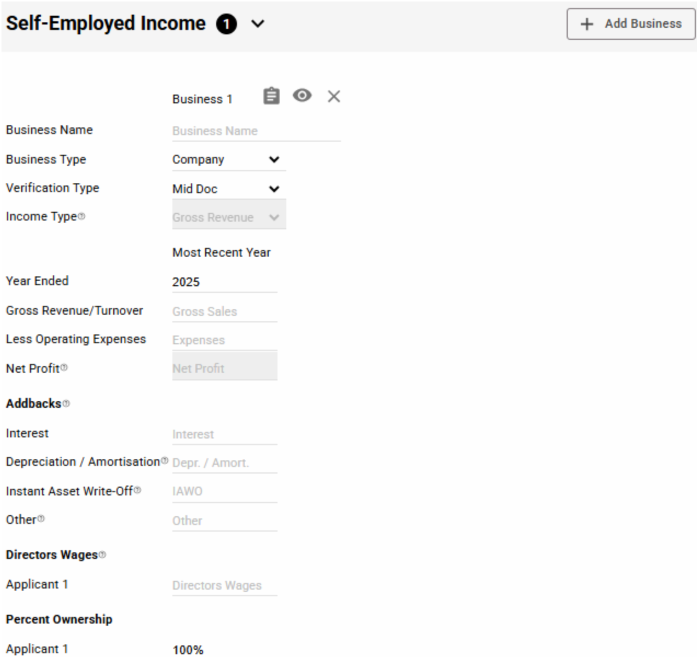
- Enter the **Business Name** of the income-generating entity.
- Select the **Business Type** (for example, Company, Trust, Sole Trader or Partnership).
- **Do not include rental property income** in the Self-Employed Income section. Rental income is captured in a later section.
- Multiple businesses can be added by selecting **Add Business**.
    - Only add a business where it represents a separate income entity.
- More than one applicant can record income from the same business entity.
- Where a sole trader's partner receives income from the business (for example, wages for administrative duties) and both parties are loan applicants:
    - The sole trader's income should be entered under **Self-Employed Income**
    - The partner's income should be entered under **PAYG Income**
- Select the **Verification Type** (for example, Full Doc or Mid Doc). Required income fields will update dynamically based on the verification and income type selected.



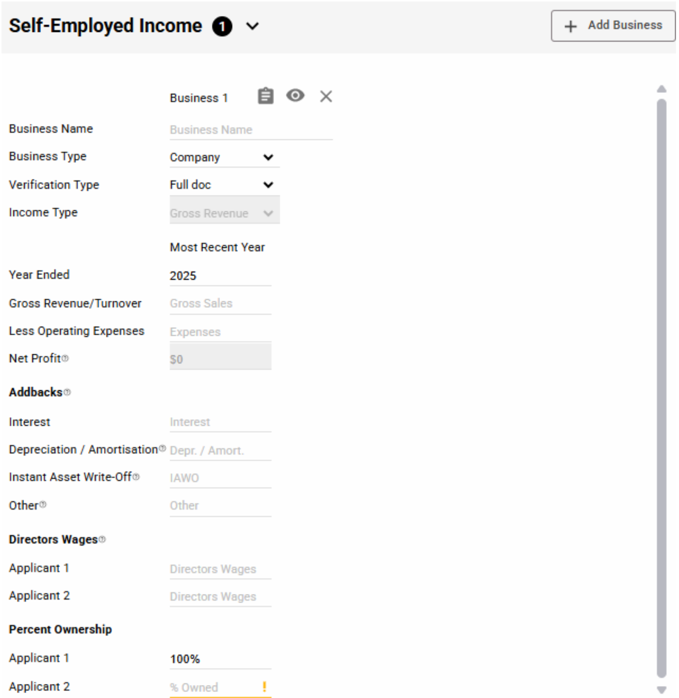
Income Type – Mid Doc Loans

- For **Mid Doc loans**, complete the **Income Type** fields as follows:
- **Residential loans** will default to **Declared Income**.
    - This should represent the applicant's self-employed income from the nominated business and may include salary, director's drawings, trust distributions, or share of profits.
    - **Do not include income from other sources**, such as rental income or non-recurring income (for example, capital gains).
- **Commercial loans** will default to **Gross Revenue**.

- Refer to the information icons (**“i”**) for guidance on what values to include.



- For **Full Doc loans**, complete the required fields, beginning with the **financial year** being used.

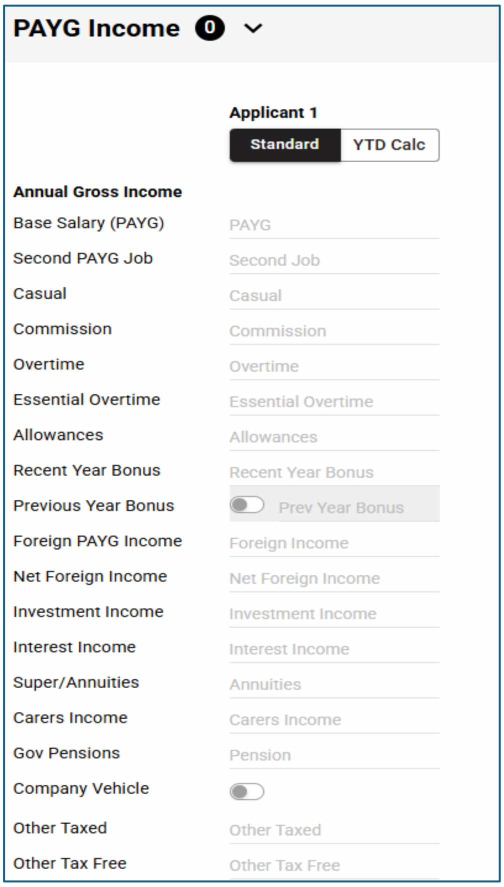


- Enter **Addbacks**, noting the guidance provided via the information icons.
- Include the full depreciation amount.
- Enter **Instant Asset Write-Offs** where these are listed as expense items in the financial statements.
- Enter **Director’s Wages**, ensuring these are separated from Net Profit.
- Director’s wages are wages or salaries paid to a director during the year and included as an expense, not taken from net profit.

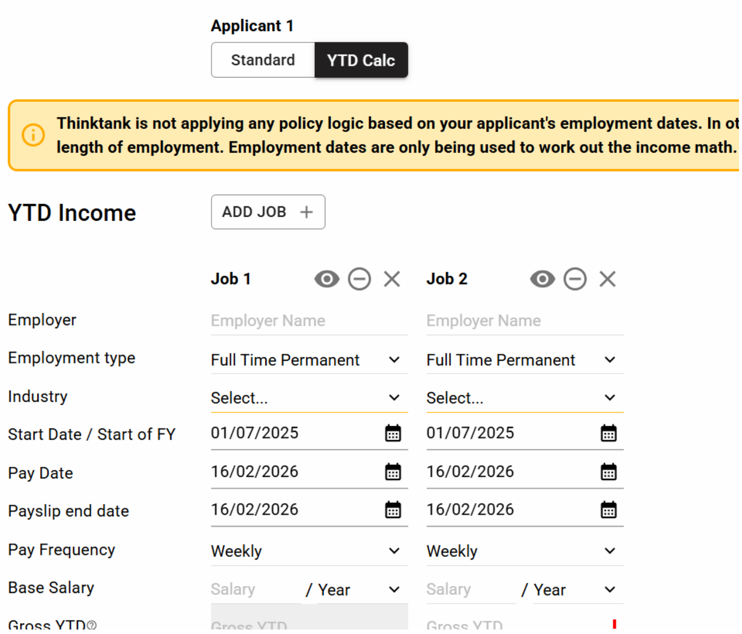
- Enter **Entity Ownership %**, noting this is for reference only and does not impact the self-employed income calculation.

c. Completing PAYG income

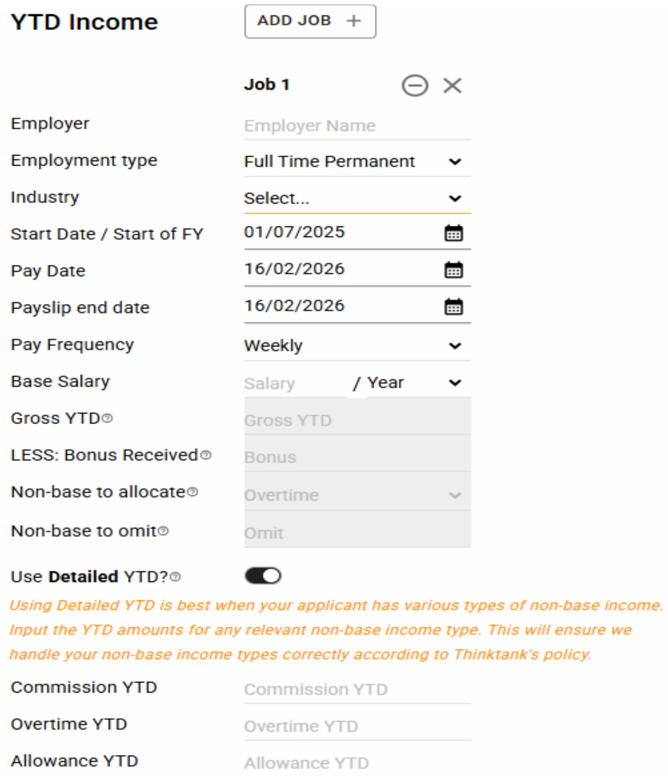
- For loans with PAYG borrowers, enter income details in the **PAYG Income** section.



- If an applicant has **multiple current or prior jobs**, select the **YTD Calc** tab and choose **Add Job** to record additional employment details for that applicant.

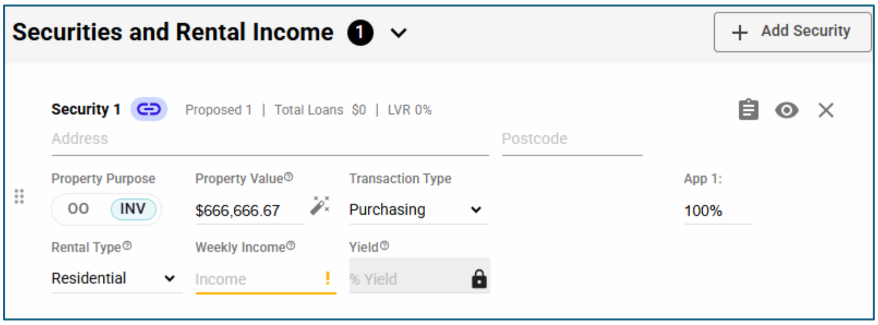


- Where an applicant has **multiple sources of non-base income** to be included for servicing (for example, commission or overtime):
  - Select the **YTD Calc** tab
  - Toggle **Use Detailed YTD** to *On*
  - Enter the required details for each non-base income type
- Refer to the information icons (**"i"**) for guidance on which income types should be included and how they should be captured



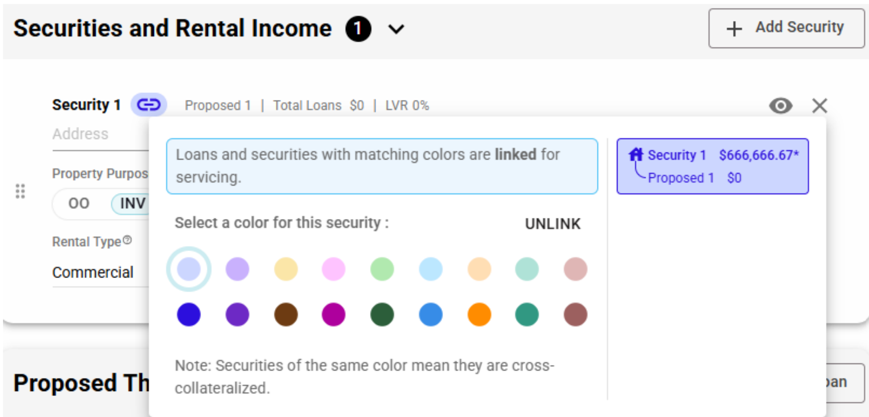
d. Completing Securities and Rental Income

- Once all income sections have been completed, open the **Securities and Rental Income** section.
  - Select **Add Security** to record the property being offered as security for the new loan.
  - Use this section to also capture details of **other properties that generate rental income** to be included in the serviceability assessment.
  - Note that **rental income is entered as a weekly amount** in the calculator.



Linking securities to loans

- Hover over the **paperclip icon** to link securities to:
  - The proposed loan, or
  - Other loans recorded later in the **Proposed Loans** or **Existing Mortgages** sections.
  - The colour-coding tool can be used to visually confirm which properties are linked to which loans.



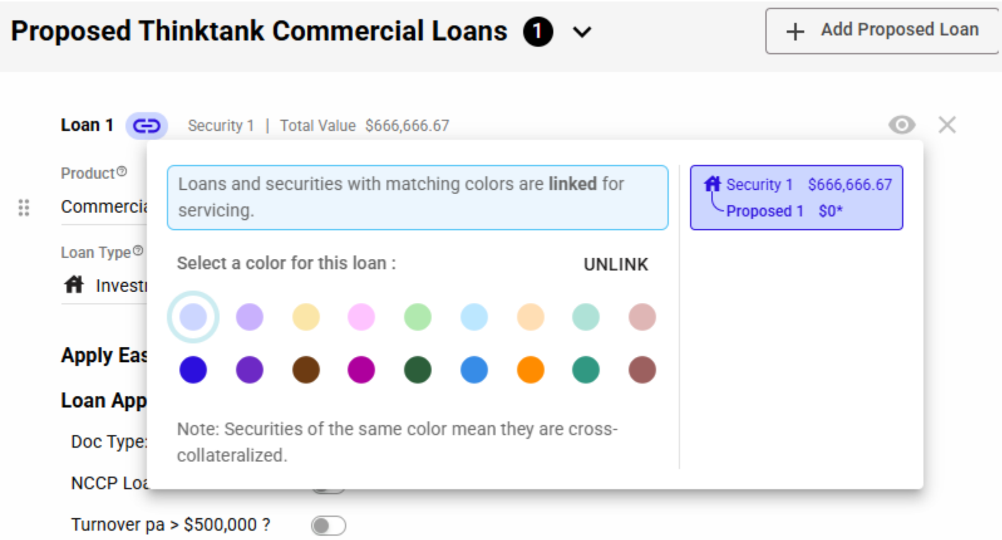
Property details

- For each security or property, enter:
- Property address (where available, address fields will auto-populate)
- Property purpose
- Property value
- Transaction type
- Ownership percentage

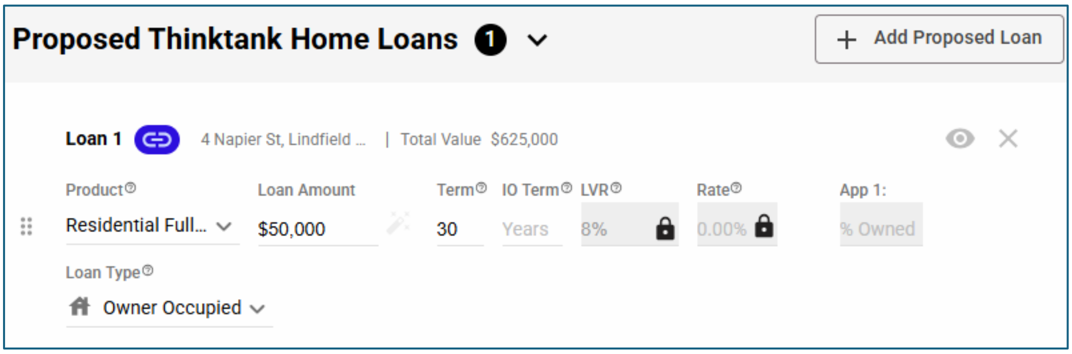
- For investment properties, enter **rental type and weekly rental income**

e. Completing Proposed Thinktank Loans

- Record new / proposed loan details only in this section **after completing the Securities and Rental Income tab**.
  - Select the product from the list and enter:
  - Loan amount
  - Loan term
  - Interest-only (IO) term, where applicable
  - Click the **paperclip icon** to link the proposed loan to one or more security properties recorded in the section above.

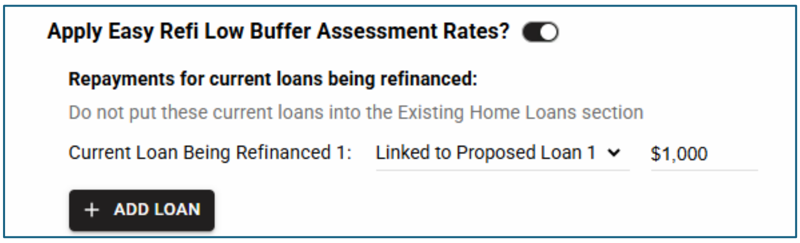


- There are **two locks** available for each proposed loan.



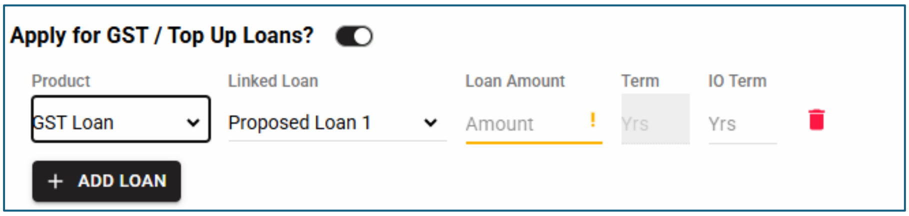
- The **Loan-to-Value Ratio (LVR)** will populate automatically based on the loan amount and security value. You can click the lock to manually enter an LVR, then close it to have the LVR recalculated based on the Property Value and Loan Amount.

- The **interest rate** will also populate automatically based on the loan information provided. Interest rates are indicative only. If required (for example, due to a pricing review), the lock can be opened to override the default rate. A note explaining the reason for the change must be recorded.
- For loans requiring the **Easy Refi Low Buffer Rate Assessment**, toggle the option to *On* and enter the required loan details.



Apply for GST / Top Up Loans (for Commercial Loans only)

- Click the button to **On** to complete this section where **GST Loans or Top Up Loans** are required (for Commercial Loans only).

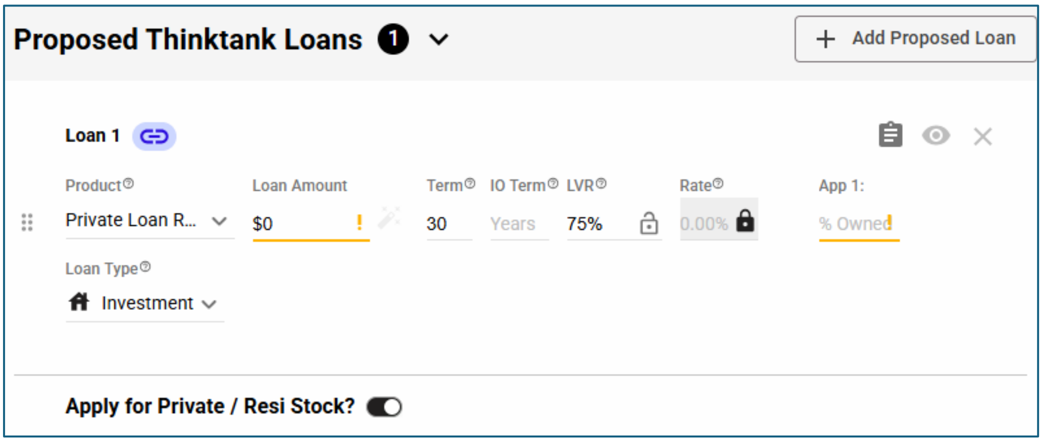


Apply for Combo Loan (Residential & Commercial Loan)

- When this button is changed to **On**, both **Commercial and Residential products** will appear.
- Where a mix of Residential and Commercial Loans is selected, an additional **ratio bar** will be displayed for the second loan type selected. An illustration is provided below.
- Note that applications for **Combo Loans** can be initiated in either the Residential or Commercial calculators.

Apply for Private / Residual Stock Loan

- Clicking the button to **On** will populate the relevant **Private and Residual Stock Loan products** in the **Product** section, as shown in the screenshot below.

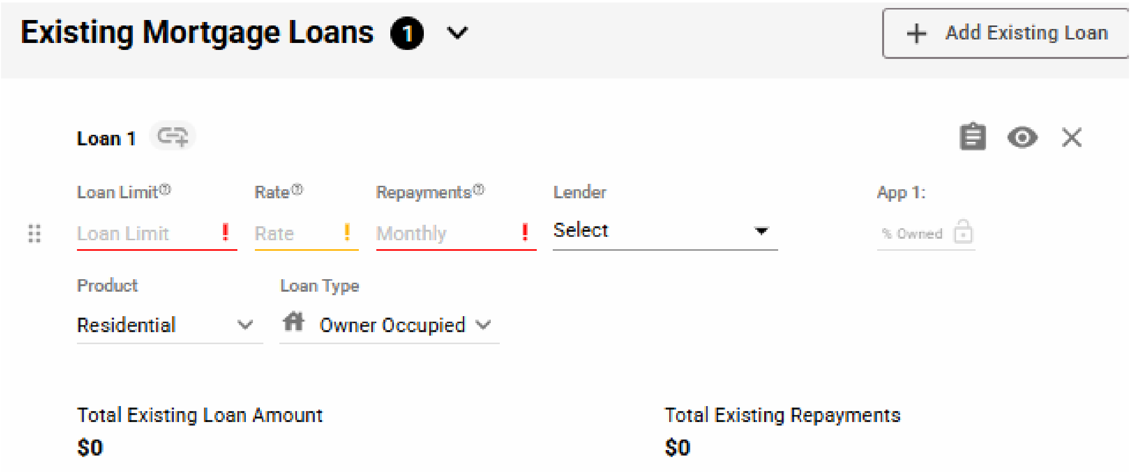


Additional Loan Application details

- This section must be completed to determine:
  - Whether debt servicing will be assessed on an **NSR** or **ICR / Stressed DSCR** basis, and
  - Which **NSR or ICR / Stressed DSCR hurdle** must be met.
  - Complete the following fields:
  - **Doc Type** – select whether the loan is **Full Doc, Max Mid Doc, Mid Doc (standard), or Quick Doc**
  - **NCCP Loan** – select *Yes* or *No*
    - If *Yes*, the loan will be assessed on **NSR**
    - If *No*, the calculator will proceed to the next question
  - **Turnover p.a. > $500,000**
    - If the trading entity turnover is greater than $500,000, servicing will be assessed on an **ICR / Stressed DSCR** basis
    - If not, servicing will be assessed on an **NSR** basis

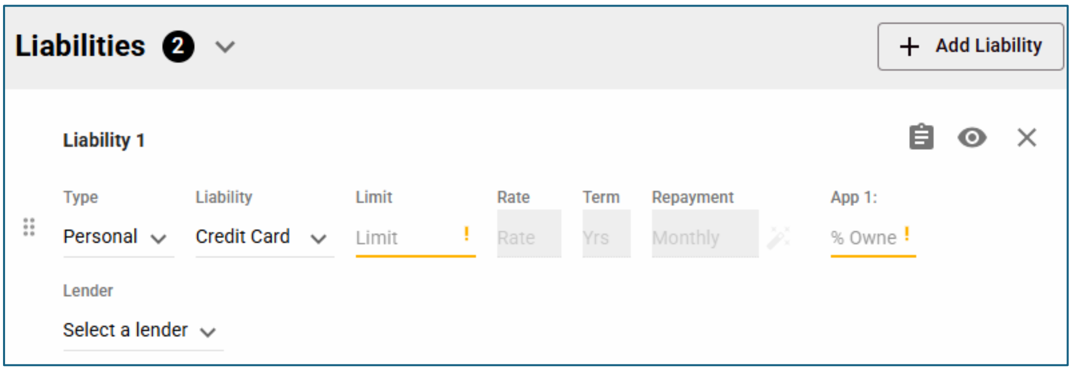
f. Completing Existing Mortgage Loans

- After entering details of the new proposed loan(s) in the previous section, complete the **Existing Mortgage Loans** section.
  - Enter all existing loans for all applicants, including:
  - Existing internal loans, and
  - Existing external loans.
  - Click **Add Existing Loan** to add additional loans and enter the loan limit, interest rate and term details.
  - Hover over the **paperclip icon** and select a colour to link each loan to a property recorded in the sections above.

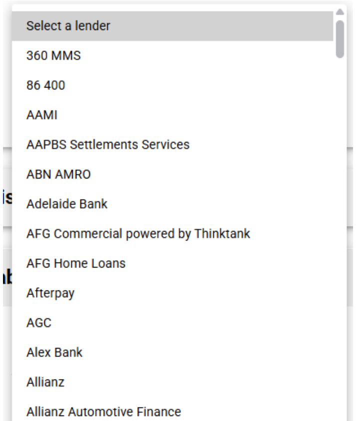


g. Completing Liabilities

- Next, complete the **Liabilities** tab to record ongoing debts.
  - Click **Add Liability** to add more than one liability.
  - For each liability, record:
    - Liability type (**Business or Personal**)
    - Liability name (for example, Credit Card, Personal Loan, Lease)
    - Ownership percentage (must total **100%**)
  - For Credit Cards or Lease / HP facilities held in a company name, the **Deductible** option can be selected where interest is deductible.
  - If a liability type is not listed or you are unsure, please select **Other**.
  - Note that some fields may be greyed out depending on the liability type. No entry is required in greyed-out fields.
  - To add notes to a liability, click the **notepad icon** at the top right of the liability line, as shown below.



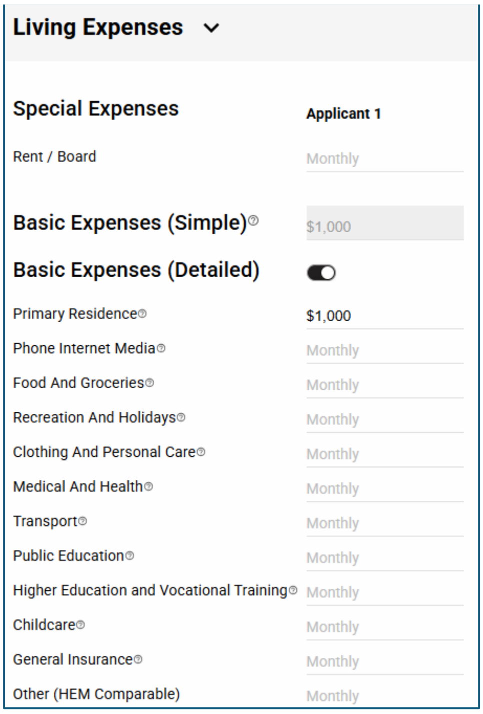
- When selecting a lender, you can:
  - Scroll through the list alphabetically, or
  - Type the first letter of the lender name (for example, *W* for Westpac) to move quickly to the relevant lender.



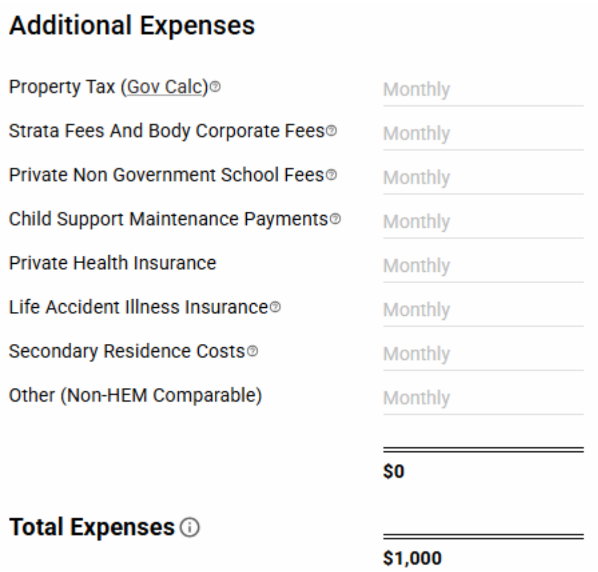
h. Completing Living Expenses

The **Special Expenses** section allows for capture of ongoing **rent or board** expenses.

- Living expenses can be entered using:
  - A single **Simple** amount (for example, $4,000 per month), or
  - A more detailed **Detailed** expense breakdown.
- Hover over the **question mark icons** to understand what costs should be included in each expense category.

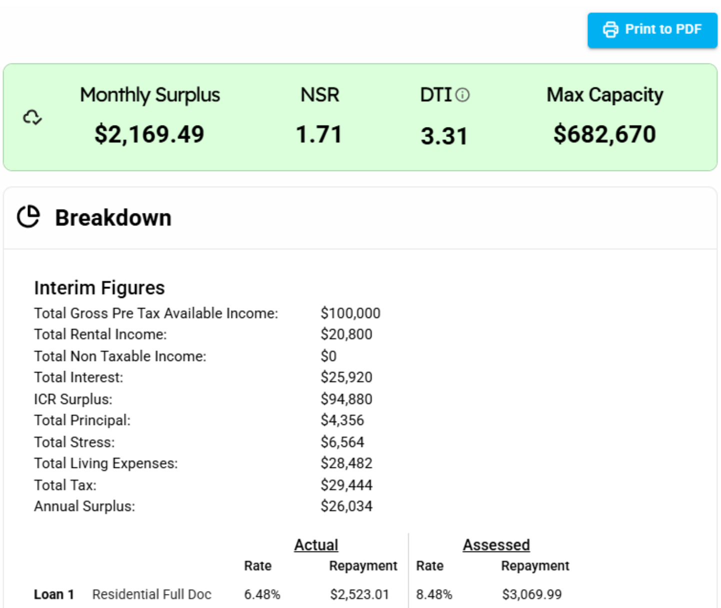


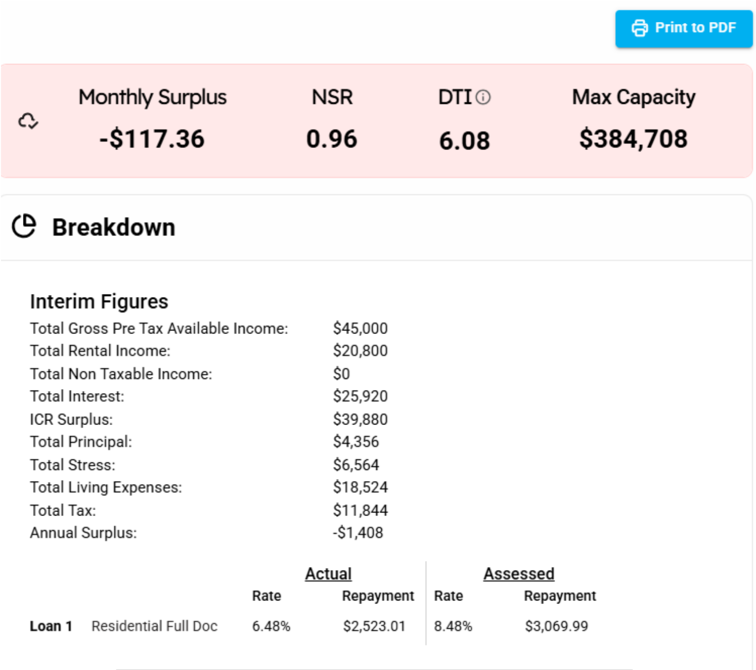
- **Additional Expenses** should be used to capture expenses not listed in the Basic Expenses section above.

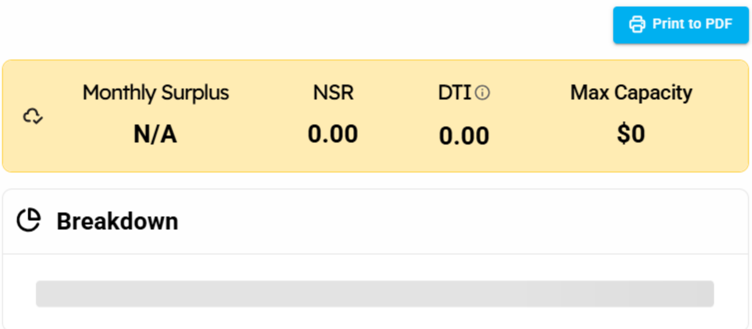


i. Understanding Serviceability Ratios and Exporting Results

- Serviceability ratios will refresh continuously as information is entered throughout the calculator – this is expected.
- Ensure **all relevant tabs** are completed before relying on the results, including:
    - Surplus
    - NSR
    - ICR
    - DTI
    - Maximum Capacity
- Only ratios relevant to the application type will display (for example, NSR for Residential loans).
- Result indicators:
    - **Green** – servicing meets requirements for assessment
    - **Red** – servicing does not meet one or more requirements
    - **Amber** – insufficient data entered, or servicing is marginal
- A breakdown of the figures is also provided. An illustration of these outcomes is shown below.







- You can view a list of policies considered relevant to the application based on the sections and inputs completed in the calculator.
  - To generate the final output, click **Print to PDF**. This will download the calculator results as a PDF document for submission with the loan application. An example output is shown below.

FINSURE LOANS thrive
POWERED BY Thinktank

Servicing

17 February 2026

Thinktank

Monthly Surplus	NSR	DTI	Max capacity
$2,093.79	1.31	2.99	$567,848

Servicing pass

Breakdowns

Description	Figure
Total Gross Pre Tax Available Income	$250,000
Total Rental Income	$20,800
Total Non Taxable Income	$0
Total Interest	$52,040
ICR Surplus	$218,760
Total Principal	$10,981
Total Stress	$17,239
Total Living Expenses	$72,000
Total Tax	$93,414
Annual Surplus	$25,125

Applicants

Name	TT
Borrower Type	Individual
Households	Household 1
Relationship	Single
Dependants	0
Postcode	2070

Self Employed

TT Pty Ltd

Business Type	company
Verification Type	Mid Doc
Verification Method	Accountant

Declared Annual Taxable Income

TT	$250,000
	Most Recent Year
Year Ended	2025

Percent Ownership

TT	100%

PAYG Income

Name	TT
Base Salary (PAYG)	$0

Securities and Rental Income

Address	Value	Income	Transaction Type	Rental Type	Lease <12 months	TT % Own.
10 Napier St, Leura NSW 2780	$625,000	$500	Purchasing	Residential	No	100%

Proposed Thinktank Home Loans

Product Type	Investment	Loan Amount	Rate	Term	IO Term	LVR	Override Rate	Security Links
Residential Mid Doc	No	$300,000	6.68%	30 yrs	0 yrs	80%	No	1

Existing Mortgage Loans

LOC	Investment	Loan Amount	Rate	Term	IO Term	Repayments	Lender	Security Links
No	No	$500,000	6%	30 yrs	0 yrs	$2,997.75	Bank Australia	

2 / 3

Personal Liabilities

Loan Type	Limit	Rate	Repayment	Lender
Credit Card	$10,000	3.82%	$390	AMP

Living Expenses

Note: Thinktank will use the higher of HEM or declared living expenses.

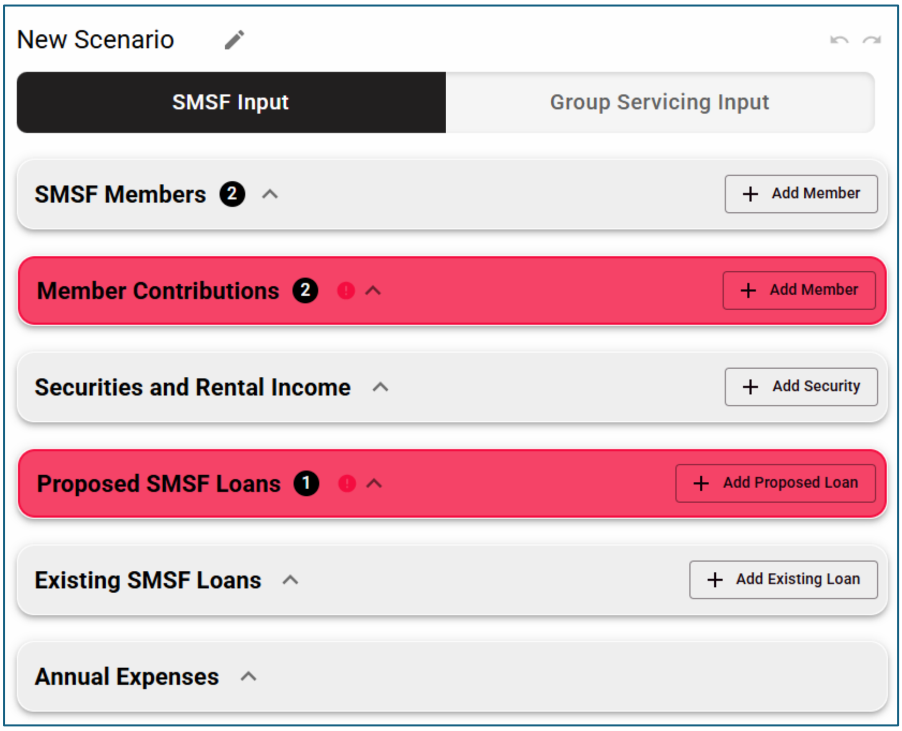
Applicant Name	**TT**
Basic Expenses (Simple)	$6,000

- You can also export the document, which will generate an **Excel version of the serviceability calculator** that can be submitted with the application.
  - The calculation scenario is saved in the **Scenario Library**, and a unique **scenario ID** is created that also appears on the PDF document. This version can be accessed by our internal teams (for example, Sales and Credit).

5. Completing a Serviceability Calculator – SMSF Loans

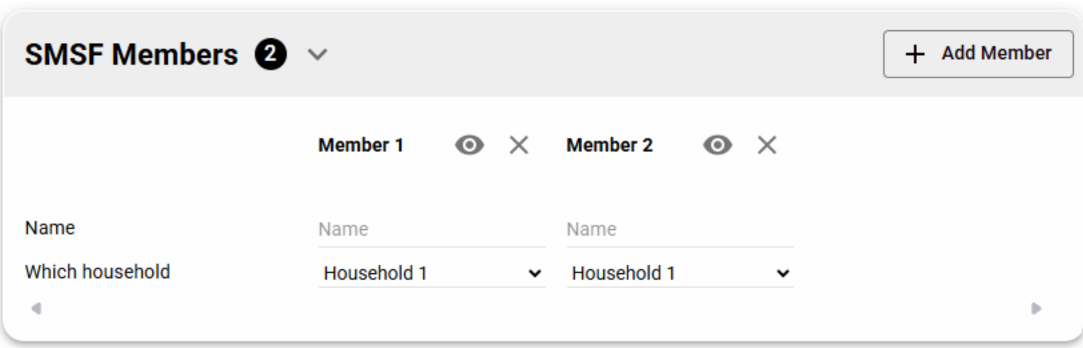
a. Completing an SMSF Loan Serviceability Assessment (Fund Only Servicing)

- The **SMSF Calculator** is used for both **Residential and Commercial SMSF loans**. The tabs required to be completed are shown below.
- Note that **error messages will appear and refresh dynamically** as applicant and loan details are progressively entered.



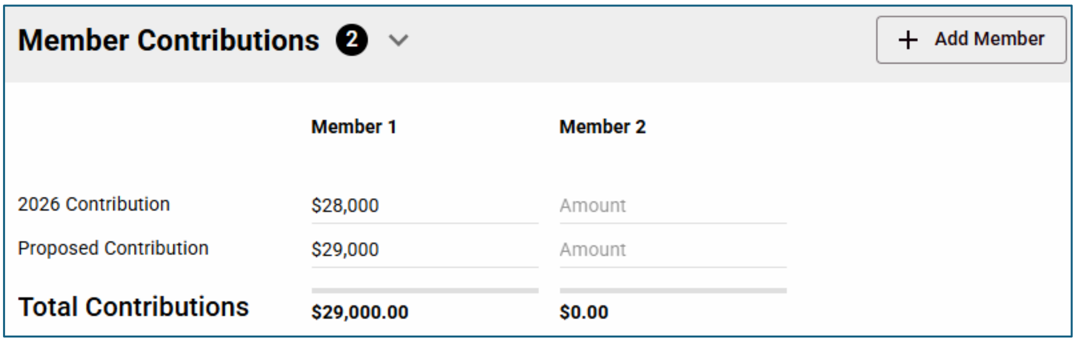
Completing SMSF Member details

- Enter the **members' names and household details**.
- To add a member, click **Add Member** (up to a maximum of **six members**).



Completing SMSF Member contributions

- Enter the **member contribution amount** for **FY26** (or the most recent financial year).
- Also enter any **proposed ongoing contributions per member**, where applicable or where different from the current or prior financial year.
- This information is used to determine whether **Group Servicing** is required.



For **New SMSFs only (optional)**, enter:

- The estimated **Liquid Asset Position** of the fund after settlement (for example, cash or shares remaining after the loan is completed), and
- The expected return on these assets (up to a maximum of **4% p.a.**).

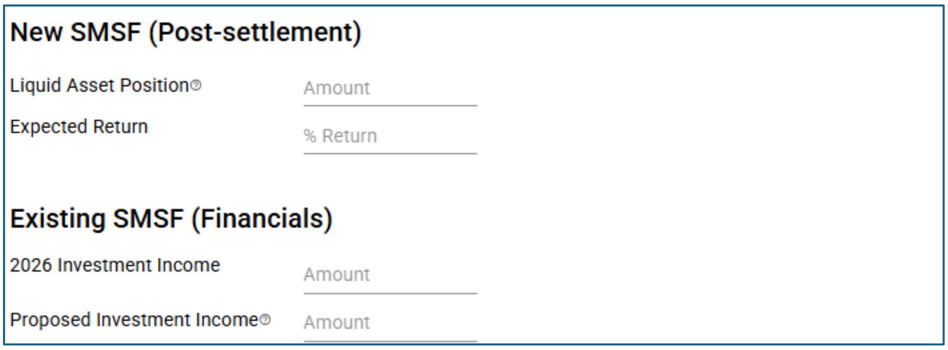
The Liquid Asset Position should equal the surplus funds identified in the **Funds to Complete** table and must be verified by SMSF bank or share statements to be used.

For **existing SMSFs (optional)**, enter:

- FY26 (or the most recent financial year per the SMSF financials) **investment income**, and
- Any **proposed investment income**, if different.

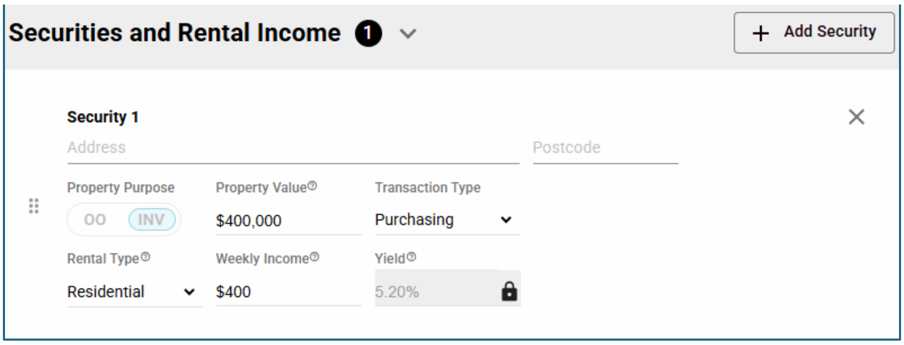
Investment income includes interest earned, dividends, distributions and other income shown in the SMSF profit and loss statement under income.
Do not include contributions, rental income, property income or capital gains.

Proposed investment income should only be entered where there is justification or evidence to support a different figure and should be discussed upfront with your relationship representative.



Completing Securities and Rental Income for SMSF Loans

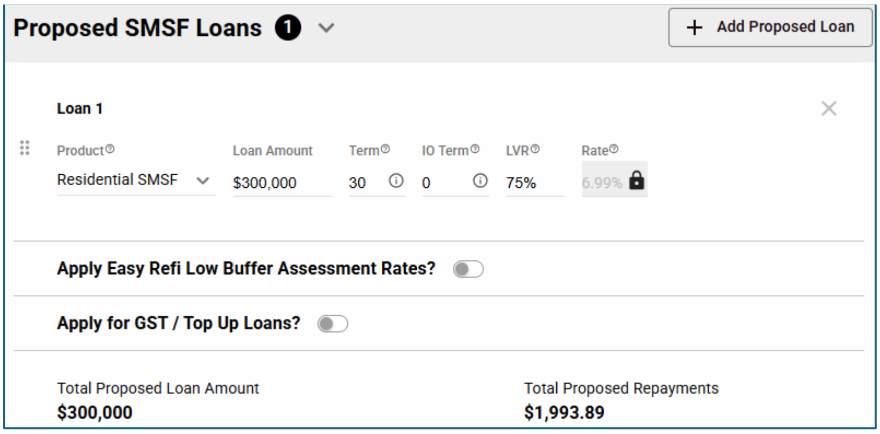
- Enter the **property address** for the property being provided as security for the SMSF loan.
- Click **Add Security** to add any other SMSF-owned properties that generate rental income to be included in servicing.
- **Do not include individual (non-SMSF) property details of SMSF members** in the **SMSF Input** tab.
- Note that **only Commercial SMSF loans** can have a **Property Purpose** of *Owner Occupied*.
- Enter the property value and transaction type, rental type (where applicable), and **weekly rental income**.
- You can unlock the **Yield** field to manually enter a rental yield, then re-lock it to recalculate automatically based on property value and income.



Completing Proposed SMSF Loans

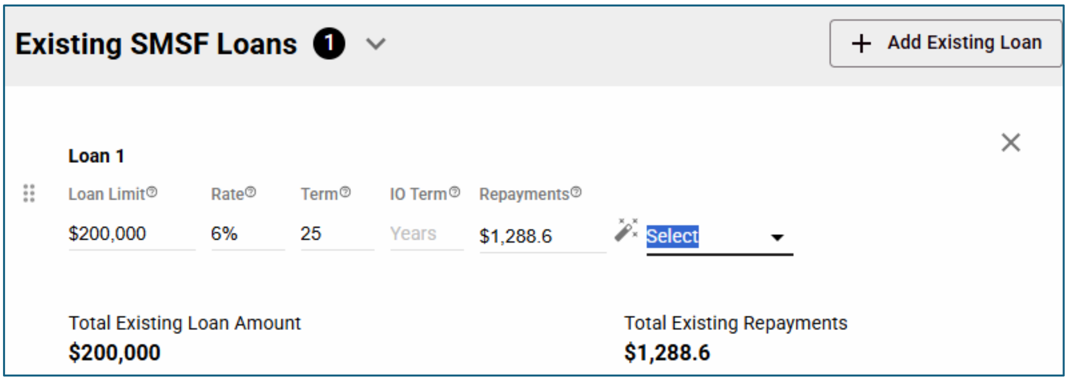
- Select the required product from the **drop-down menu**.
- You can select **Add a Proposed Loan** if the loan is split.
- Enter:
  - Loan amount
  - Loan term
  - Interest-only (IO) term
  - LVR
- The **Rate lock** allows default rates to be overridden where required (for example, due to a pricing review).
- A note outlining the reason for the override must be recorded.

- Select and complete the **Easy Refi** or **GST / Top Up Loan** sections where applicable.



Complete Existing SMSF Loans

- This tab is only required where the SMSF already has existing property loans that will remain after settlement.
- Enter the **loan limit, interest rate, loan term and IO term**.
- The **wand** can be used to calculate repayments based on the information provided.
- Finally, select the lender from the drop-down list. Typing the first letter of the lender name can help accelerate the search.
- **Do not include any individual property loans held by SMSF members outside the fund** when completing a Fund Only servicing assessment.



Completing Annual SMSF Expenses & SMSF Pension Payments

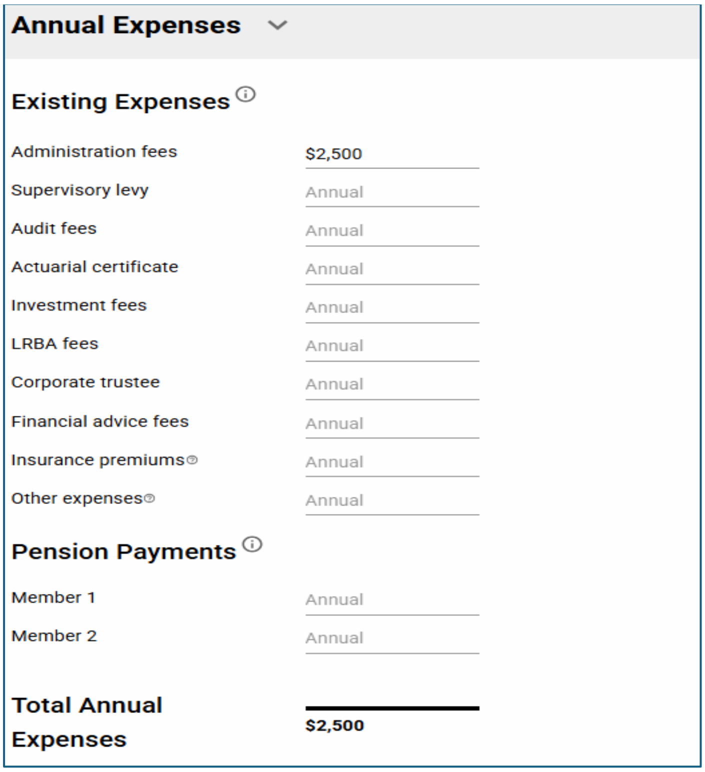
- For **existing SMSFs with financials**, enter the **cash fund expenses** for the year as shown in the SMSF financial statements (cash items only).
- Where expenses are changing or non-recurring and there is evidence or justification, amended expenses may be entered. This should be discussed upfront with your relationship representative prior to submission.
- If this is a **new SMSF**, leave the expense fields blank.
- Administration fees will default to **$2,500**.

- Property expenses relating to existing SMSF-owned properties are assumed to be covered by the **20% rental shading**.
- Hover over the **information icons** for guidance on which expenses should be excluded.
- **Pension payments** represent regular withdrawals from the fund.
- Where a fund has pension payments or withdrawals:
    - Discuss treatment upfront with your relationship representative
    - If pension payments are changing and evidence is provided, enter the revised amount
    - If no pension payments were made in the prior year, leave the fields blank
- At least **one SMSF member must be in accumulation phase**.

SMSF Expenses to Include / Exclude

SMSF Expenses to include		SMSF Expenses to exclude
Insurance premiums	Fund Administration Fee	Depreciation
Accountancy Fee	General Expense	Interest
Advisor Fee	Legal Fee	Decrease in Mkt Value (Investment Losses)
Regulatory Fees	Borrowing costs	Capital losses
SMSF Supervisory Levy	Investment expenses	Rental Management Fees *
Administration Costs	Trustee Fee	Strata Levies *
Auditor's Fee	Management expenses	Council rates *
Bank Fees	Fines	Water rates *
Filing Fees	Pension payments	Property expenses *
ATO Supervisory Levy		Repairs & maintenance *
Auditor's Remuneration		Agent Fees *
ASIC Fees		Advertising *

** Property expenses relating to an existing SMSF-owned property are assumed to be covered by the 20% rental shading.*


Annual Expenses

Existing Expenses

Administration fees	$2,500
Supervisory levy	Annual
Audit fees	Annual
Actuarial certificate	Annual
Investment fees	Annual
LRBA fees	Annual
Corporate trustee	Annual
Financial advice fees	Annual
Insurance premiums	Annual
Other expenses	Annual

Pension Payments

Member 1	Annual
Member 2	Annual

Total Annual Expenses $2,500

- Once all inputs are completed, the serviceability result will be displayed as **Pass or Fail**, along with the relevant ratios.
- The results can be **printed to PDF** and will be saved to the **Scenario Library**.

b. Completing an SMSF Serviceability Assessment (Group Servicing)

Serviceability is usually assessed on a **Fund Only** basis using the servicing calculator.

SMSFs must be able to service the loan from:

- Proposed rental income
- Member concessional contributions (current and proposed additional), and
- Existing SMSF income and assets

When to use Fund Only vs Group Servicing

The table below outlines when **Fund Only servicing** can be used (complete the **SMSF Input** tab only) versus when **Group Servicing** is required (complete **both** the **SMSF Input** and **Validate Additional Contributions** tabs).

This logic is built into the Serviceability Calculator.

Fund Only Servicing Acceptable

- Historical contributions + SMSF income + SMSF rental income are sufficient to service the loan
- Increased contributions of up to **$30,000 per member** (capped at **20% of the member's salary**) + SMSF income + SMSF rental income are sufficient to service the loan

Group Servicing Required

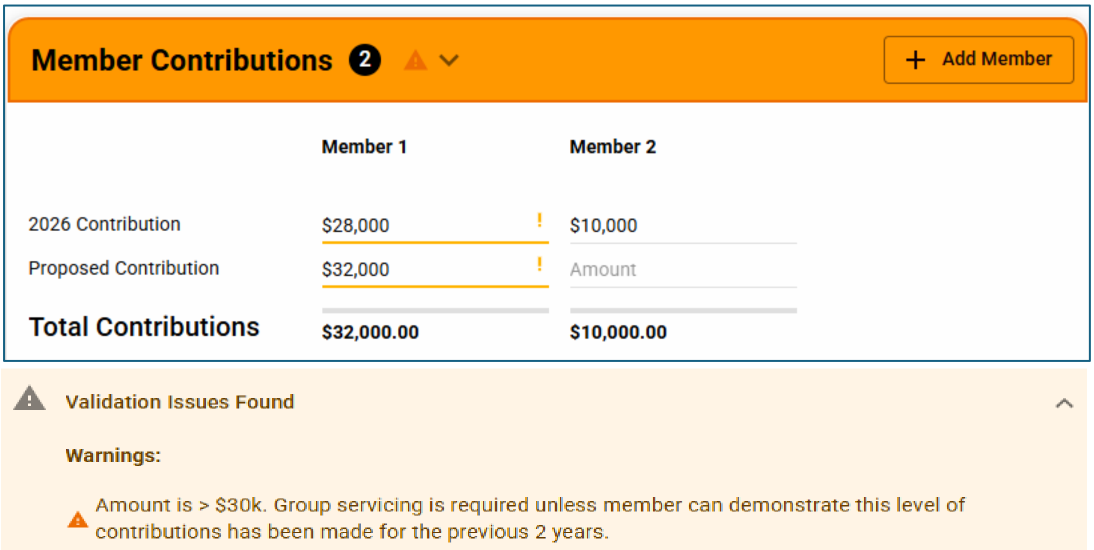
- Increased contributions of **more than $30,000 per member**, or more than **20% of salary**, are required to meet servicing
- **Self-employed SMSF Member Mid Doc** applications (Group Servicing is always required)

Fund Only Servicing Acceptable	Group Servicing Required
• Historical contributions + SMSF income + SMSF rental income sufficient to service loan • Increased contributions up to $30,000 per member (capped at 20% of salary of member) + SMSF income + SMSF rental income sufficient to service loan	• Increased contributions over $30,000 per member, or, more than 20% of salary of member required to meet servicing • Self-employed SMSF Member Mid Doc applications (Group servicing always required)

Validation messages

- Validation messages will appear where one or more of the criteria above are triggered (for example, member contributions greater than $30,000), as illustrated below.

- These messages act as a **warning only**. Deals may still meet serviceability criteria where higher historical contributions can be evidenced.



Group Servicing requires a review of the members' ability to make the proposed additional contributions needed to service the loan.

As a result, further details of each member's financial position must be completed in the **Group Servicing Input** tab.

SMSF Group Serviceability Assessment – Scenario Creation

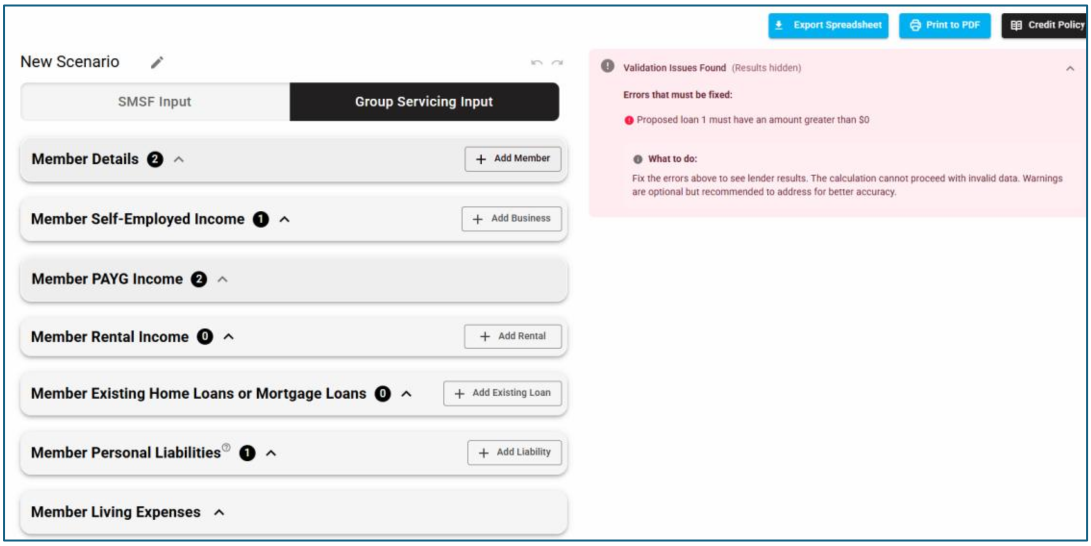
First, complete the steps outlined above for a standard **Fund Only** servicing assessment.

You may wish to **duplicate the Fund Only scenario** and create a new scenario that reflects the **Group Servicing** position.

After completing the **SMSF Input** tab:

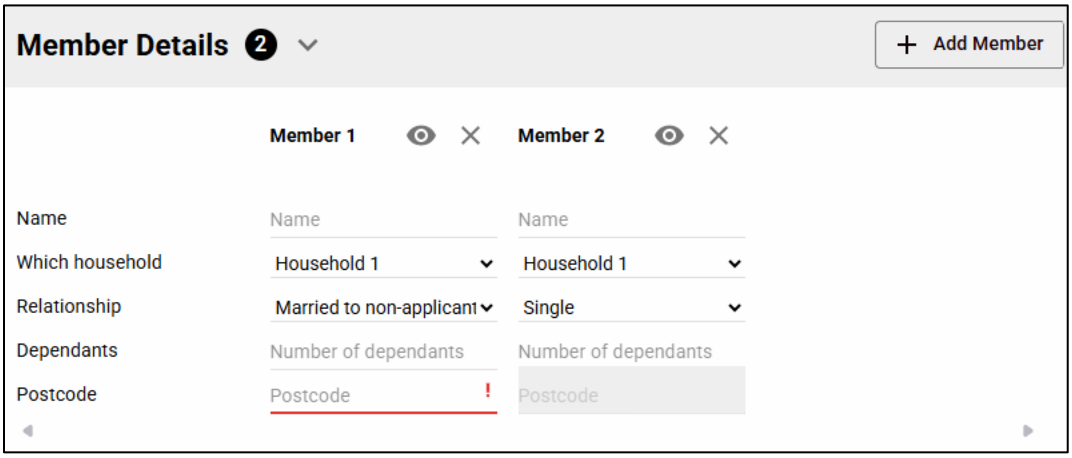
- Select the **Group Servicing Input** tab
- Complete the sections relating to each member's financial position, as illustrated below

The calculator will dynamically adjust serviceability ratios based on the additional information entered.



SMSF Group Serviceability Assessment – Member Details

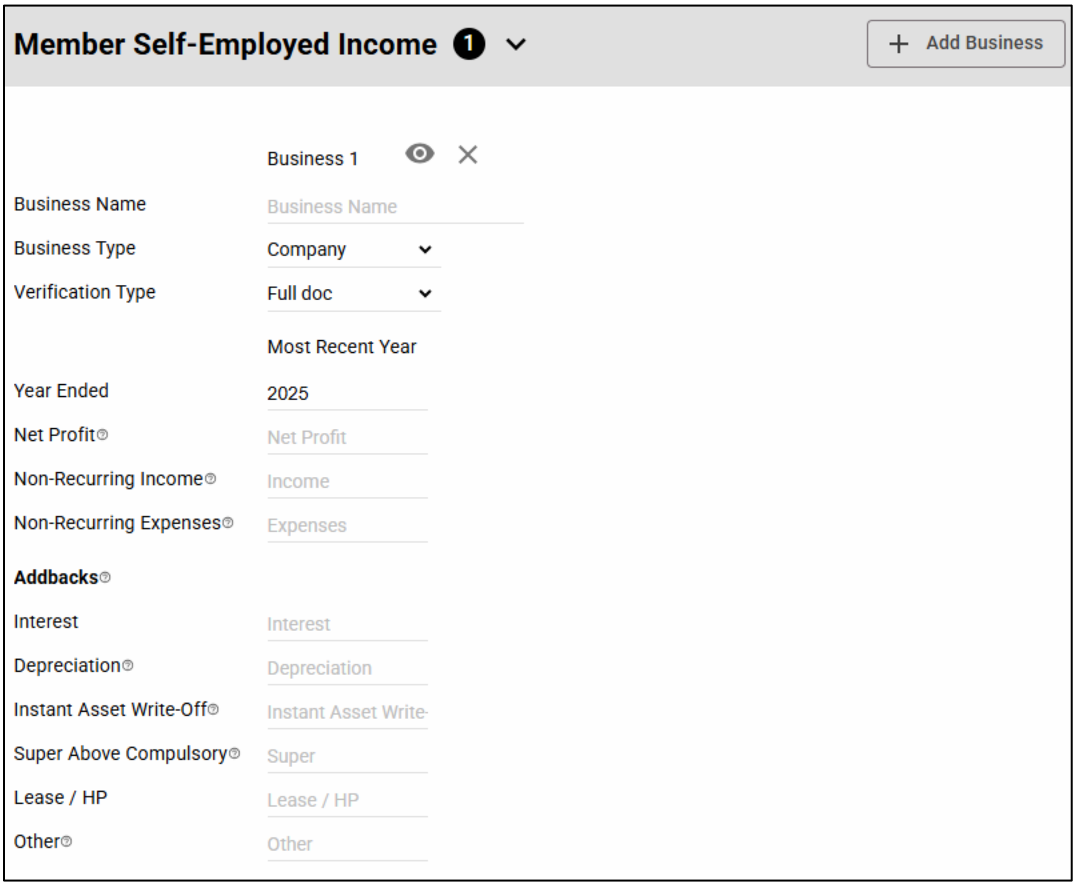
Enter each member's details as shown below.



SMSF Group Serviceability Assessment – Self-Employed Income

- Enter any self-employed income details, including:
- Business type, and
- Verification Type
- These should be completed in the same manner outlined earlier in this guide.
- Do **not** include any SMSF income or SMSF debts in this secondary assessment.
- **Important:**
  For self-employed members, income must be **reduced by the amount of the increased contribution**, and servicing assessed on an **ICR / DSCR** basis under Group Servicing, including all external borrowings.

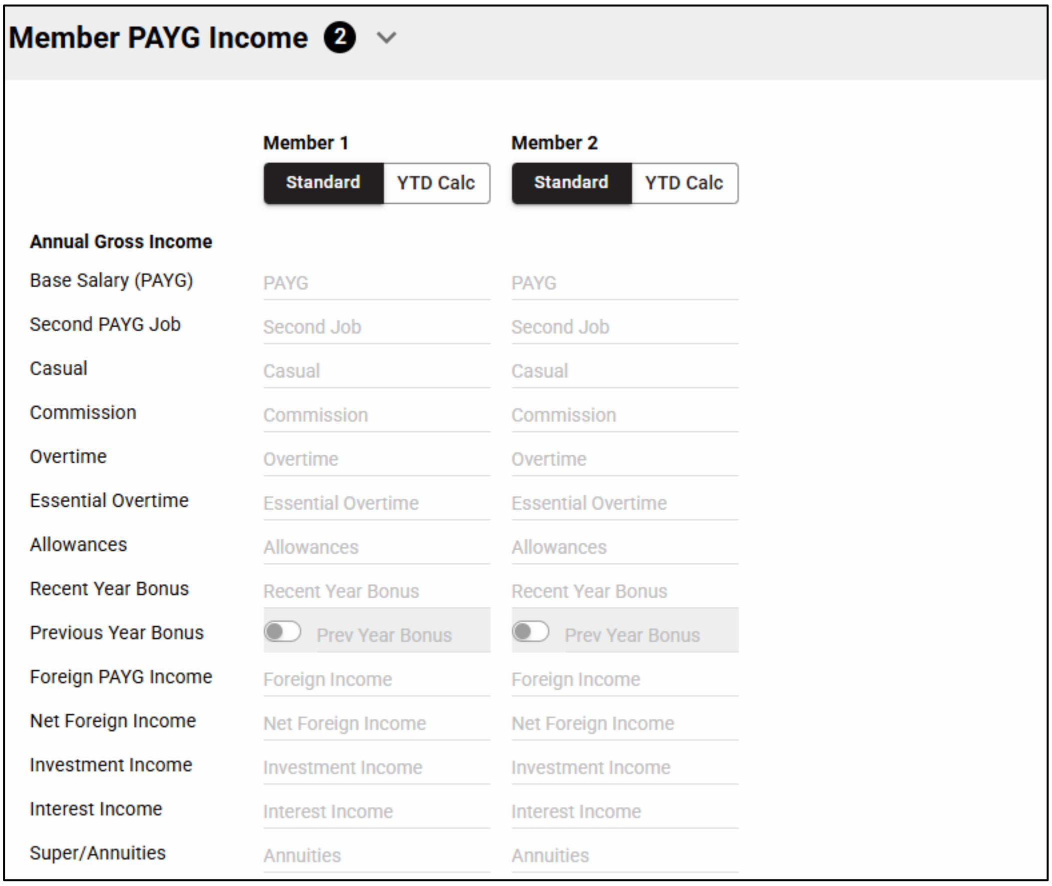
Select the predominant income type (**Self-Employed** or **PAYG**) for the assessment.



SMSF Group Serviceability Assessment – PAYG Income

- Complete the member PAYG income details in the same manner outlined earlier in this guide.
- Do **not** include any SMSF income or SMSF debts in this secondary assessment.
- **Important:**
  For PAYG members, income must be **reduced by the amount of the increased contribution**,

and servicing assessed on an **NSR** basis under Group Servicing, including all external borrowings.



Understanding Serviceability Ratios and Printing Results

Serviceability ratios will continue to refresh as more information is entered throughout the calculator.

Ensure **all relevant tabs** are completed before relying on the results.

To generate the output:

- Select **Print to PDF**
- The calculator results will be converted into a PDF document for submission with the loan application

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6. Serviceability Calculator Scenario Library

Scenario 1 – Residential Simple Individual Sole Trader Borrowers

Scenario overview

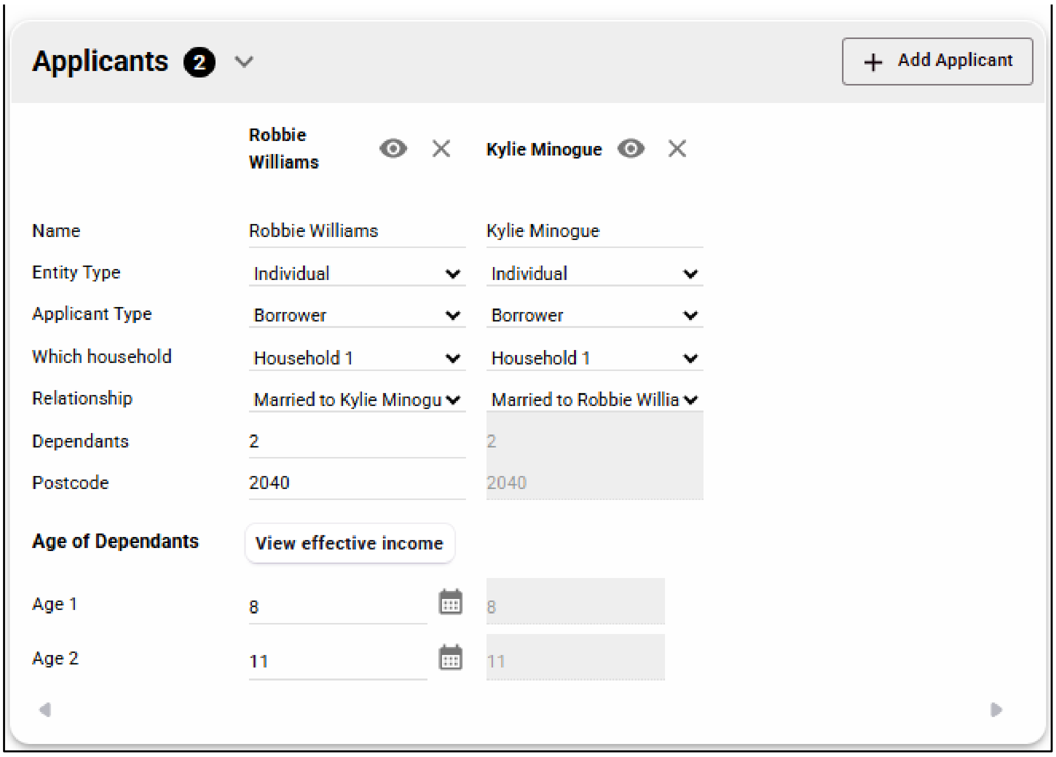
Robbie Williams and Kylie Minogue are a married couple looking to purchase an owner-occupied property.

The couple live in Lilyfield and have two dependents. Robbie Williams is self-employed, operating as a sole trader. Kylie Minogue is on home duties.

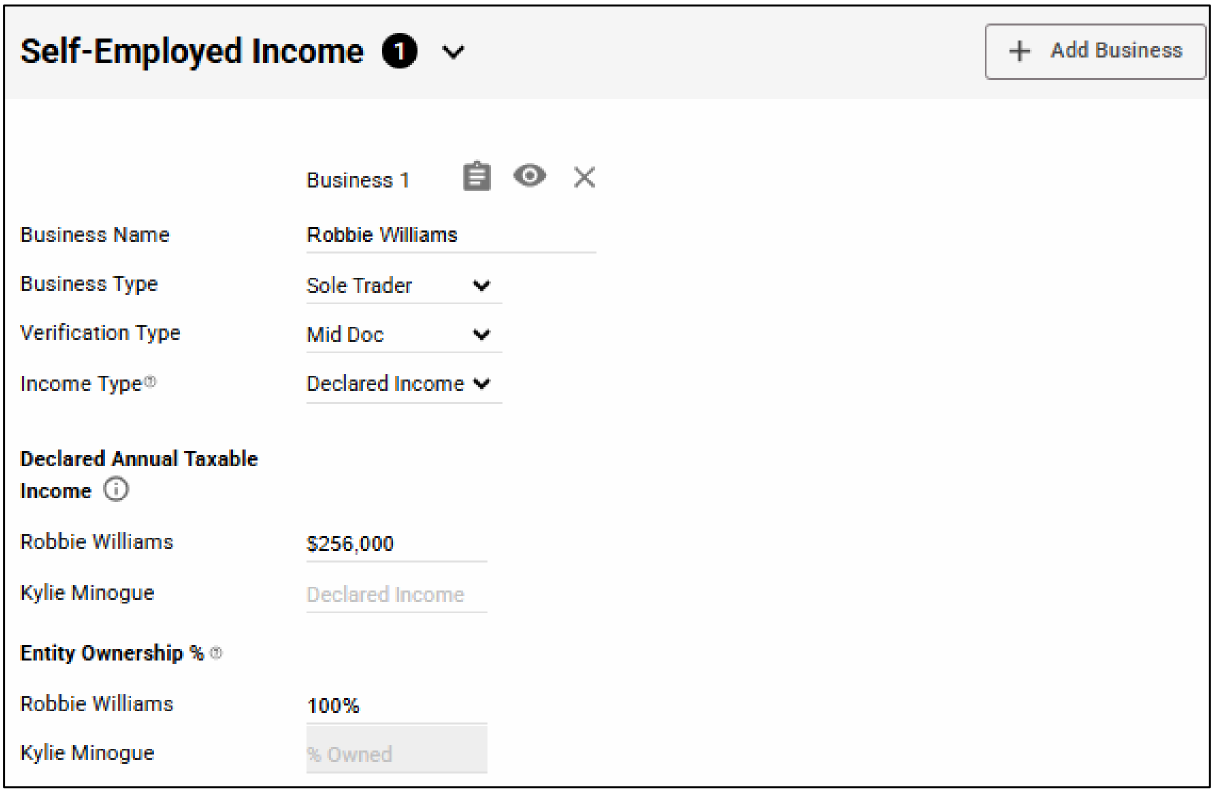
They are applying for a residential Mid Doc home loan with a 30-year term and principal and interest repayments. Robbie is declaring his personal income from his sole trader business for servicing purposes. Kylie has one outstanding credit card with a limit of $7,000.

Steps

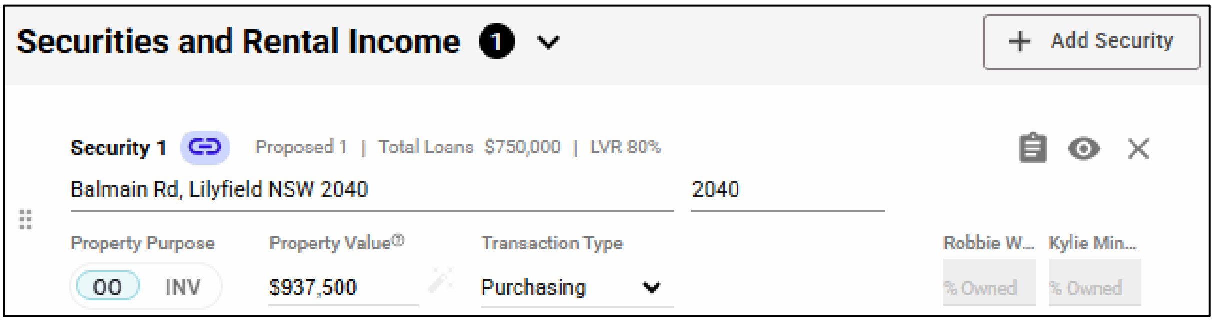
1. Enter applicant details for Robbie, including postcode and dependents.
2. Add Kylie as an applicant and update relationship details.
3. Complete **Self-Employed Income**:
    - **a.** Business Type: **Sole Trader**
    - **b.** Verification Type: **Mid Doc**
    - c. Select declared income option and enter the declared income
4. Entity ownership: **100%**



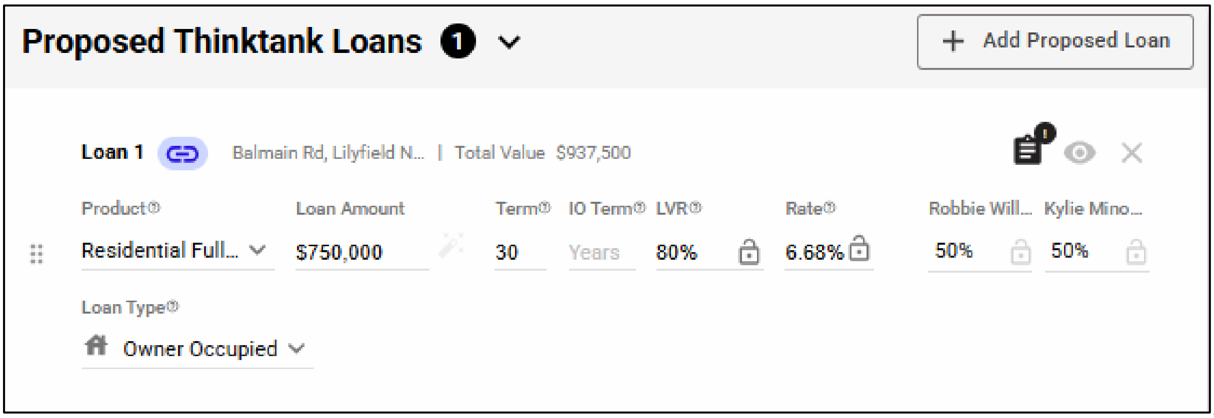
- Enter the **Self-Employed Income**
  - Select **Sole Trader** as the Business Type
  - Select **Mid Doc** as the Verification Type
  - Select the declared income option and enter the declared income
  - Record entity ownership as 100%



- Add a **Security** to record the property being purchased
  - Start typing the address to auto-populate details
  - Enter the property value

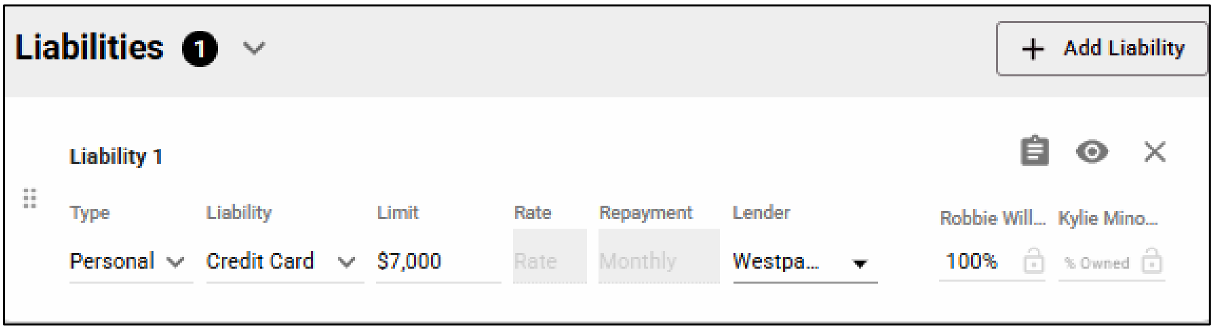


- Enter the **Proposed Loan** details:
  - LVR will populate based on the loan and security entered
  - Interest rate will auto-populate
  - Use the lock to edit or add comments if required
  - Enter ownership percentage
  - Note that paperclip colours will default to matching the first loan and security



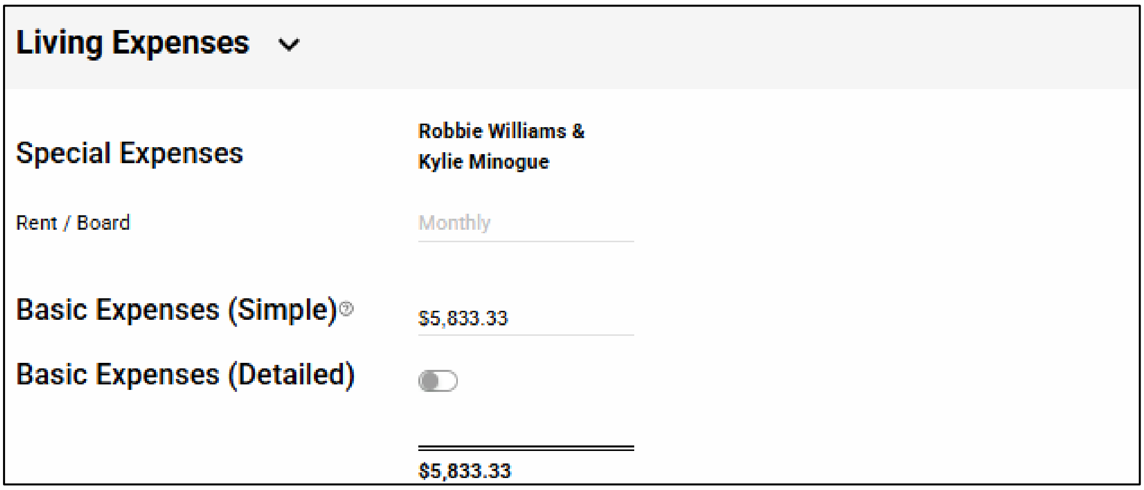
Add

- Enter **Kylie's liabilities**
    - Enter limit, rate, term and repayment details
    - Ensure the Liability Type is classified as **Personal**



Enter

- Enter **Living Expenses**
    - Complete either the **Simple** or **Detailed** living expenses option



Scenario 2 – Residential Simple Company (SPV) Borrower

Scenario overview

Mouse Enterprises Pty Ltd is an SPV company purchasing an investment property.

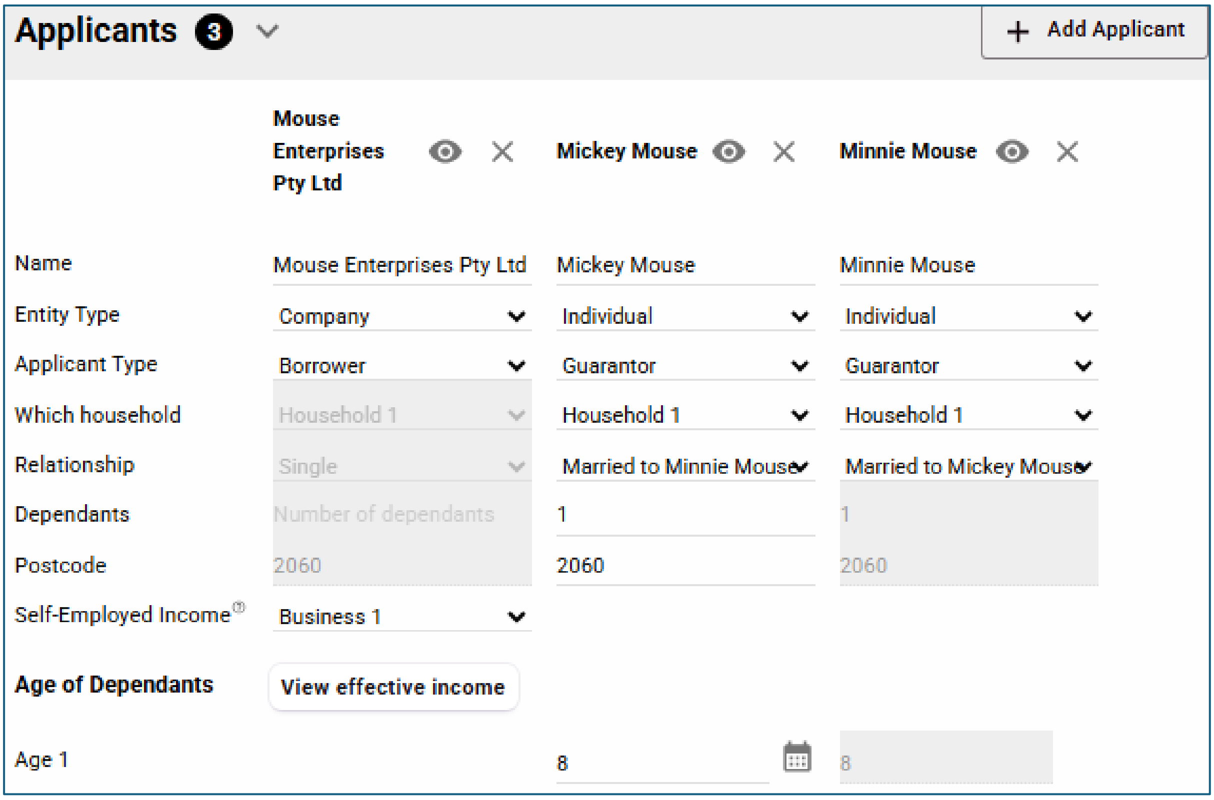
Mickey Mouse and Minnie Mouse are joint directors and shareholders of Mouse Enterprises Pty Ltd and will guarantee the loan. They are married, have one dependent, and live in North Sydney.

They are self-employed and declare personal income from their trading entity, Clubhouse Trading Pty Ltd.

Mouse Enterprises Pty Ltd is applying for a residential Non-NCCP Mid Doc home loan with a 30-year term and 5 years Interest-Only repayments.

Mickey and Minnie have an existing owner-occupied home loan and a personal credit card in Mickey's name. Rental income from the new investment property is included for servicing.

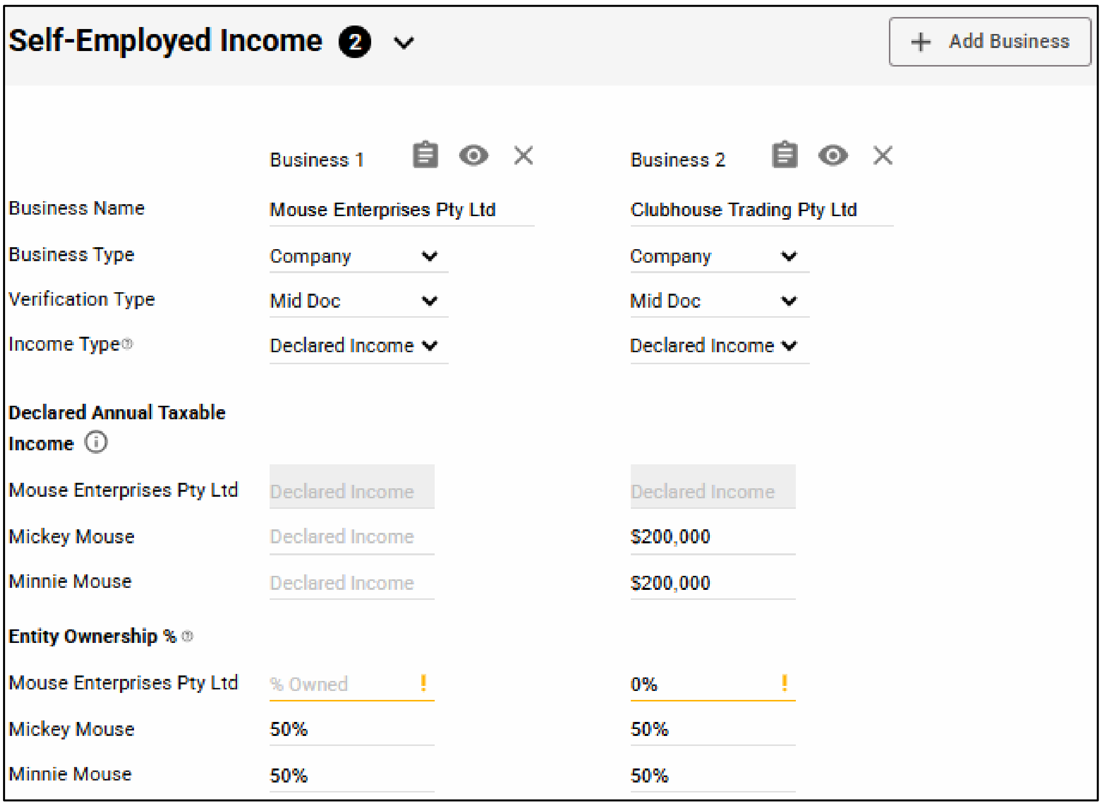
Both Mickey and Minnie declare $200,000 in personal income from Clubhouse Trading Pty Ltd.


Applicants 3 + Add Applicant

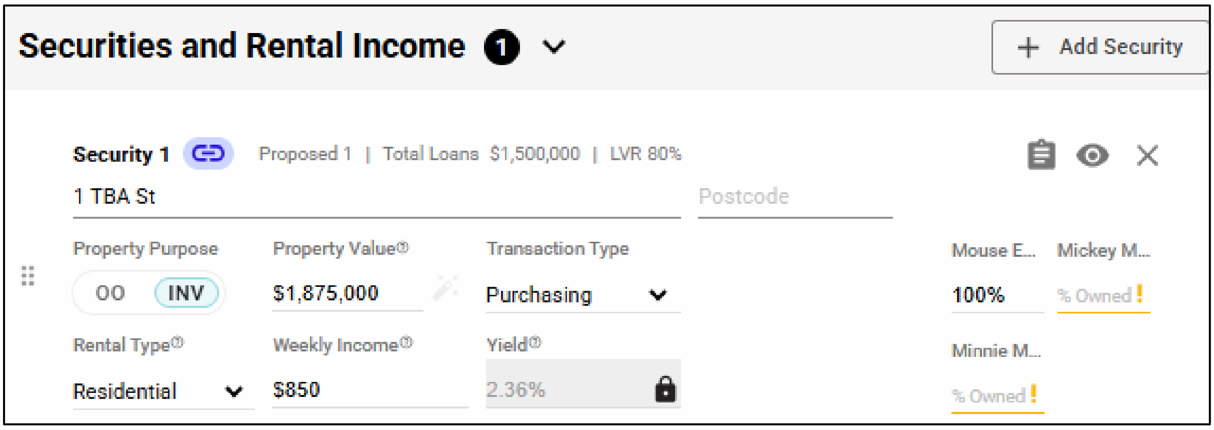
	Mouse Enterprises Pty Ltd	Mickey Mouse	Minnie Mouse
Name	Mouse Enterprises Pty Ltd	Mickey Mouse	Minnie Mouse
Entity Type	Company	Individual	Individual
Applicant Type	Borrower	Guarantor	Guarantor
Which household	Household 1	Household 1	Household 1
Relationship	Single	Married to Minnie Mouse	Married to Mickey Mouse
Dependants	Number of dependants	1	1
Postcode	2060	2060	2060
Self-Employed Income	Business 1		
Age of Dependants	View effective income		
Age 1		8	8

Steps

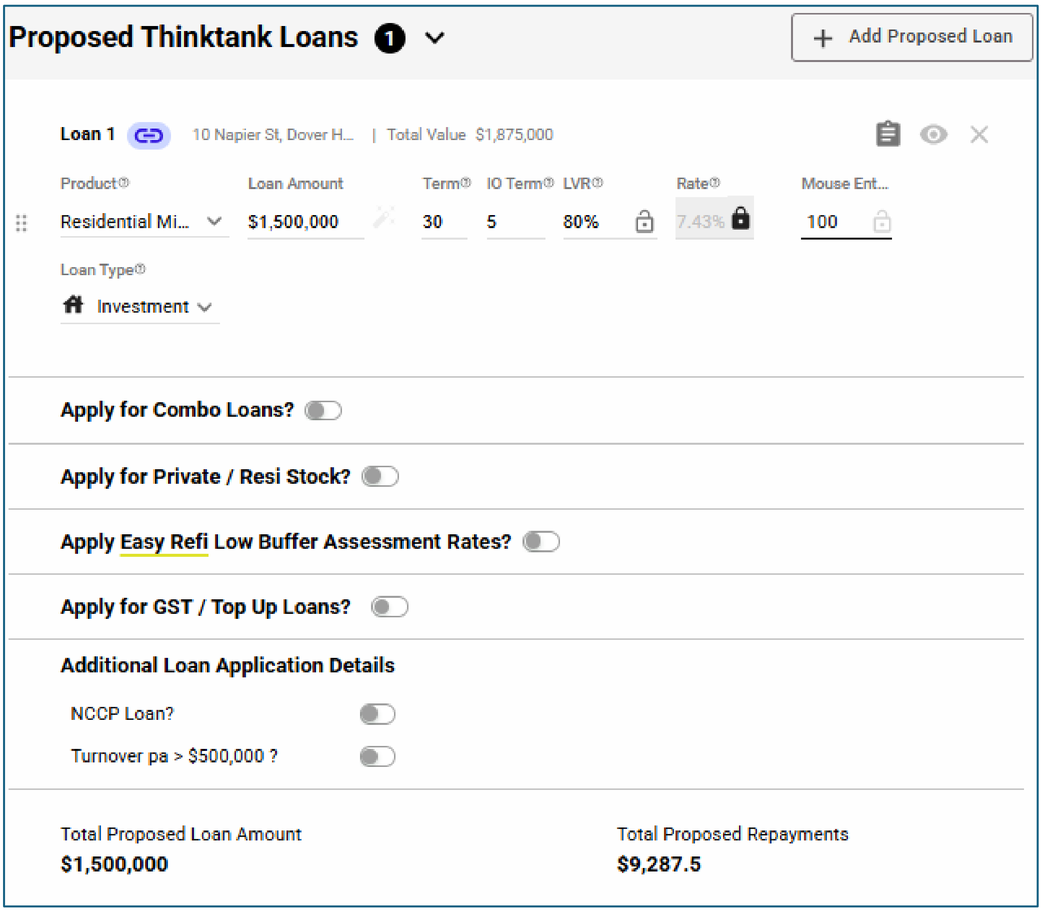
- Add the applicants:
  - Mouse Enterprises Pty Ltd as **Company** and **Borrower**
  - Do not enter Self-Employed Income at this stage
  - Add Mickey and Minnie as **Guarantors**, completing relationship and dependant details
  - Select **Business 1** for Self-Employed Income
- Enter **Business 1 (SPV)** details
  - Business Type: **Company**
  - Verification Type: **Mid Doc**
  - Ownership percentage: 50% each
  - Do not record any annual taxable income for the SPV
- Add another business for the trading entity
  - Business Name: Clubhouse Trading Pty Ltd
  - Business Type: **Company**
  - Verification Type: **Mid Doc**
  - Enter declared income of $200,000 each for Mickey and Minnie



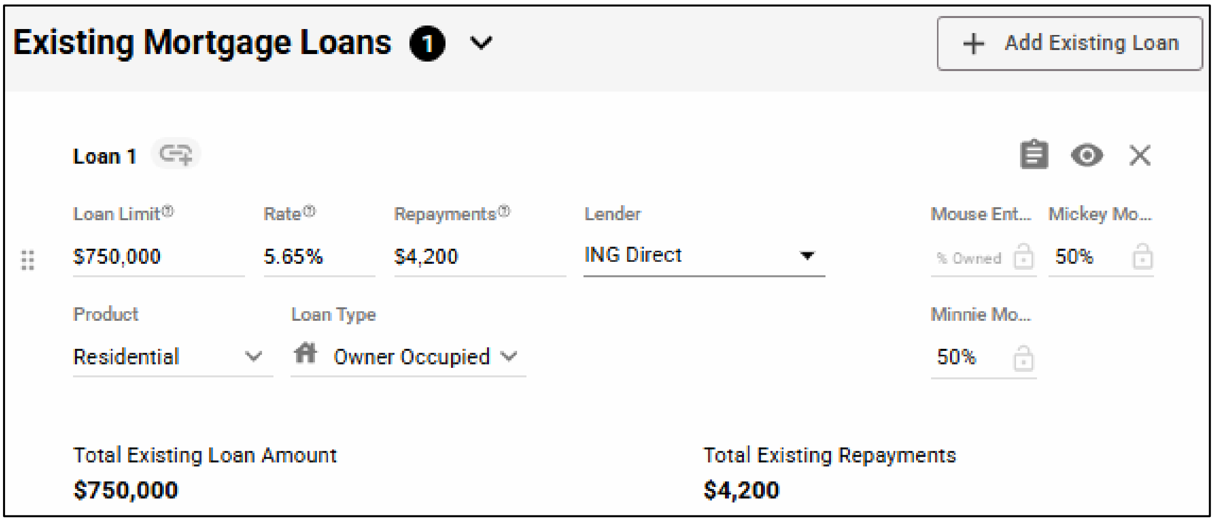
- Enter **Security** details
  - Record Mouse Enterprises Pty Ltd as 100% owner



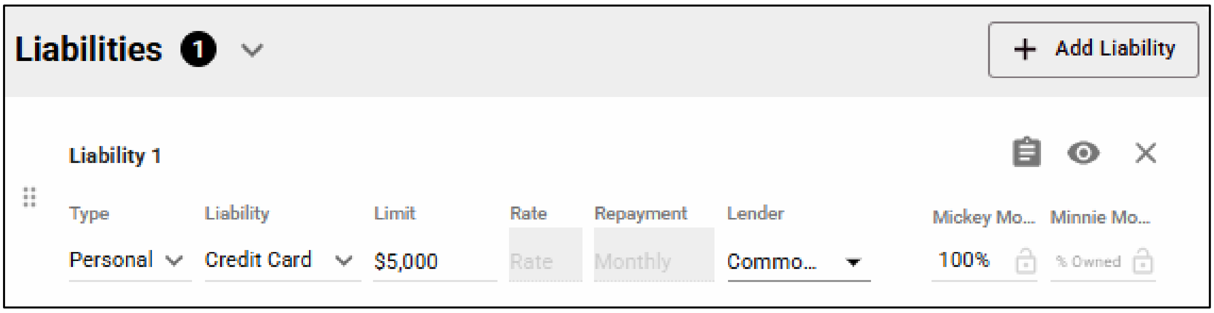
- Enter **Proposed Loan** details
  - Mouse Enterprises Pty Ltd defaults as 100% owner



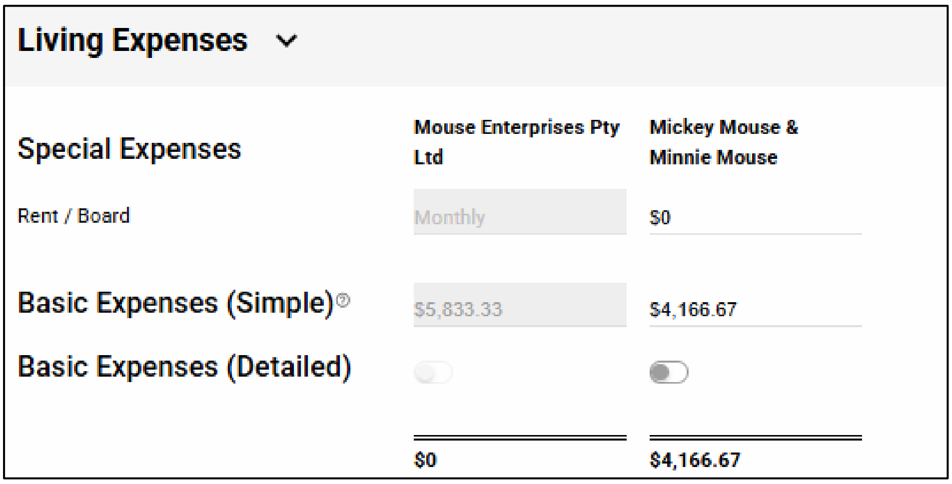
- Enter existing owner-occupied loan
  - Record 50% ownership for both Mickey and Minnie



- Enter Mickey's personal credit card
    - Liability Type: **Personal**
    - Ownership: 100% Mickey



- Enter **Living Expenses**
    - Record $50,000 (50,000 / 12 can be used to derive a monthly figure)



Scenario 3 – Residential Complex Company Borrower

Scenario overview

Golfing Enterprises Pty Ltd is an SPV company purchasing an investment property.

Tiger Woods is the sole director and shareholder of Golfing Enterprises Pty Ltd and is providing a guarantee. He is married to a non-loan party and has one dependant living in North Sydney.

The application is for a residential Non-NCCP Mid Doc home loan with a 30-year term and 5 years Interest-Only repayments.

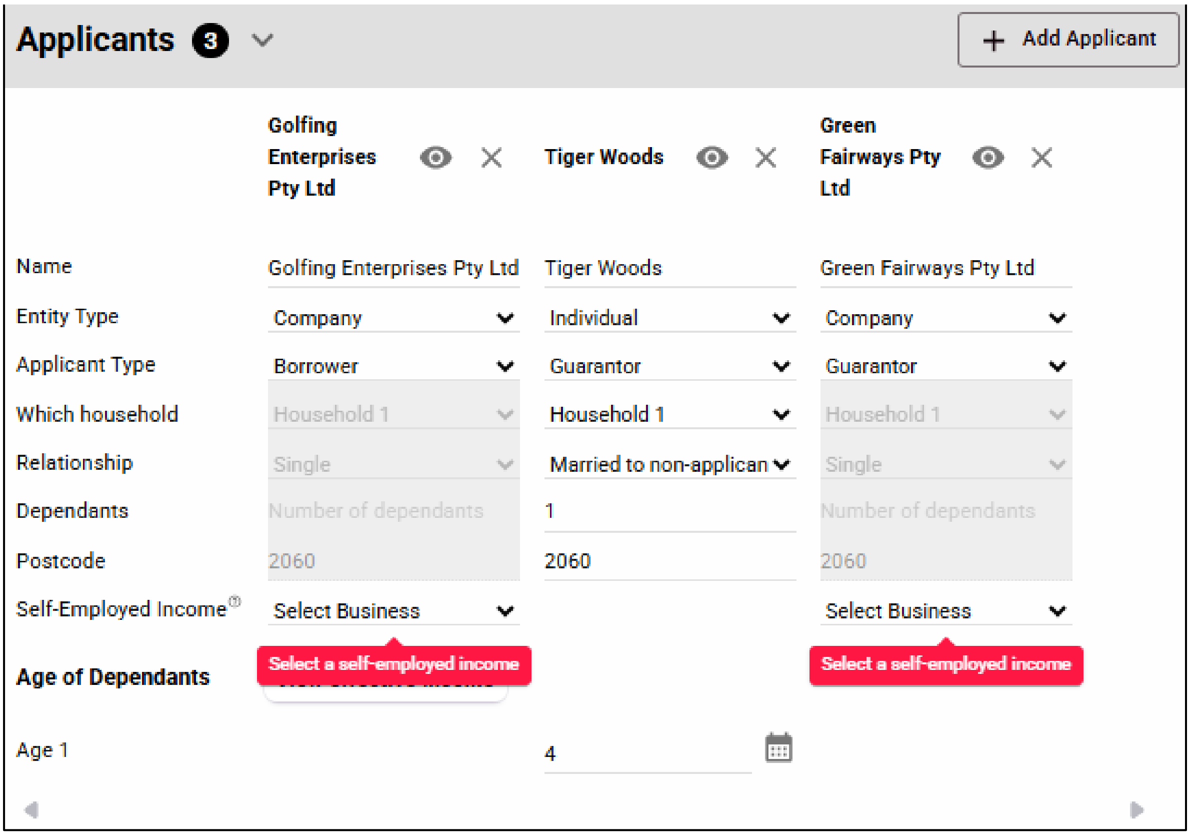
Tiger Woods has an existing owner-occupied home loan and a personal credit card. Rental income from the new investment property is used for servicing.

Tiger is self-employed through Green Fairways Pty Ltd. He declares income via company self-certification, including:

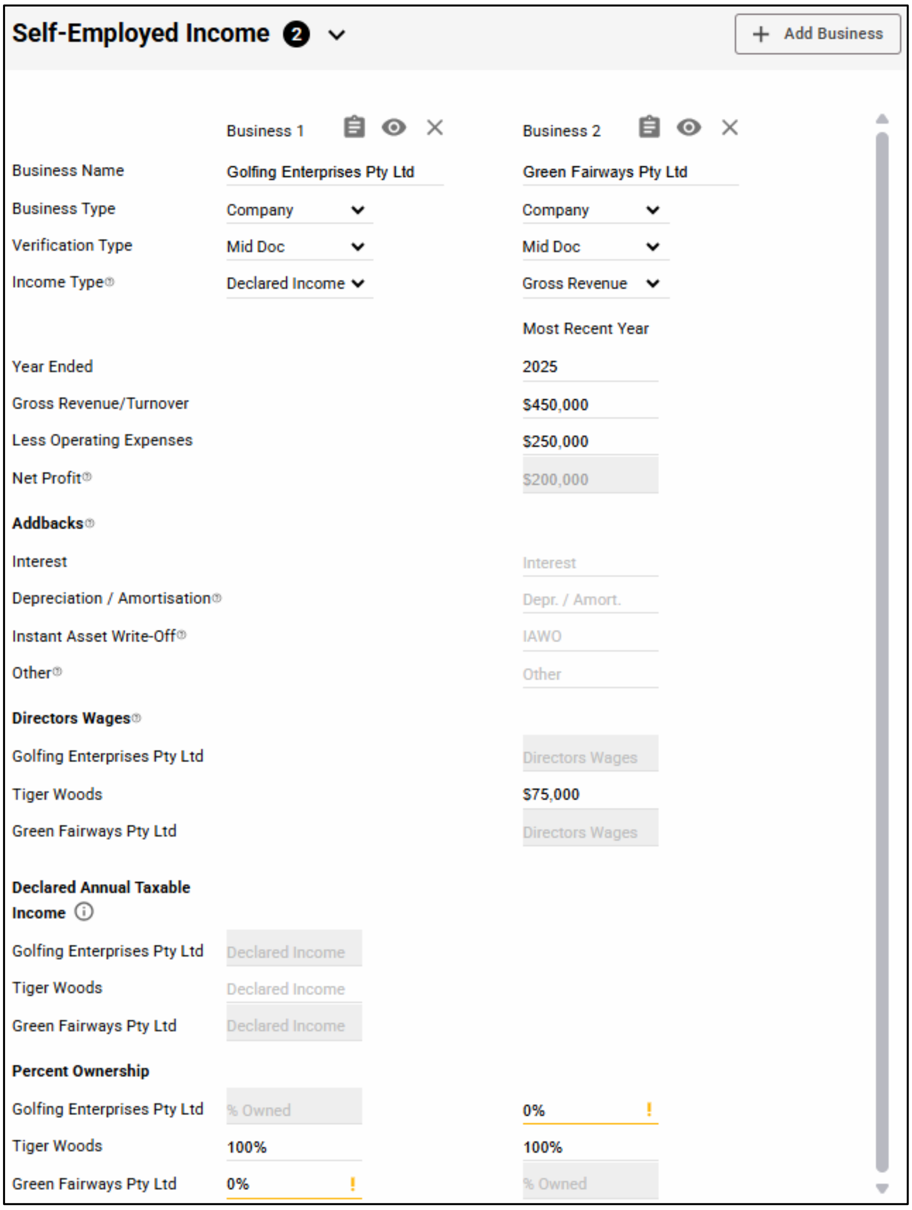
- Gross Revenue: $450,000
- Net Profit: $200,000
- Director's wage: $75,000

Steps

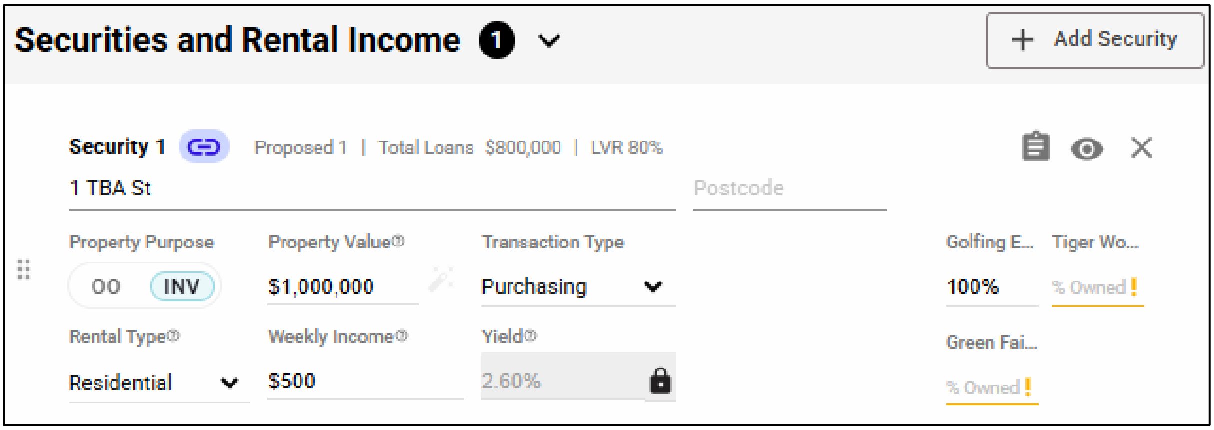
- Add the applicants:
    - Golfing Enterprises Pty Ltd as **Company** and **Borrower**
    - Select **Business 1** for Self-Employed Income (to be completed later)
    - Add Tiger Woods as **Individual Guarantor**, completing relationship, dependant and postcode details
    - Add Green Fairways Pty Ltd as **Company** and **Guarantor**, selecting **Business 2** for Self-Employed Income



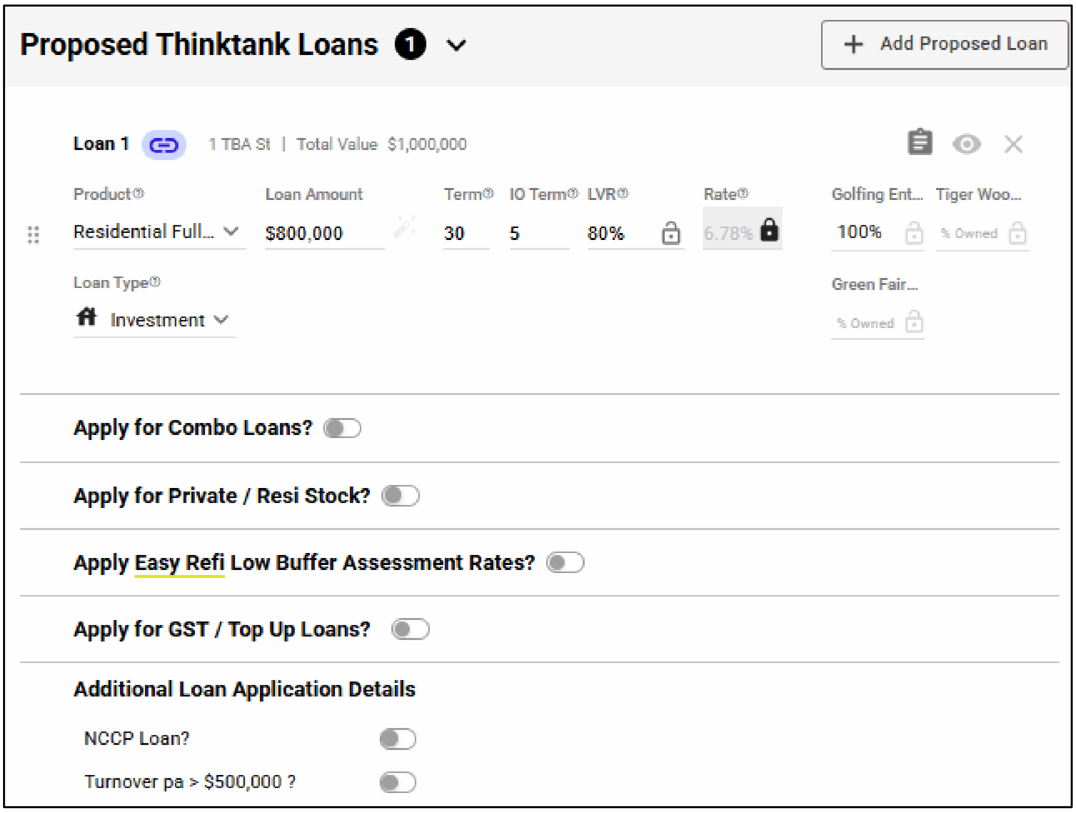
- Enter **Self-Employed Income**
    - Business 1: Golfing Enterprises Pty Ltd (SPV)
    - Business 2: Green Fairways Pty Ltd (trading entity)
- Enter SPV income details
    - Income Type: **Declared Income**
    - Ownership: 100% Tiger Woods
    - Leave all income fields blank for the SPV
- Enter trading entity income details
    - Verification Type: **Mid Doc**
    - Income Type: **Gross Revenue**
    - Complete turnover and expense fields
    - Enter Director’s wage of $75,000
    - Ownership: 100% Tiger Woods



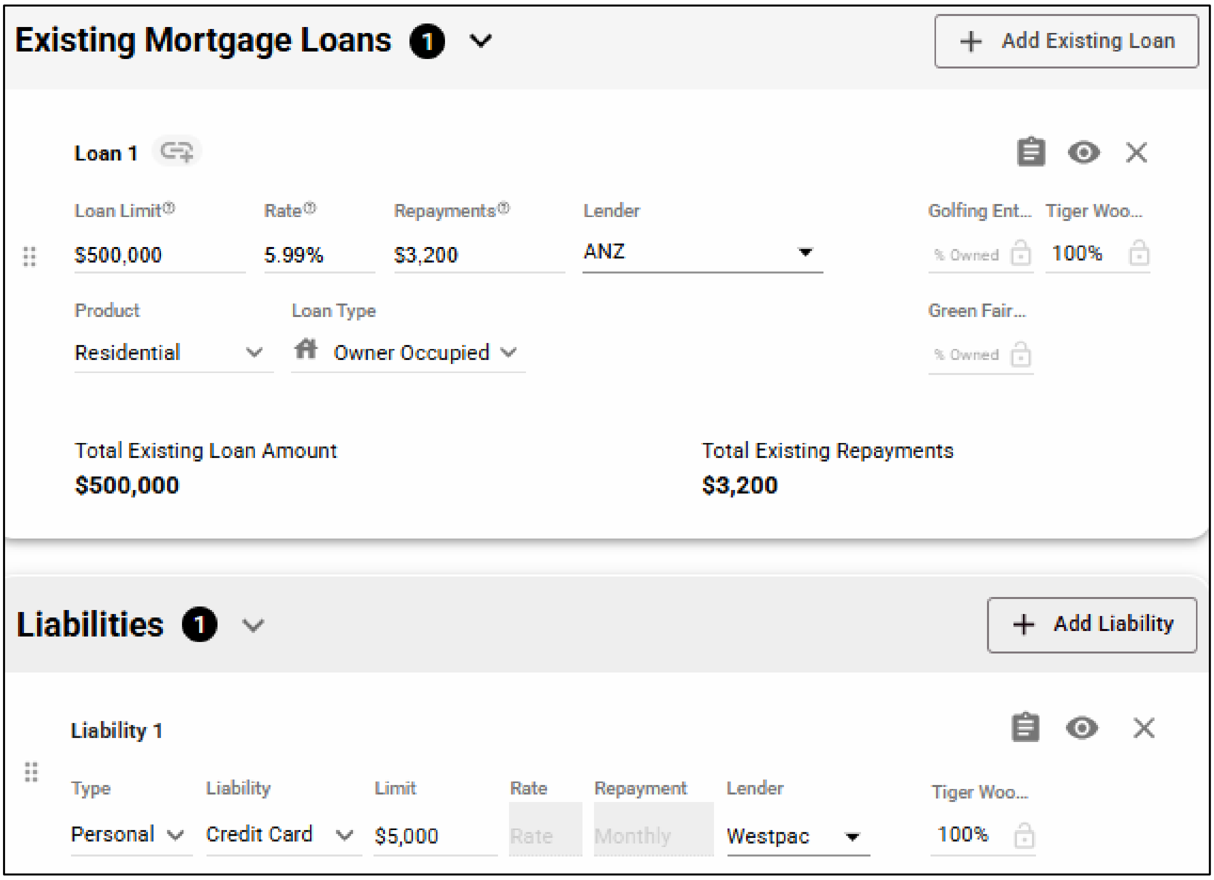
- Enter **Security** details
  - Record Golfing Enterprises Pty Ltd as 100% owner



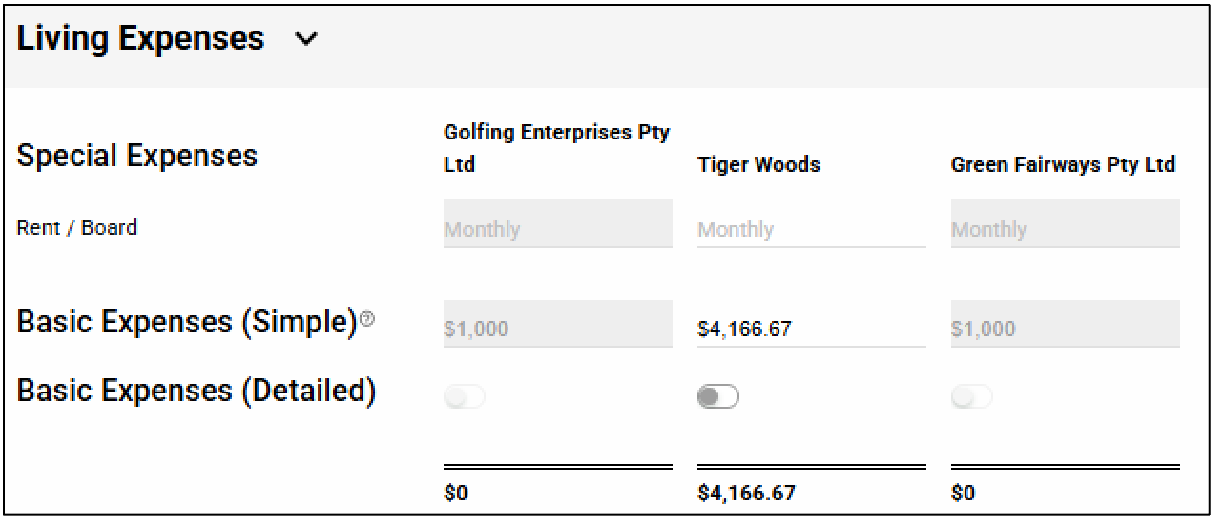
- Enter **Proposed Loan** details
    - NCCP Loan toggle set to **Off**
    - SPV recorded as 100% owner



- Enter Tiger's existing mortgage and liabilities
    - Both recorded as 100% owned by Tiger



- Enter **Living Expenses**
    - Note that living expense fields will be blank for the two company applicants



Scenario 4 – Commercial Full Doc Purchase (Simple)

Scenario overview

John Smith is self-employed and is the sole director and shareholder of Smith Engineering Pty Ltd.

John is single, has no dependants, and lives in North Sydney. He is purchasing a commercial investment property in his personal name with rental income of $52,000 p.a.

The application is for a $1,000,000 Commercial Full Doc loan with a 30-year term and 5 years Interest-Only repayments.

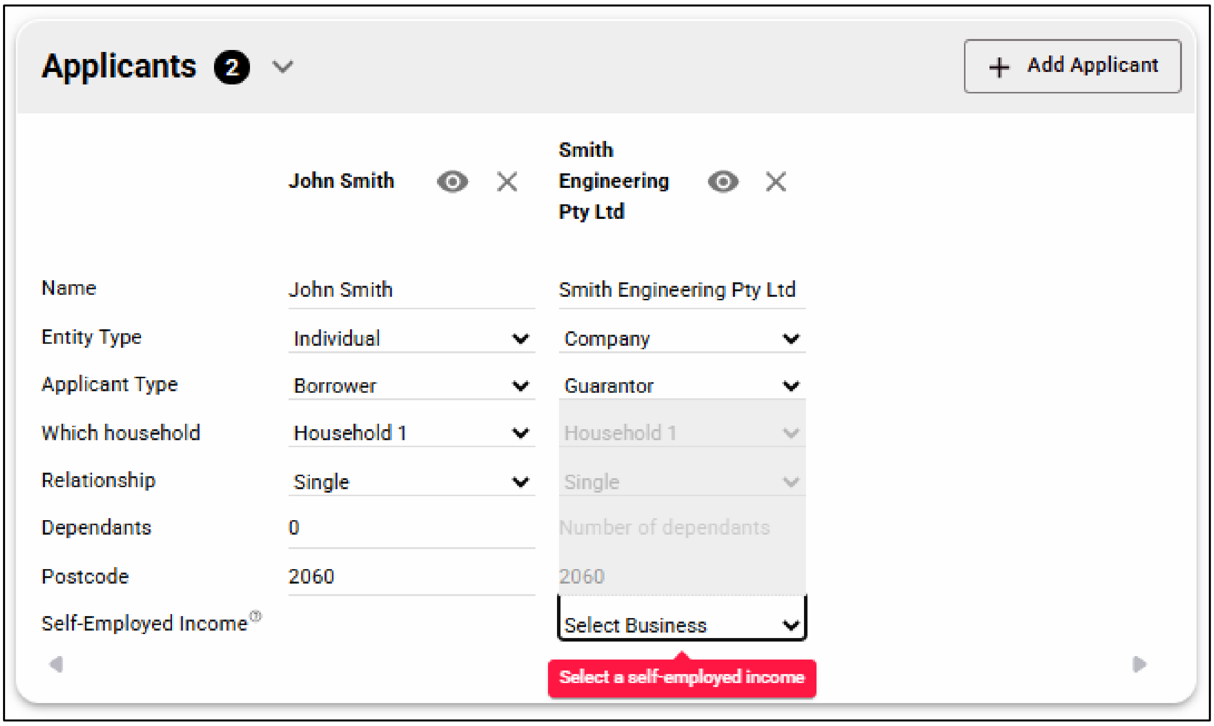
John has an existing owner-occupied home loan and a personal credit card. Smith Engineering Pty Ltd reports:

- Gross Revenue: $500,000
- Expenses: $200,000
- Net Profit before tax: $300,000
- Add backs: $5,000 interest, $10,000 depreciation
- Director's wage: $50,000

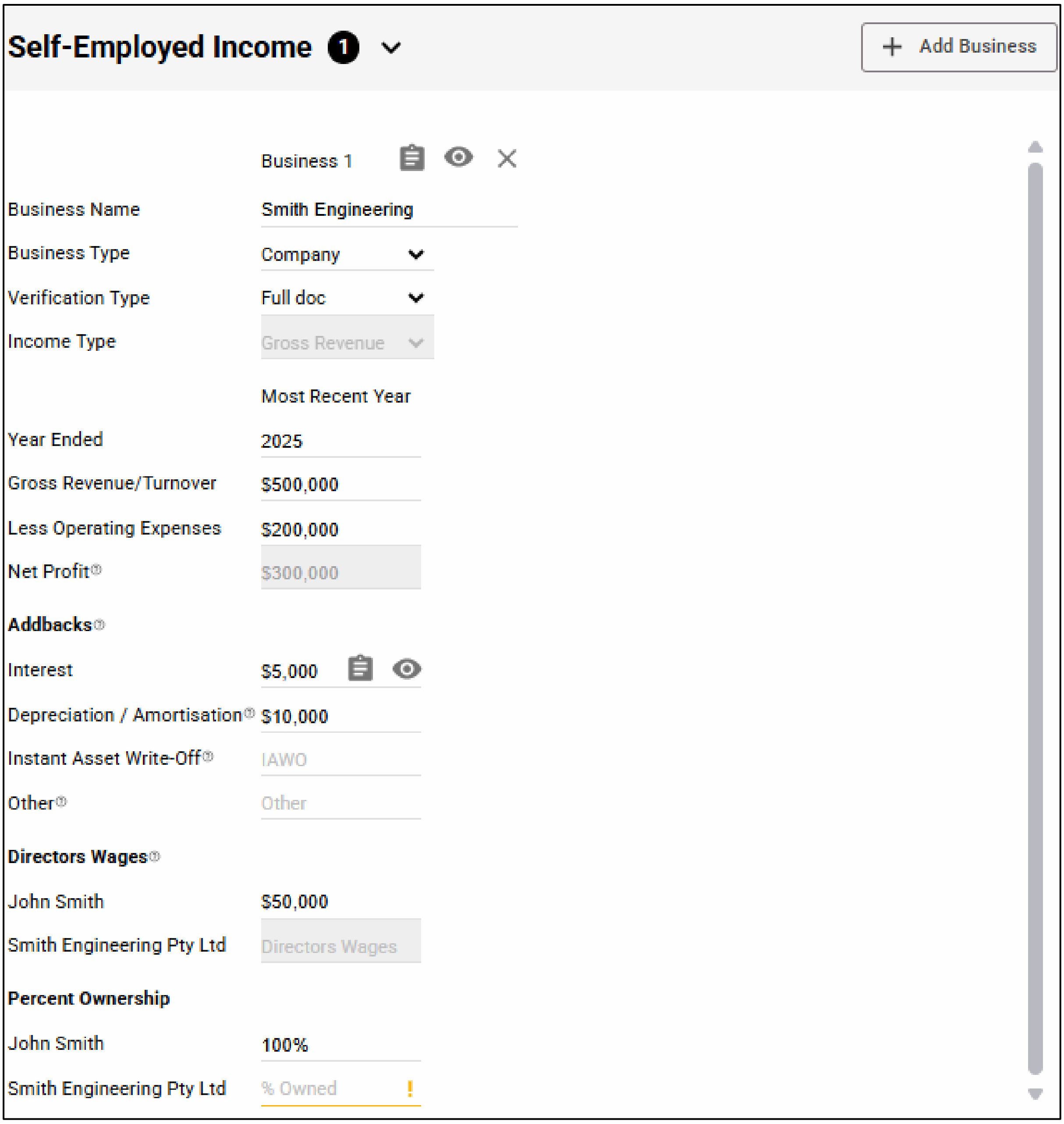
John also pays rent for a storage unit and has personal living expenses of $4,000 per month.

Steps

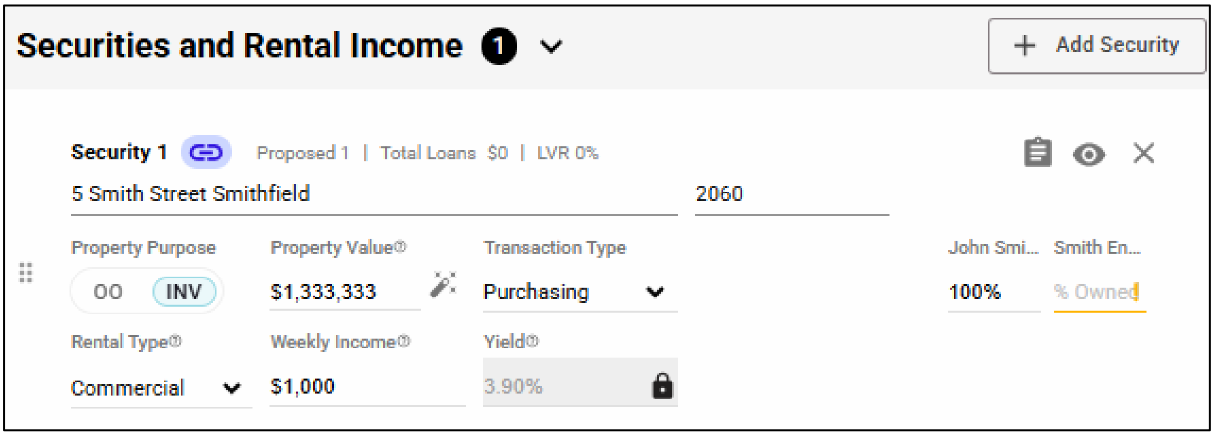
- Enter John as an individual applicant with postcode and dependants
- Add Smith Engineering Pty Ltd as **Company** and **Guarantor**
- Select **Business 1** for Self-Employed Income



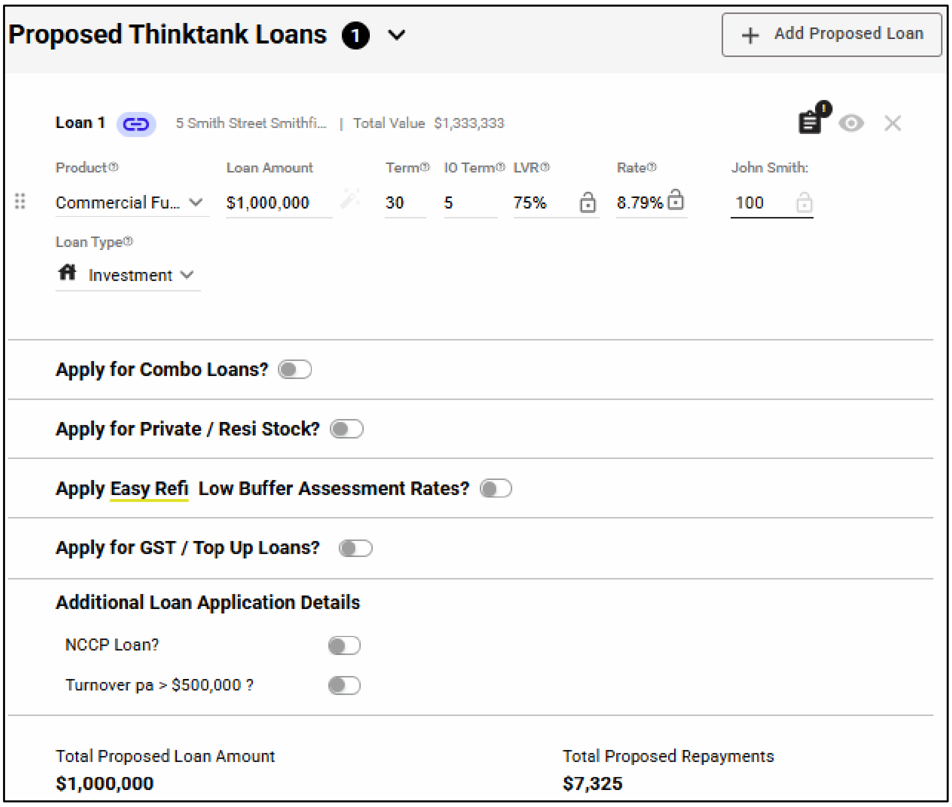
- Enter Self-Employed Income
    - Business Type: **Company**
    - Verification Type: **Full Doc**
    - Enter turnover and expense details
    - Enter add backs and Director's wages
    - No PAYG income is entered



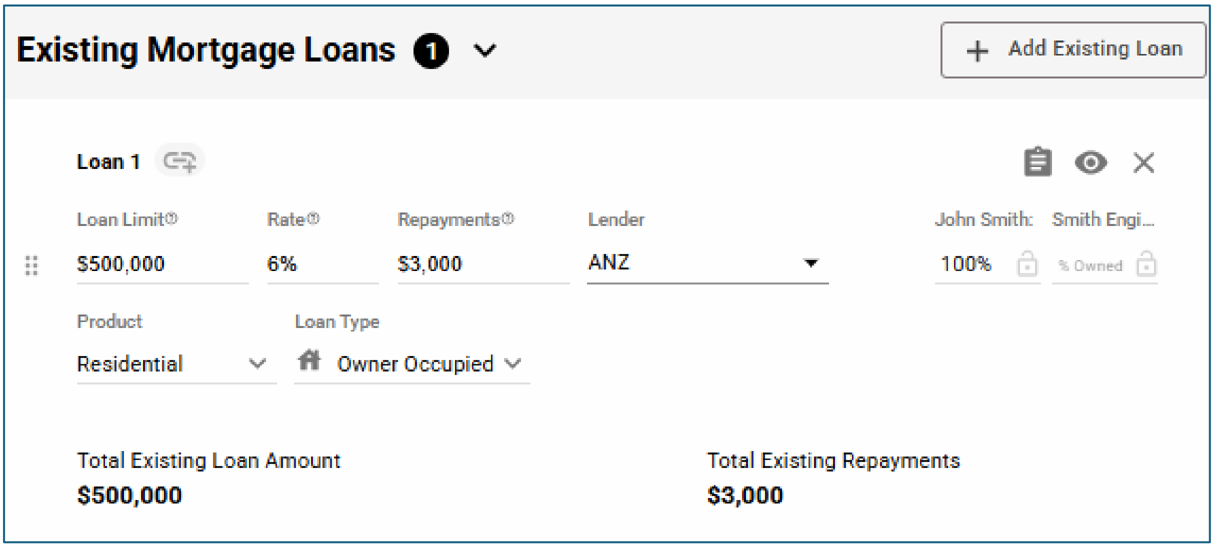
- Add **Security**
  - Record John as owner
  - Enter rental income (weekly or annual / 52)



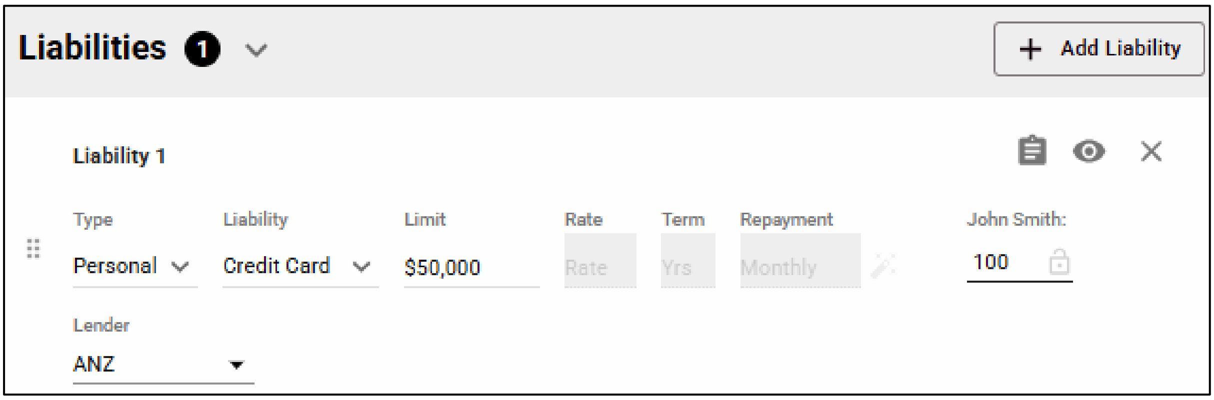
- Enter **Proposed Loan**
  - LVR and interest rate will auto-populate
  - Use the lock if edits or comments are required



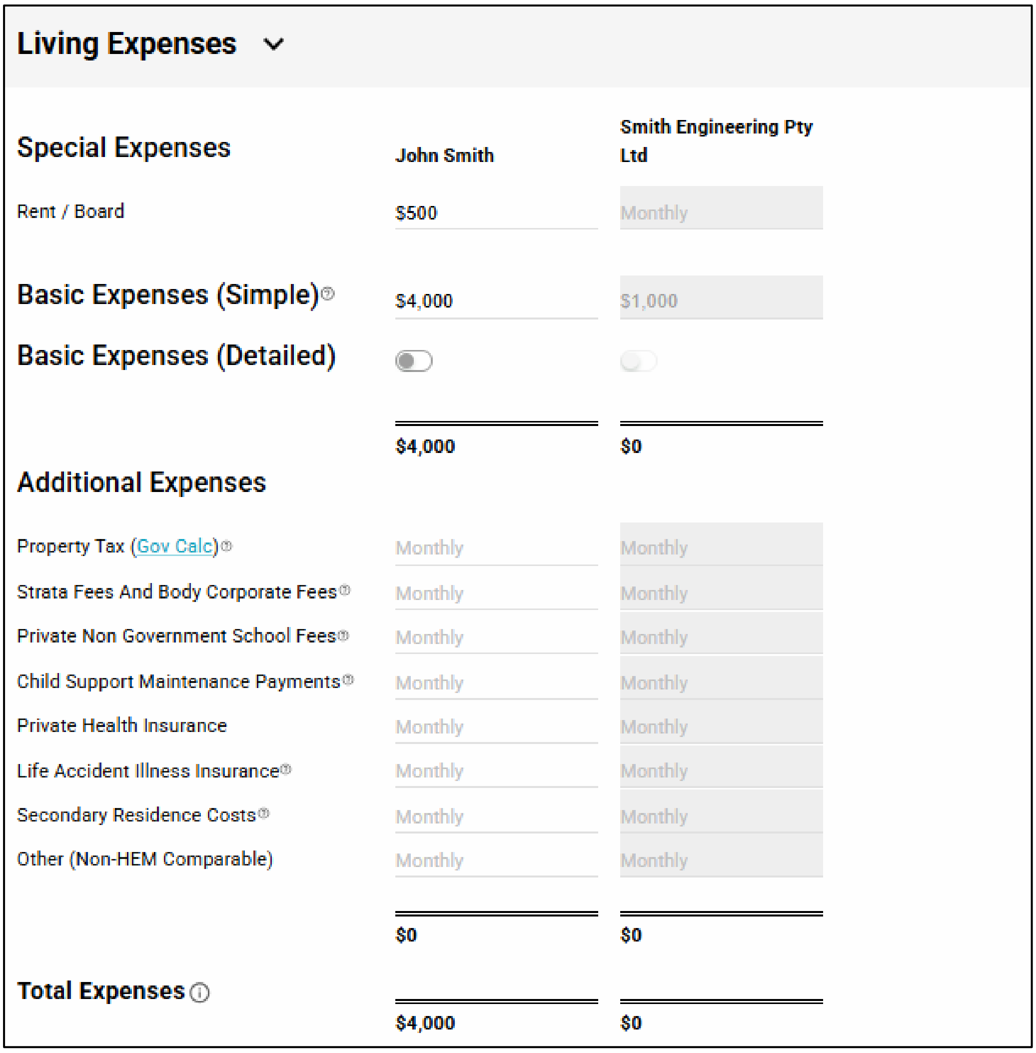
- Enter existing mortgage
  - Use the repayment wand or enter manually



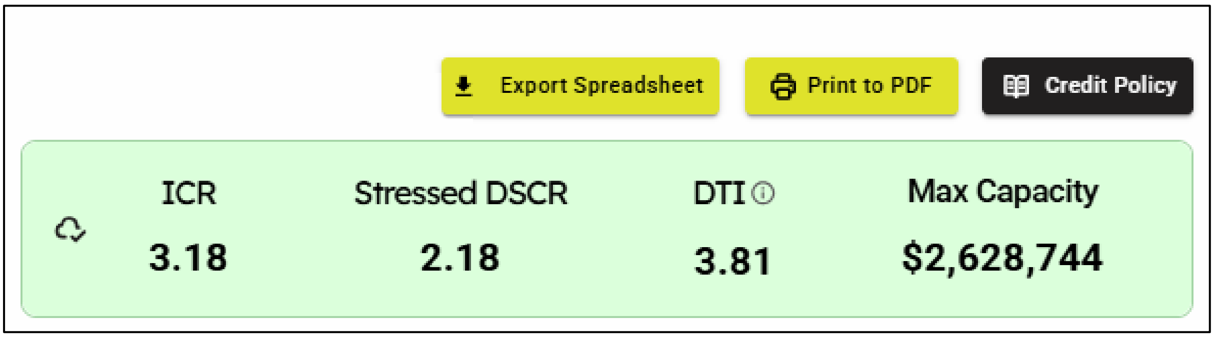
- Enter personal liabilities
    - Credit card recorded as **Personal**



- Enter rent and **Living Expenses**
- Review serviceability ratios at the top of the calculator



- Export and **Print to PDF**



Scenario 5 – Commercial SMSF Loan (Group Servicing Required + GST Loan)

Because this is a group servicing scenario, both the SMSF Input tab and Group Servicing input tab need to be completed, and the servicing result will appear for both inputs.

Scenario overview – SMSF servicing

Michael and Sally operate the Robertson SMSF.

They are applying for:

- a $500,000 commercial loan (30-year term, 8%), and
- a $70,000 GST loan (6 months IO, 14.09%)

The SMSF is purchasing a commercial investment property with rental income of $50,000 p.a.

The SMSF has:

- an existing SMSF loan of $250,000, and
- $12,000 in ongoing investment income
- fund expenses of $3,750

Michael and Sally are increasing concessional contributions to $35,000 each, requiring **Group Servicing**.

Scenario overview – Group servicing

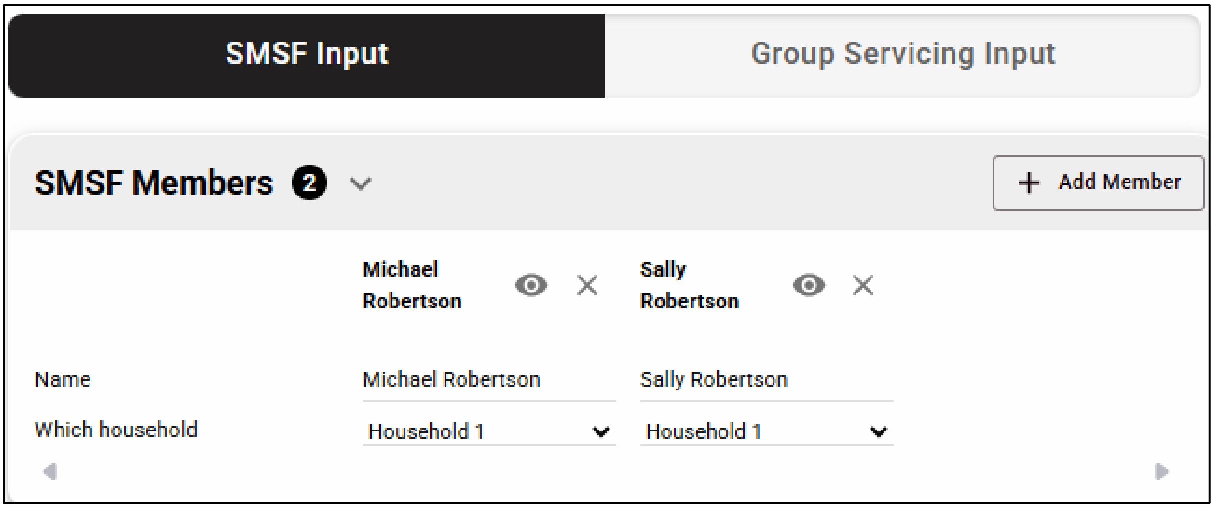
Michael and Sally are married with two dependants.

They are self-employed, operating a café through the Robertson Trading Trust. They declare joint living expenses of $65,000 p.a.

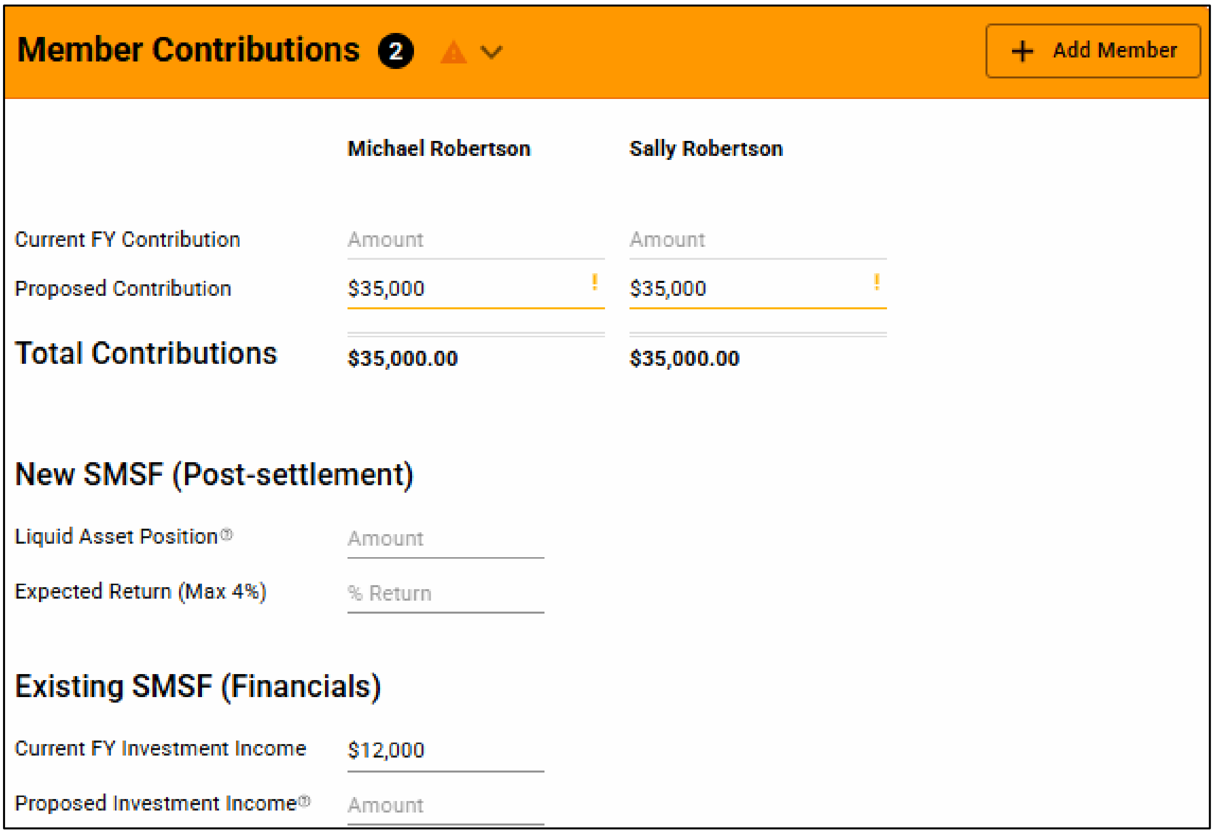
Their combined liabilities include owner-occupied loans, credit cards, leases and business facilities.

Steps – SMSF (Fund Only) Servicing

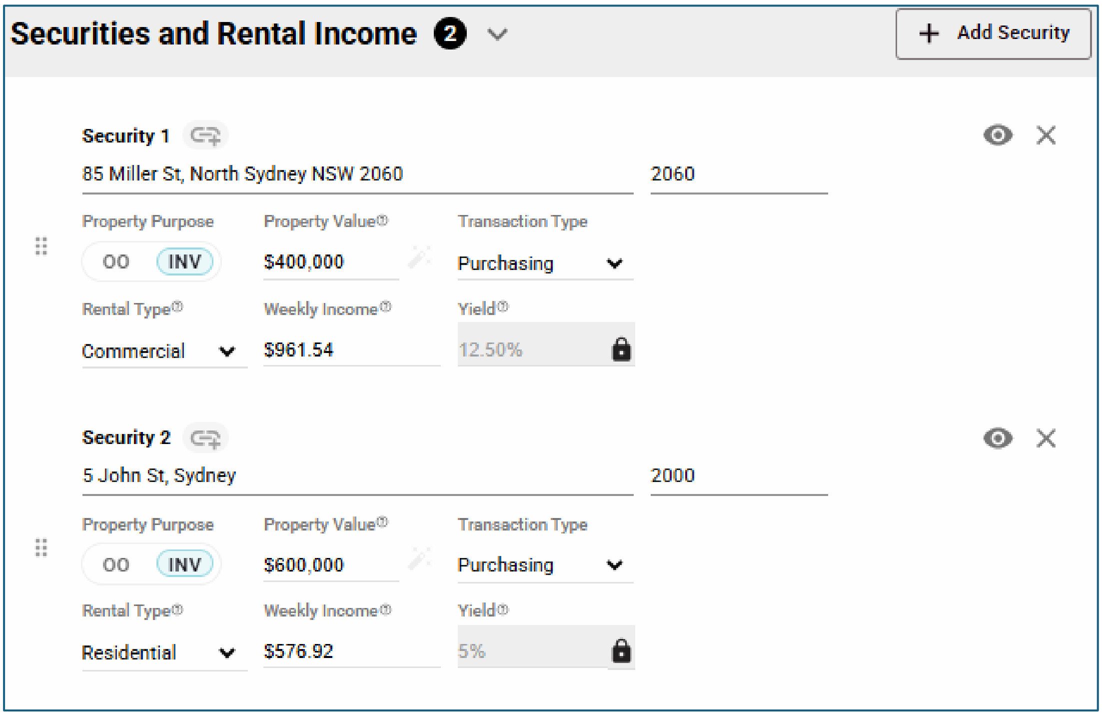
- Complete the **SMSF Members** tab



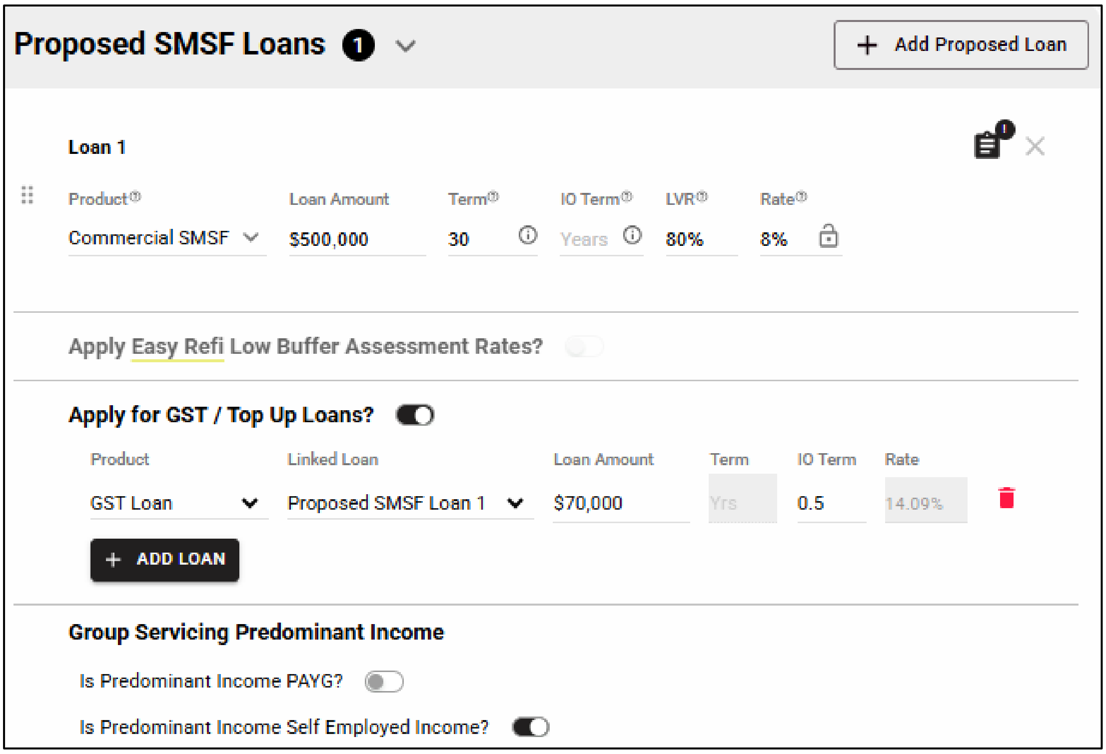
- Enter member contributions and SMSF investment income:
  - Enter **$35,000 per member** contributions
  - Enter **$12,000** SMSF investment income



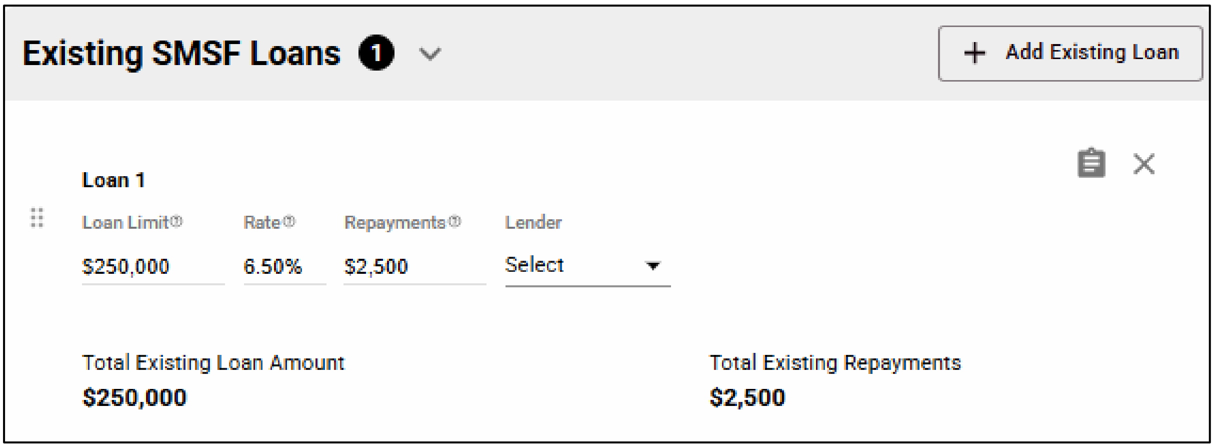
- Enter SMSF securities:
    - Add the new commercial security property
    - Add the existing residential investment property held by the SMSF
    - If needed, enter annual rent divided by 52 to convert to weekly income



- Add Proposed Loan details:
    - Enter the new commercial loan
    - Toggle **GST Loan** to On and capture GST loan details
    - Select predominant income as **Self-Employed**



- Enter the existing SMSF loan details.



- Enter SMSF expenses per the SMSF financials.

Annual Expenses

Existing Expenses

Administration fees	$3,750
Supervisory levy	Annual
Audit fees	Annual
Actuarial certificate	Annual
Investment fees	Annual
LRBA fees	Annual
Corporate trustee	Annual
Financial advice fees	Annual
Insurance premiums	Annual
Other expenses	Annual

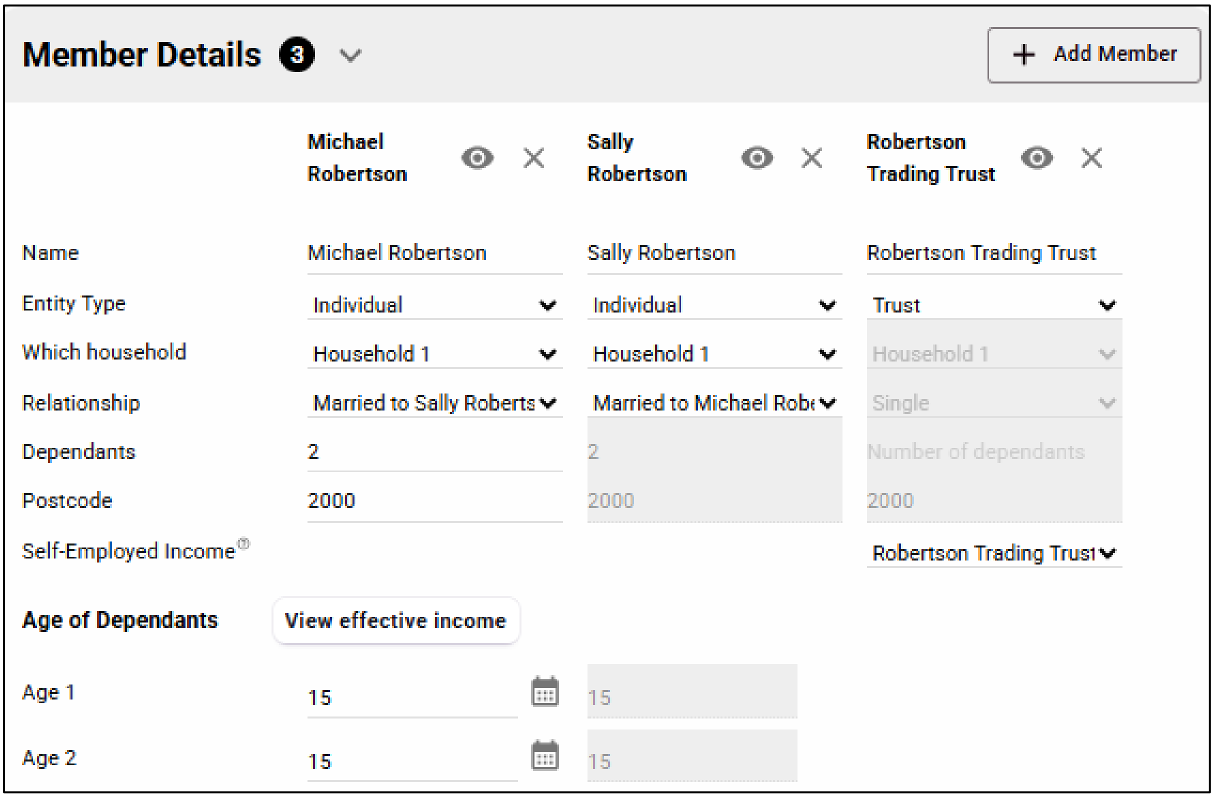
Pension Payments

Michael Robertson	Annual
Sally Robertson	Annual

Total Annual Expenses **$3,750**

Steps – SMSF Group servicing

- Open the **Group Servicing Input** tab.
- Enter Michael and Sally's individual details.
- Add Robertson Trading Trust as a business:
- Select **Business 1** for Self-Employed Income

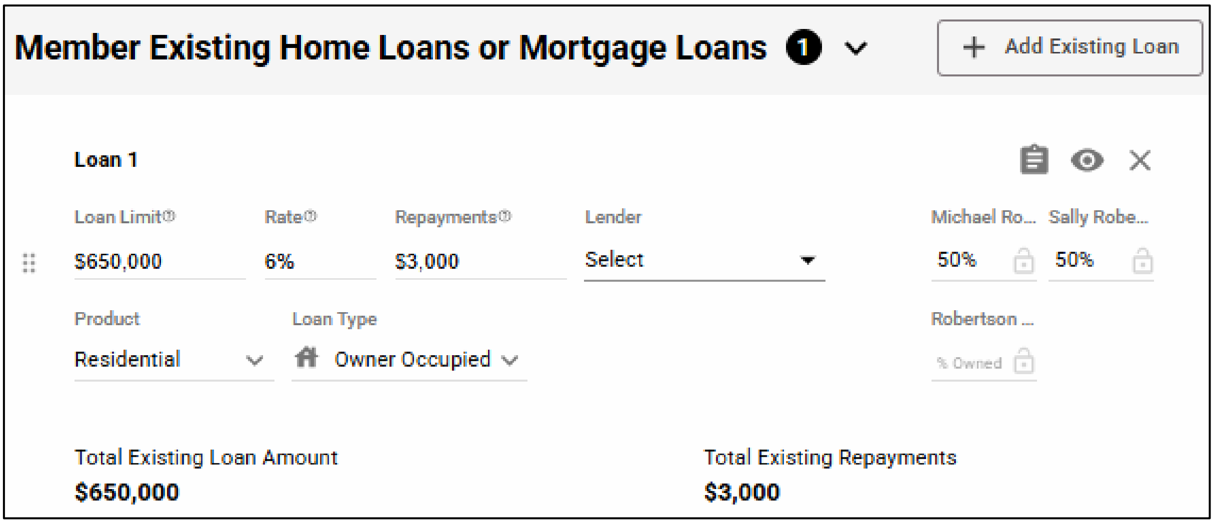


- Enter trust income details (Full Doc):
    - Enter revenue, expenses and add backs
    - Important: enter director's wages, reduced by the additional **$10,000 contribution per member**
    - Enter ownership percentage for Michael and Sally

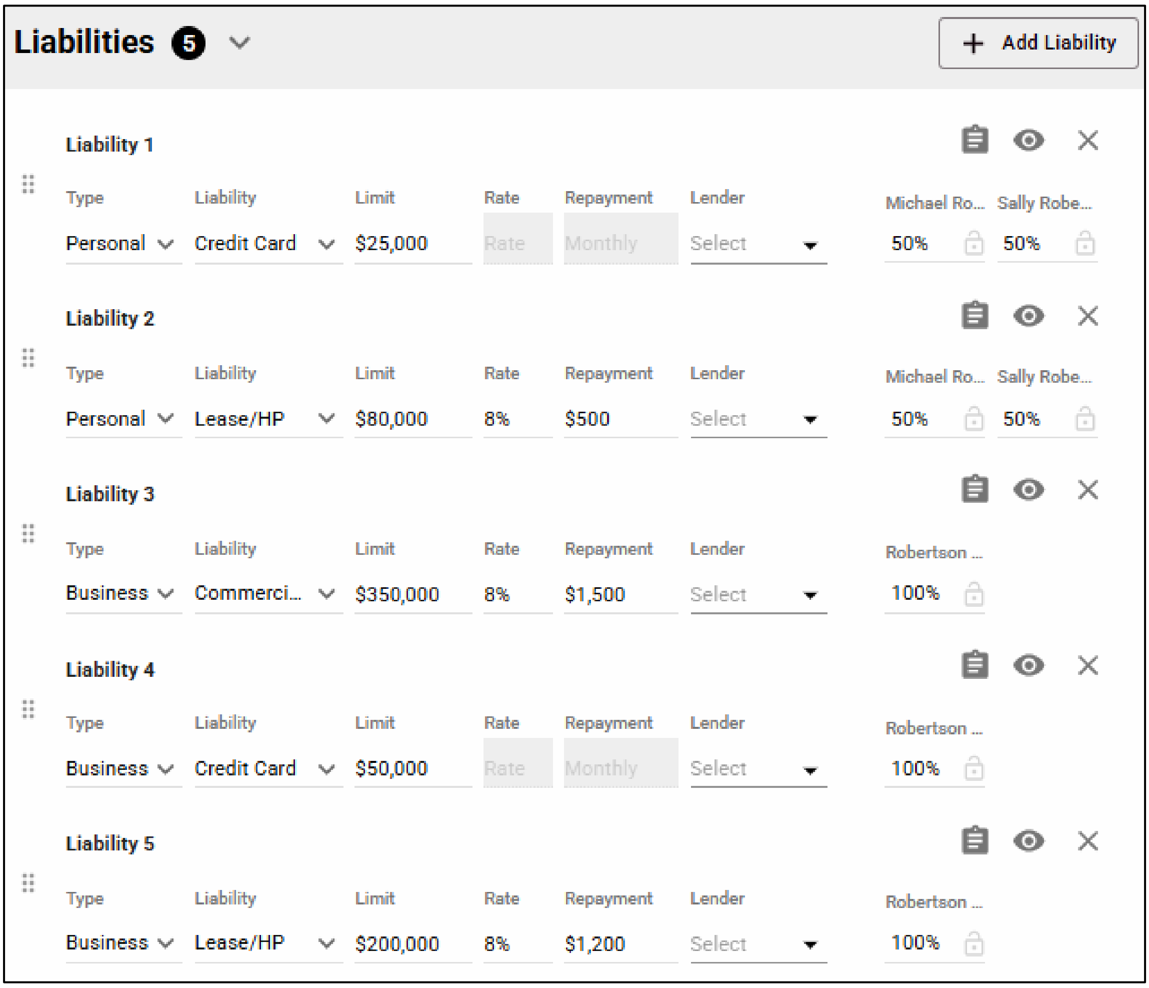
Member Self-Employed Income 1

	Business 1
Business Name	Robertson Trading Trust
Business Type	Trust
Verification Type	Full doc
Income Type	Gross Revenue
	Most Recent Year
Year Ended	2025
Gross Revenue/Turnover	$500,000
Less Operating Expenses	$300,000
Net Profit	$200,000
Addbacks	
Interest	$20,000
Depreciation / Amortisation	Depr. / Amort.
Instant Asset Write-Off	IAWO
Other	$10,000
Directors Wages	
Michael Robertson	$140,000
Sally Robertson	-$10,000
Robertson Trading Trust	Directors Wages
Percent Ownership	
Michael Robertson	50%
Sally Robertson	50%
Robertson Trading Trust	% Owned

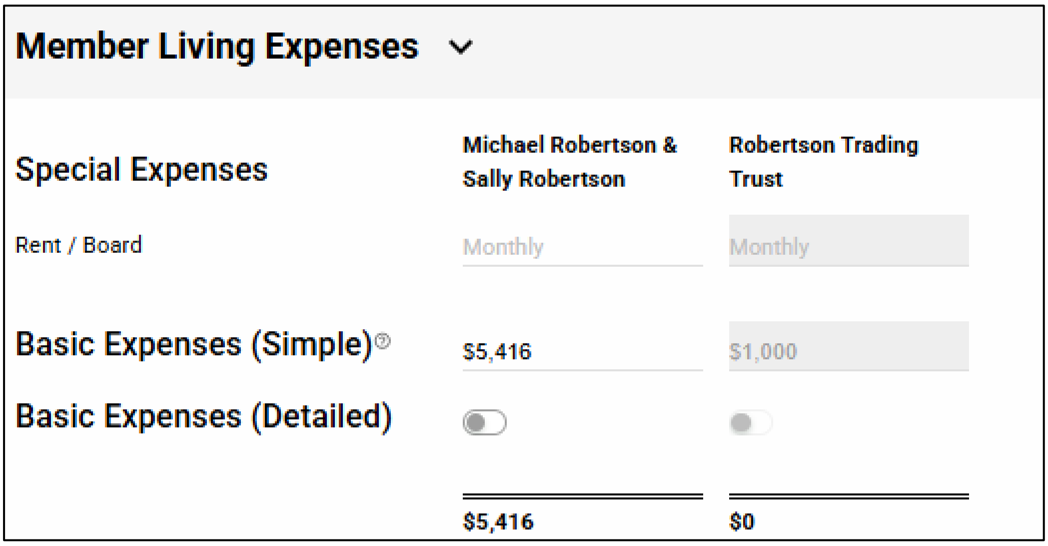
- Do not complete Member Rental Income (properties are owned by the SMSF).
- Enter Michael and Sally's owner-occupied home loan (50:50).
- Enter personal and business liabilities (ensure correct liability type and owners).
- Enter living expenses:
- You can enter **65,000 / 12** to derive a monthly figure



- Next, enter both the personal (CC, Lease) and business (CC, Lease and Commercial Loan) liabilities. Ensure that you select the correct liability type and owners.



- Finally, enter the personal living expenses declared at $5,416 (again you can type in 65k / 12 to derive a monthly calculation).



- As noted above, the servicing results will appear on the right for both SMSF Servicing and Group Servicing.