

Digital Serviceability Calculator User Guide

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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)

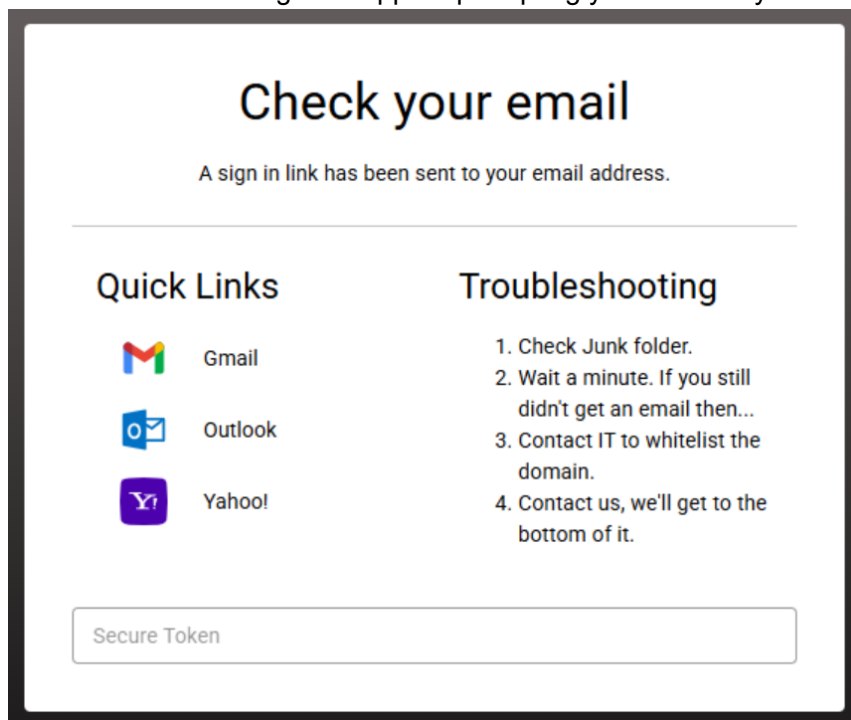
Access via Secure External Link

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.”**

The image is a screenshot of an email interface. At the top, the email is from 'Quickdi <hello@quickdi.com.au>' to 'Lorna Lay'. The subject is 'Sign in to Thinktank's Serviceability Calculator'. The email body contains a link to sign in as 'lay@thinktank.net.au', a blue 'Sign In' button, and a warning that the link expires after 1 hour. Below this, it says 'Having trouble? Copy and paste the following token into the box on the Verify Request page you just came from:' followed by a long alphanumeric token. At the bottom, it says 'The box looks like this:' and shows a box labeled 'Secure Token'.

- ## Important Information

- ### Access via Broker Portal

Steps to Access

- ## 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:

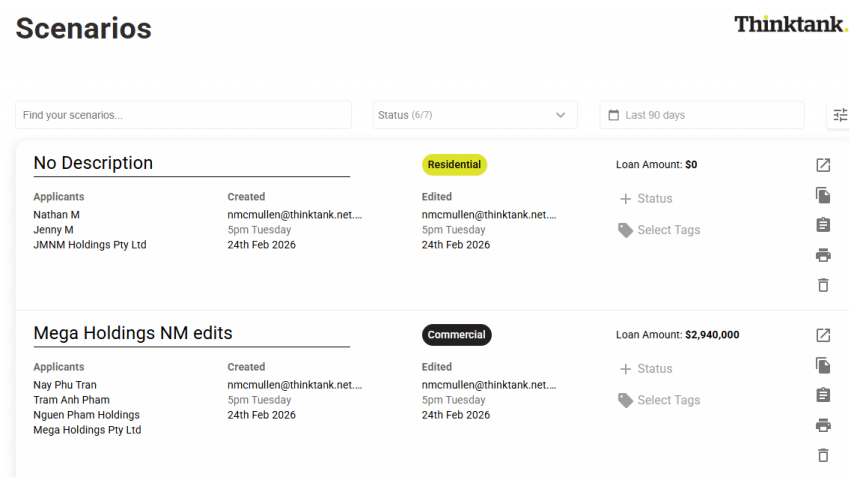
1. Residential loans
2. SMSF loans
3. Commercial loans

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.

Residential Calculator

New Scenario

Export Spreadsheet | Print to PDF | Credit Policy

Applicants 1

+ Add Applicant

Applicant 1

Name:

Entity Type:

Applicant Type:

Which household:

Relationship:

Dependents:

Postcode:

Monthly Surplus: N/A | NSR: 0.00 | DTI: 0.00 | Max Capacity: \$0

Warning

Breakdown

Policies

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

Residential Calculator

New Scenario

Export Spreadsheet | Print to PDF | Credit Policy

Applicants 1

+ Add Applicant

Self-Employed Income 1

+ Add Business

PAYG Income 1

+ Add Security

Securities and Rental Income 0

+ Add Proposed Loan

Proposed Thinktank Loans 1

+ Add Existing Loan

Existing Mortgage Loans 1

+ Add Liability

Liabilities 1

+ Add Liability

Living Expenses

Monthly Surplus: N/A | NSR: 0.00 | DTI: 0.00 | Max Capacity: \$0

Warning

Breakdown

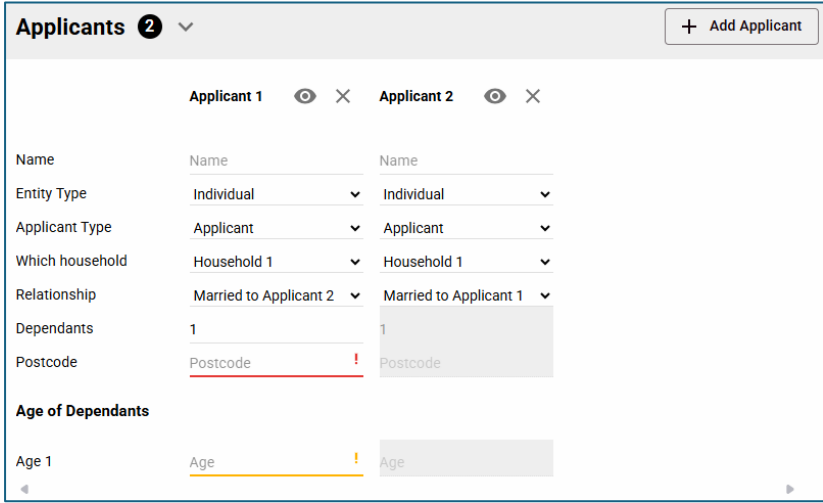
Policies

- 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.



Applicants 2 ▾ + Add Applicant

	Applicant 1	Applicant 2
Name	Name	Name
Entity Type	Individual ▾	Individual ▾
Applicant Type	Applicant ▾	Applicant ▾
Which household	Household 1 ▾	Household 1 ▾
Relationship	Married to Applicant 2 ▾	Married to Applicant 1 ▾
Dependants	1	1
Postcode	Postcode !	Postcode
Age of Dependants		
Age 1	Age !	Age

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.

Self-Employed Income 1 ▾

+ Add Business

Business 1

Business Name

Business Name

Business Type

Company ▾

Verification Type

Mid Doc ▾

Income Type[®]

Declared Income ▾

Declared Annual Taxable Income ⓘ

Applicant 1

Declared Income

Applicant 2

Declared Income

Entity Ownership % ⓘ

Applicant 1

% Owned

Applicant 2

% Owned !

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.

Self-Employed Income ⓘ ▾ + Add Business

Business 1 ⓘ ⓘ ✕

Business Name

Business Type

Verification Type

Income Type®

Most Recent Year

Year Ended

Gross Revenue/Turnover

Less Operating Expenses

Net Profit®

Addbacks®

Interest

Depreciation / Amortisation®

Instant Asset Write-Off®

Other®

Directors Wages®

Applicant 1

Percent Ownership

Applicant 1

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

Self-Employed Income ⓘ ▾ + Add Business

Business 1 ⓘ ⓘ ✕

Business Name

Business Type

Verification Type

Income Type®

Most Recent Year

Year Ended

Gross Revenue/Turnover

Less Operating Expenses

Net Profit®

Addbacks®

Interest

Depreciation / Amortisation®

Instant Asset Write-Off®

Other®

Directors Wages®

Applicant 1

Applicant 2

Percent Ownership

Applicant 1

Applicant 2

- 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.

PAYG Income 0 ▾

Applicant 1

Standard
YTD Calc

Annual Gross Income

Base Salary (PAYG)	PAYG
Second PAYG Job	Second Job
Casual	Casual
Commission	Commission
Overtime	Overtime
Essential Overtime	Essential Overtime
Allowances	Allowances
Recent Year Bonus	Recent Year Bonus
Previous Year Bonus	☒ Prev Year Bonus
Foreign PAYG Income	Foreign Income
Net Foreign Income	Net Foreign Income
Investment Income	Investment Income
Interest Income	Interest Income
Super/Annuities	Annuities
Carers Income	Carers Income
Gov Pensions	Pension
Company Vehicle	☒
Other Taxed	Other Taxed
Other Tax Free	Other Tax Free

- 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.

Applicant 1

Standard YTD Calc

 Thinktank is not applying any policy logic based on your applicant's employment dates. In ot length of employment. Employment dates are only being used to work out the income math.

YTD Income

ADD JOB +

	Job 1   	Job 2   
Employer	Employer Name	Employer Name
Employment type	Full Time Permanent 	Full Time Permanent 
Industry	Select... 	Select... 
Start Date / Start of FY	01/07/2025 	01/07/2025 
Pay Date	16/02/2026 	16/02/2026 
Payslip end date	16/02/2026 	16/02/2026 
Pay Frequency	Weekly 	Weekly 
Base Salary	Salary / Year 	Salary / Year 
Gross YTD [Ⓢ]	Gross YTD	Gross YTD 

- 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

YTD Income

ADD JOB +

Job 1  

Employer

Employment type 

Industry 

Start Date / Start of FY 

Pay Date 

Payslip end date 

Pay Frequency 

Base Salary / Year 

Gross YTD[Ⓢ]

LESS: Bonus Received[Ⓢ]

Non-base to allocate[Ⓢ] 

Non-base to omit[Ⓢ]

Use **Detailed YTD?**[Ⓢ] ☒

Using Detailed YTD is best when your applicant has various types of non-base income. Input the YTD amounts for any relevant non-base income type. This will ensure we handle your non-base income types correctly according to Thinktank's policy.

Commission YTD

Overtime YTD

Allowance YTD

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.

Proposed Thinktank Commercial Loans 1 ▾ + Add Proposed Loan

Loan 1  Security 1 | Total Value \$666,666.67

Product® Commercial

Loan Type® Investment

Apply Ease

Loan App

Doc Type

NCCP Loan

Turnover pa > \$500,000 ? ☐

Loans and securities with matching colors are **linked** for servicing.

Select a color for this loan : UNLINK

Note: Securities of the same color mean they are cross-collateralized.

Security 1 \$666,666.67

Proposed 1 \$0*

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

Proposed Thinktank Home Loans 1 ▾ + Add Proposed Loan

Loan 1  4 Napier St, Lindfield ... | Total Value \$625,000

Product® Residential Full... ▾

Loan Amount \$50,000

Term® 30

IO Term® Years

LVR® 8% 

Rate® 0.00% 

App 1: % Owned

Loan Type® Owner Occupied ▾

- 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 Easy Refi Low Buffer Assessment Rates? ☐

Repayments for current loans being refinanced:
Do not put these current loans into the Existing Home Loans section

Current Loan Being Refinanced 1: Linked to Proposed Loan 1 \$1,000

+ ADD LOAN

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 GST / Top Up Loans? ☐

Product	Linked Loan	Loan Amount	Term	IO Term	
GST Loan	Proposed Loan 1	Amount !	Yrs	Yrs	

+ ADD LOAN

Apply for Combo Loan (Residential & Commercial Loan)

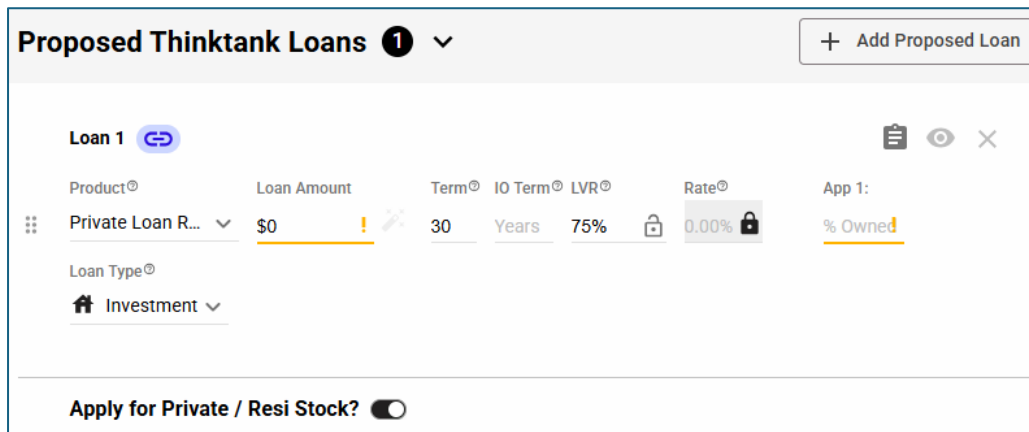
- When this button is changed to **On**, both **Commercial and Residential products** will appear.
- Where a mix of Residential and Commercial Loans is selected, an additional **ratio bar** will be displayed for the second loan type selected. An illustration is provided below.
- Note that applications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

	Monthly Surplus	NSR	DTI ⓘ	Max Capacity
	\$2,711.16	1.13	5.04	\$2,688,200

	ICR	Stressed DSCR	DTI ⓘ	Max Capacity
	3.18	1.67	5.04	\$2,688,200

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.



Proposed Thinktank Loans 1 ▼ + Add Proposed Loan

Loan 1 [Link](#) ☰ 👁 ✕

Product [®]	Loan Amount	Term [®]	IO Term [®]	LVR [®]	Rate [®]	App 1:
Private Loan R... ▼	\$0 ! ✎	30	Years	75% 🔒	0.00% 🔒	% Owned !

Loan Type[®]
🏠 Investment ▼

Apply for Private / Resi Stock? ☐

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.

Existing Mortgage Loans 1 ▼
+ Add Existing Loan

Loan 1 





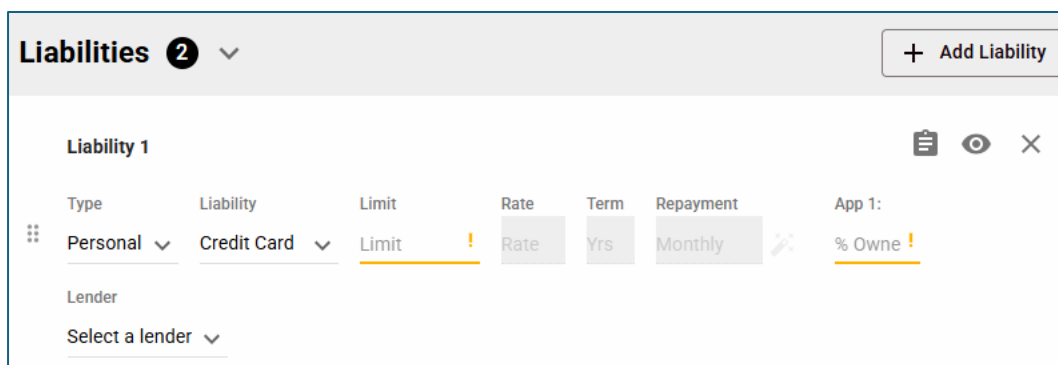
Loan Limit [®]	Rate [®]	Repayments [®]	Lender	App 1:
Loan Limit !	Rate !	Monthly !	Select ▼	% Owned 
Product Residential ▼		Loan Type  Owner Occupied ▼		

Total Existing Loan Amount
\$0

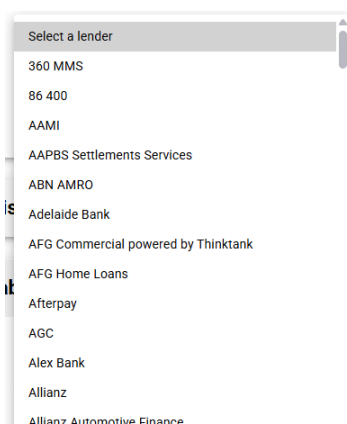
Total Existing Repayments
\$0

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.

Living Expenses ▾	
Special Expenses	Applicant 1
Rent / Board	Monthly
Basic Expenses (Simple)®	\$1,000
Basic Expenses (Detailed)	☐
Primary Residence®	\$1,000
Phone Internet Media®	Monthly
Food And Groceries®	Monthly
Recreation And Holidays®	Monthly
Clothing And Personal Care®	Monthly
Medical And Health®	Monthly
Transport®	Monthly
Public Education®	Monthly
Higher Education and Vocational Training®	Monthly
Childcare®	Monthly
General Insurance®	Monthly
Other (HEM Comparable)	Monthly

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

Additional Expenses

Property Tax (Gov Calc)®	Monthly
Strata Fees And Body Corporate Fees®	Monthly
Private Non Government School Fees®	Monthly
Child Support Maintenance Payments®	Monthly
Private Health Insurance	Monthly
Life Accident Illness Insurance®	Monthly
Secondary Residence Costs®	Monthly
Other (Non-HEM Comparable)	Monthly
	\$0
Total Expenses ①	\$1,000

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.

 Print to PDF

	Monthly Surplus	NSR	DTI ⓘ	Max Capacity
	\$2,169.49	1.71	3.31	\$682,670

Breakdown

Interim Figures

Total Gross Pre Tax Available Income:	\$100,000
Total Rental Income:	\$20,800
Total Non Taxable Income:	\$0
Total Interest:	\$25,920
ICR Surplus:	\$94,880
Total Principal:	\$4,356
Total Stress:	\$6,564
Total Living Expenses:	\$28,482
Total Tax:	\$29,444
Annual Surplus:	\$26,034

		Actual		Assessed	
		Rate	Repayment	Rate	Repayment
Loan 1	Residential Full Doc	6.48%	\$2,523.01	8.48%	\$3,069.99

 Print to PDF

	Monthly Surplus	NSR	DTI ⓘ	Max Capacity
	-\$117.36	0.96	6.08	\$384,708

Breakdown

Interim Figures

Total Gross Pre Tax Available Income:	\$45,000
Total Rental Income:	\$20,800
Total Non Taxable Income:	\$0
Total Interest:	\$25,920
ICR Surplus:	\$39,880
Total Principal:	\$4,356
Total Stress:	\$6,564
Total Living Expenses:	\$18,524
Total Tax:	\$11,844
Annual Surplus:	-\$1,408

		Actual		Assessed	
		Rate	Repayment	Rate	Repayment
Loan 1	Residential Full Doc	6.48%	\$2,523.01	8.48%	\$3,069.99

 Print to PDF

	Monthly Surplus	NSR	DTI ⓘ	Max Capacity
	N/A	0.00	0.00	\$0

Breakdown

--

- 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.

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.

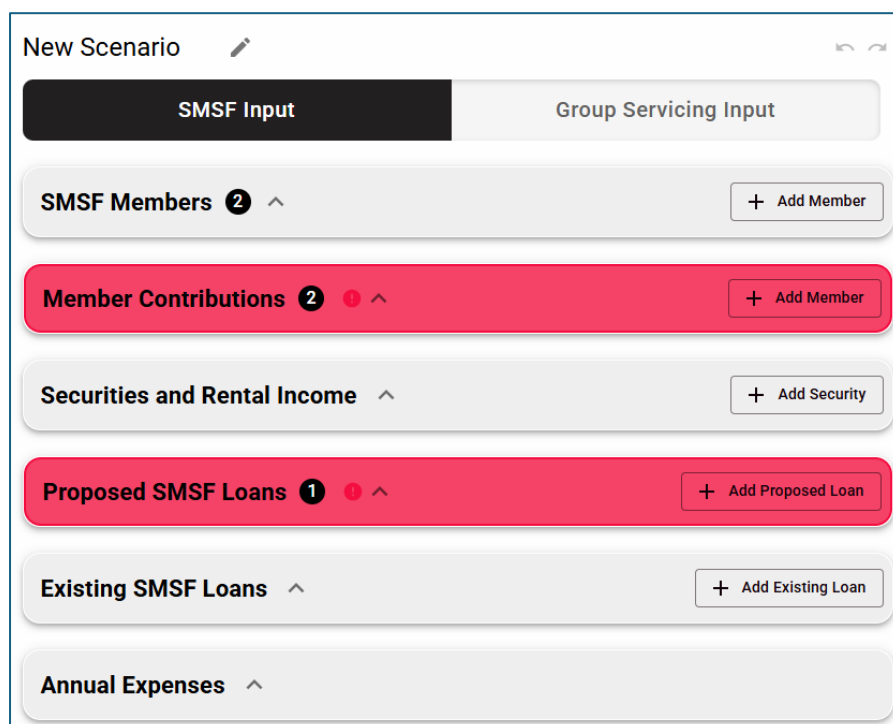
Applicant Name	TT
Basic Expenses (Simple)	\$6,000

- 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.

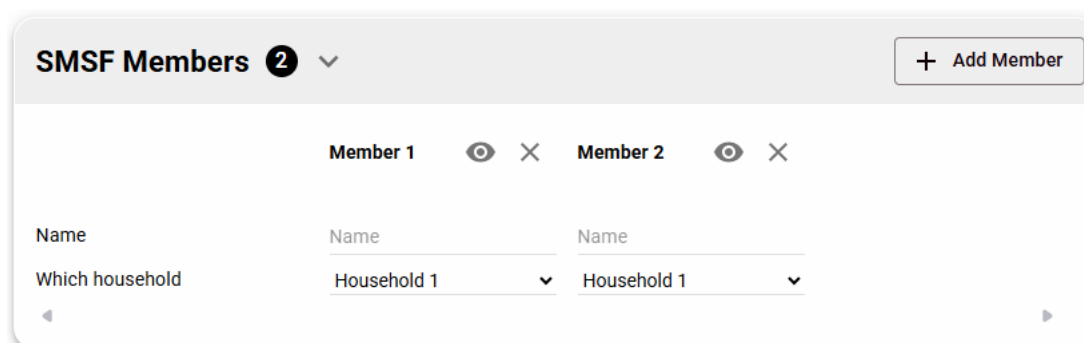


The screenshot shows the 'New Scenario' window with two tabs: 'SMSF Input' (active) and 'Group Servicing Input'. Under 'SMSF Input', there are several sections:

- SMSF Members** (2 members): Includes an 'Add Member' button.
- Member Contributions** (2 members): Includes an 'Add Member' button.
- Securities and Rental Income**: Includes an 'Add Security' button.
- Proposed SMSF Loans** (1 loan): Includes an 'Add Proposed Loan' button.
- Existing SMSF Loans**: Includes an 'Add Existing Loan' button.
- Annual Expenses**: No button.

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**).



The screenshot shows the 'SMSF Members' section with 2 members. It displays details for Member 1 and Member 2, including their names and household details.

Member 1	Member 2
Name	Name
Which household	Household 1

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.

Member Contributions 2 			
	Member 1	Member 2	
2026 Contribution	\$28,000	Amount	
Proposed Contribution	\$29,000	Amount	
Total Contributions	\$29,000.00	\$0.00	

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.

New SMSF (Post-settlement)

Liquid Asset Position[Ⓢ] Amount
Expected Return % Return

Existing SMSF (Financials)

2026 Investment Income Amount
Proposed Investment Income[Ⓢ] Amount

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.

Securities and Rental Income 1 ▼
+ Add Security

Security 1
×

Address
 Postcode

Property Purpose

☐ OO
 ☒ INV

Property Value[Ⓢ]

\$400,000

Transaction Type

Purchasing ▼

Rental Type[Ⓢ]

Residential ▼

Weekly Income[Ⓢ]

\$400

Yield[Ⓢ]

5.20% 

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.

Proposed SMSF Loans 1

+ Add Proposed Loan

Loan 1

Product	Loan Amount	Term	IO Term	LVR	Rate
Residential SMSF	\$300,000	30	0	75%	6.99%

Apply Easy Refi Low Buffer Assessment Rates?

Apply for GST / Top Up Loans?

Total Proposed Loan Amount

\$300,000

Total Proposed Repayments

\$1,993.89

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.

Existing SMSF Loans 1

+ Add Existing Loan

Loan 1

Loan Limit	Rate	Term	IO Term	Repayments	
\$200,000	6%	25	Years	\$1,288.6	Select

Total Existing Loan Amount

\$200,000

Total Existing Repayments

\$1,288.6

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.

Member Contributions
2
▲
▼

+ Add Member

	Member 1		Member 2
2026 Contribution	\$28,000	!	\$10,000
Proposed Contribution	\$32,000	!	Amount
Total Contributions	\$32,000.00		\$10,000.00

⚠ **Validation Issues Found**
^

Warnings:

▲ Amount is > \$30k. Group servicing is required unless member can demonstrate this level of contributions has been made for the previous 2 years.

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.

[Export Spreadsheet](#)
[Print to PDF](#)
[Credit Policy](#)

New Scenario 

SMSF Input

Group Servicing Input

Member Details 2 ^

Member Self-Employed Income 1 ^

Member PAYG Income 2 ^

Member Rental Income 0 ^

Member Existing Home Loans or Mortgage Loans 0 ^

Member Personal Liabilities[®] 1 ^

Member Living Expenses ^

+ Add Member

+ Add Business

+ Add Rental

+ Add Existing Loan

+ Add Liability

Validation Issues Found (Results hidden)

Errors that must be fixed:

- Proposed loan 1 must have an amount greater than \$0

What to do:

Fix the errors above to see lender results. The calculation cannot proceed with invalid data. Warnings are optional but recommended to address for better accuracy.

SMSF Group Serviceability Assessment – Member Details

Enter each member's details as shown below.

Member Details 2 v

+ Add Member

	Member 1  	Member 2  
Name	Name	Name
Which household	Household 1 v	Household 1 v
Relationship	Married to non-applicant v	Single v
Dependants	Number of dependants	Number of dependants
Postcode	Postcode !	Postcode

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.

Member Self-Employed Income 1

+ Add Business

Business 1

Business Name

Business Name

Business Type

Company

Verification Type

Full doc

Most Recent Year

Year Ended

2025

Net Profit

Net Profit

Non-Recurring Income

Income

Non-Recurring Expenses

Expenses

Addbacks

Interest

Depreciation

Instant Asset Write-Off

Super Above Compulsory

Lease / HP

Other

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.

Member PAYG Income 2

	Member 1	Member 2
	Standard YTD Calc	Standard YTD Calc
Annual Gross Income		
Base Salary (PAYG)	PAYG	PAYG
Second PAYG Job	Second Job	Second Job
Casual	Casual	Casual
Commission	Commission	Commission
Overtime	Overtime	Overtime
Essential Overtime	Essential Overtime	Essential Overtime
Allowances	Allowances	Allowances
Recent Year Bonus	Recent Year Bonus	Recent Year Bonus
Previous Year Bonus	☐ Prev Year Bonus	☐ Prev Year Bonus
Foreign PAYG Income	Foreign Income	Foreign Income
Net Foreign Income	Net Foreign Income	Net Foreign Income
Investment Income	Investment Income	Investment Income
Interest Income	Interest Income	Interest Income
Super/Annuities	Annuities	Annuities

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

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%**

Applicants **2**
+ Add Applicant

	Robbie Williams	Kylie Minogue
Name	Robbie Williams	Kylie Minogue
Entity Type	Individual	Individual
Applicant Type	Borrower	Borrower
Which household	Household 1	Household 1
Relationship	Married to Kylie Minogue	Married to Robbie Willia
Dependants	2	2
Postcode	2040	2040
Age of Dependants	View effective income	
Age 1	8	8
Age 2	11	11

- 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%

Self-Employed Income 1

+ Add Business

Business 1

Business Name

Robbie Williams

Business Type

Sole Trader

Verification Type

Mid Doc

Income Type

Declared Income

Declared Annual Taxable Income

Robbie Williams

\$256,000

Kylie Minogue

Declared Income

Entity Ownership %

Robbie Williams

100%

Kylie Minogue

% Owned

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

Securities and Rental Income 1

+ Add Security

Security 1

Proposed 1 | Total Loans \$750,000 | LVR 80%

Balmain Rd, Lilyfield NSW 2040

2040

Property Purpose

Property Value

Transaction Type

Robbie W...

Kylie Min...

OO INV

\$937,500

Purchasing

% Owned

% Owned

- 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

Proposed Thinktank Loans 1

+ Add Proposed Loan

Loan 1 Balmain Rd, Lilyfield N... | Total Value \$937,500

Product	Loan Amount	Term	IO Term	LVR	Rate	Robbie Will...	Kylie Mino...
Residential Full...	\$750,000	30	Years	80%	6.68%	50%	50%

Loan Type
Owner Occupied

Add

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

Liabilities 1

+ Add Liability

Liability 1

Type	Liability	Limit	Rate	Repayment	Lender	Robbie Will...	Kylie Mino...
Personal	Credit Card	\$7,000	Rate	Monthly	Westpa...	100%	% Owned

Enter

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

Living Expenses

Special Expenses Robbie Williams & Kylie Minogue

Rent / Board Monthly

Basic Expenses (Simple) \$5,833.33

Basic Expenses (Detailed)

\$5,833.33

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	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

Self-Employed Income 2

+ Add Business

	Business 1	Business 2
Business Name	Mouse Enterprises Pty Ltd	Clubhouse Trading Pty Ltd
Business Type	Company	Company
Verification Type	Mid Doc	Mid Doc
Income Type	Declared Income	Declared Income
Declared Annual Taxable Income		
Mouse Enterprises Pty Ltd	Declared Income	Declared Income
Mickey Mouse	Declared Income	\$200,000
Minnie Mouse	Declared Income	\$200,000
Entity Ownership %		
Mouse Enterprises Pty Ltd	% Owned	0%
Mickey Mouse	50%	50%
Minnie Mouse	50%	50%

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

Securities and Rental Income 1 ▾

Security 1 Proposed 1 | Total Loans \$1,500,000 | LVR 80%

1 TBA St Postcode

Property Purpose	Property Value [Ⓢ]	Transaction Type	Mouse E...	Mickey M...
OO INV	\$1,875,000	Purchasing ▾	100%	% Owned !
Rental Type [Ⓢ]	Weekly Income [Ⓢ]	Yield [Ⓢ]	Minnie M...	
Residential ▾	\$850	2.36%	% Owned !	

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

Proposed Thinktank Loans 1 ▾

Loan 1 10 Napier St, Dover H... | Total Value \$1,875,000

Product [Ⓢ]	Loan Amount	Term [Ⓢ]	IO Term [Ⓢ]	LVR [Ⓢ]	Rate [Ⓢ]	Mouse Ent...
Residential Mi... ▾	\$1,500,000	30	5	80%	7.43%	100
Loan Type [Ⓢ]						
Investment ▾						

Apply for Combo Loans? ☐

Apply for Private / Resi Stock? ☐

Apply Easy Refi Low Buffer Assessment Rates? ☐

Apply for GST / Top Up Loans? ☐

Additional Loan Application Details

NCCP Loan? ☐

Turnover pa > \$500,000 ? ☐

Total Proposed Loan Amount	Total Proposed Repayments
\$1,500,000	\$9,287.5

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

Existing Mortgage Loans 1

+ Add Existing Loan

Loan 1

Loan Limit[®]

Rate[®]

Repayments[®]

Lender

Product

Loan Type

Total Existing Loan Amount

\$750,000

Total Existing Repayments

\$4,200

Mouse Ent...

Mickey Mo...

% Owned

50%

Minnie Mo...

50%

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

Liabilities 1

+ Add Liability

Liability 1

Type

Liability

Limit

Rate

Repayment

Lender

Personal

Credit Card

\$5,000

Rate

Monthly

Commo...

Mickey Mo...

100%

Minnie Mo...

% Owned

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

Living Expenses

Special Expenses

Mouse Enterprises Pty Ltd

Mickey Mouse & Minnie Mouse

Rent / Board

Monthly

\$0

Basic Expenses (Simple)[®]

\$5,833.33

\$4,166.67

Basic Expenses (Detailed)

\$0

\$4,166.67

42

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

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

Applicants 3
Add Applicant

	Golfing Enterprises Pty Ltd	Tiger Woods	Green Fairways Pty Ltd
Name	Golfing Enterprises Pty Ltd	Tiger Woods	Green Fairways Pty Ltd
Entity Type	Company	Individual	Company
Applicant Type	Borrower	Guarantor	Guarantor
Which household	Household 1	Household 1	Household 1
Relationship	Single	Married to non-applicant	Single
Dependants	Number of dependants	1	Number of dependants
Postcode	2060	2060	2060
Self-Employed Income [®]	Select Business		Select Business
Age of Dependents	Select a self-employed income		Select a self-employed income
Age 1		4	

- 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

Self-Employed Income 2 ▼

+ Add Business

	Business 1 📄 👁 ✕	Business 2 📄 👁 ✕
Business Name	Golfing Enterprises Pty Ltd	Green Fairways Pty Ltd
Business Type	Company ▼	Company ▼
Verification Type	Mid Doc ▼	Mid Doc ▼
Income Type [®]	Declared Income ▼	Gross Revenue ▼
Year Ended		Most Recent Year
		2025
Gross Revenue/Turnover		\$450,000
Less Operating Expenses		\$250,000
Net Profit [®]		\$200,000
Addbacks[®]		
Interest		Interest
Depreciation / Amortisation [®]		Depr. / Amort.
Instant Asset Write-Off [®]		IAWO
Other [®]		Other
Directors Wages[®]		
Golfing Enterprises Pty Ltd		Directors Wages
Tiger Woods		\$75,000
Green Fairways Pty Ltd		Directors Wages
Declared Annual Taxable Income 📄		
Golfing Enterprises Pty Ltd	Declared Income	
Tiger Woods	Declared Income	
Green Fairways Pty Ltd	Declared Income	
Percent Ownership		
Golfing Enterprises Pty Ltd	% Owned	0% !
Tiger Woods	100%	100%
Green Fairways Pty Ltd	0% !	% Owned

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

Securities and Rental Income 1

+ Add Security

Security 1
Proposed 1 | Total Loans \$800,000 | LVR 80%

1 TBA St
Postcode

Property Purpose
Property Value
Transaction Type

OO INV
\$1,000,000
Purchasing

Rental Type
Weekly Income
Yield

Residential
\$500
2.60%

Golfing E...
Tiger Wo...

100%
% Owned

Green Fai...

% Owned

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

Proposed Thinktank Loans 1

+ Add Proposed Loan

Loan 1
1 TBA St | Total Value \$1,000,000

Product
Loan Amount
Term
IO Term
LVR
Rate

Residential Full...
\$800,000
30
5
80%
6.78%

Loan Type

Investment

Golfing Ent...
Tiger Woo...

100%
% Owned

Green Fair...

% Owned

Apply for Combo Loans?

Apply for Private / Resi Stock?

Apply Easy Refi Low Buffer Assessment Rates?

Apply for GST / Top Up Loans?

Additional Loan Application Details

NCCP Loan?

Turnover pa > \$500,000 ?

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

Existing Mortgage Loans 1

+ Add Existing Loan

Loan 1

Loan Limit[®]

Rate[®]

Repayments[®]

Lender

Golfing Ent...

Tiger Woo...

\$500,000

5.99%

\$3,200

ANZ

% Owned

100%

Product

Loan Type

Residential

Owner Occupied

Green Fair...

% Owned

Total Existing Loan Amount

\$500,000

Total Existing Repayments

\$3,200

Liabilities 1

+ Add Liability

Liability 1

Type

Liability

Limit

Rate

Repayment

Lender

Tiger Woo...

Personal

Credit Card

\$5,000

Rate

Monthly

Westpac

100%

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

Living Expenses

	Golfing Enterprises Pty Ltd	Tiger Woods	Green Fairways Pty Ltd
Special Expenses			
Rent / Board	Monthly	Monthly	Monthly
Basic Expenses (Simple)[®]	\$1,000	\$4,166.67	\$1,000
Basic Expenses (Detailed)	☐	☐	☐
	\$0	\$4,166.67	\$0

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

Applicants 2

+ Add Applicant

	John Smith		Smith Engineering Pty Ltd	
Name	John Smith		Smith Engineering Pty Ltd	
Entity Type	Individual		Company	
Applicant Type	Borrower		Guarantor	
Which household	Household 1		Household 1	
Relationship	Single		Single	
Dependants	0		Number of dependants	
Postcode	2060		2060	
Self-Employed Income [®]			Select Business	

Select a 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

Self-Employed Income 1

+ Add Business

Business 1

Business Name

Smith Engineering

Business Type

Company

Verification Type

Full doc

Income Type

Gross Revenue

Most Recent Year

Year Ended

2025

Gross Revenue/Turnover

\$500,000

Less Operating Expenses

\$200,000

Net Profit[®]

\$300,000

Addbacks[®]

Interest

\$5,000

Depreciation / Amortisation[®]

\$10,000

Instant Asset Write-Off[®]

IAWO

Other[®]

Other

Directors Wages[®]

John Smith

\$50,000

Smith Engineering Pty Ltd

Directors Wages

Percent Ownership

John Smith

100%

Smith Engineering Pty Ltd

% Owned

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

Securities and Rental Income 1

+ Add Security

Security 1
Proposed 1 | Total Loans \$0 | LVR 0%

5 Smith Street Smithfield
2060

Property Purpose	Property Value	Transaction Type	John Smi...	Smith En...
OO INV	\$1,333,333	Purchasing	100%	% Owned
Rental Type	Weekly Income	Yield		
Commercial	\$1,000	3.90%		

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

Proposed Thinktank Loans 1

+ Add Proposed Loan

Loan 1
5 Smith Street Smithfi... | Total Value \$1,333,333

Product	Loan Amount	Term	IO Term	LVR	Rate	John Smith:
Commercial Fu...	\$1,000,000	30	5	75%	8.79%	100
Loan Type						
Investment						

Apply for Combo Loans?

Apply for Private / Resi Stock?

Apply Easy Refi Low Buffer Assessment Rates?

Apply for GST / Top Up Loans?

Additional Loan Application Details

NCCP Loan?
Turnover pa > \$500,000 ?

Total Proposed Loan Amount

Total Proposed Repayments

\$1,000,000
\$7,325

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

Existing Mortgage Loans 1

+ Add Existing Loan

Loan 1

Loan Limit

Rate

Repayments

Lender

John Smith: Smith Engi...

100% % Owned

Product

Loan Type

Residential

Owner Occupied

Total Existing Loan Amount

Total Existing Repayments

\$500,000

\$3,000

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

Liabilities 1

+ Add Liability

Liability 1

Type

Liability

Limit

Rate

Term

Repayment

John Smith:

100

Personal

Credit Card

\$50,000

Rate

Yrs

Monthly

Lender

ANZ

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

Living Expenses

Special Expenses

John Smith

Smith Engineering Pty Ltd

Rent / Board

\$500

Monthly

Basic Expenses (Simple)

\$4,000

\$1,000

Basic Expenses (Detailed)

☐

☐

\$4,000

\$0

Additional Expenses

Property Tax (Gov Calc)

Monthly

Monthly

Strata Fees And Body Corporate Fees

Monthly

Monthly

Private Non Government School Fees

Monthly

Monthly

Child Support Maintenance Payments

Monthly

Monthly

Private Health Insurance

Monthly

Monthly

Life Accident Illness Insurance

Monthly

Monthly

Secondary Residence Costs

Monthly

Monthly

Other (Non-HEM Comparable)

Monthly

Monthly

\$0

\$0

Total Expenses

\$4,000

\$0

- Export and **Print to PDF**

Export Spreadsheet

Print to PDF

Credit Policy

ICR

3.18

Stressed DSCR

2.18

DTI

3.81

Max Capacity

\$2,628,744

54

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

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

SMSF Input

Group Servicing Input

SMSF Members 2

+ Add Member

	Michael Robertson		Sally Robertson	
Name	Michael Robertson		Sally Robertson	
Which household	Household 1		Household 1	

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

Member Contributions 2

+ Add Member

	Michael Robertson	Sally Robertson
Current FY Contribution	Amount	Amount
Proposed Contribution	\$35,000	\$35,000
Total Contributions	\$35,000.00	\$35,000.00

New SMSF (Post-settlement)

Liquid Asset Position®	Amount
Expected Return (Max 4%)	% Return

Existing SMSF (Financials)

Current FY Investment Income	\$12,000
Proposed Investment Income®	Amount

- 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

Securities and Rental Income 2

+ Add Security

Security 1 

85 Miller St, North Sydney NSW 2060

2060

Property Purpose

Property Value[Ⓢ]

Transaction Type

00 **INV**

\$400,000 

Purchasing 

Rental Type[Ⓢ]

Weekly Income[Ⓢ]

Yield[Ⓢ]

Commercial 

\$961.54

12.50% 

Security 2 

5 John St, Sydney

2000

Property Purpose

Property Value[Ⓢ]

Transaction Type

00 **INV**

\$600,000 

Purchasing 

Rental Type[Ⓢ]

Weekly Income[Ⓢ]

Yield[Ⓢ]

Residential 

\$576.92

5% 

- 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**

Proposed SMSF Loans 1

+ Add Proposed Loan

Loan 1

Product [®]	Loan Amount	Term [®]	IO Term [®]	LVR [®]	Rate [®]
Commercial SMSF	\$500,000	30	Years	80%	8%

Apply Easy Refi Low Buffer Assessment Rates?

Apply for GST / Top Up Loans?

Product	Linked Loan	Loan Amount	Term	IO Term	Rate
GST Loan	Proposed SMSF Loan 1	\$70,000	Yrs	0.5	14.09%

+ ADD LOAN

Group Servicing Predominant Income

Is Predominant Income PAYG?

Is Predominant Income Self Employed Income?

- Enter the existing SMSF loan details.

Existing SMSF Loans 1

+ Add Existing Loan

Loan 1

Loan Limit [®]	Rate [®]	Repayments [®]	Lender
\$250,000	6.50%	\$2,500	Select

Total Existing Loan Amount

\$250,000

Total Existing Repayments

\$2,500

- Enter SMSF expenses per the SMSF financials.

Annual Expenses ▾

Existing Expenses ^①

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 ^②	Annual
Other expenses ^②	Annual

Pension Payments ^①

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

Member Details 3

+ Add Member

	Michael Robertson	Sally Robertson	Robertson Trading Trust
Name	Michael Robertson	Sally Robertson	Robertson Trading Trust
Entity Type	Individual	Individual	Trust
Which household	Household 1	Household 1	Household 1
Relationship	Married to Sally Roberts	Married to Michael Robe	Single
Dependants	2	2	Number of dependants
Postcode	2000	2000	2000
Self-Employed Income [®]			Robertson Trading Trust
Age of Dependants	View effective income		
Age 1	15	15	
Age 2	15	15	

- 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

Member Existing Home Loans or Mortgage Loans 1 ▾

+ Add Existing Loan

Loan 1

Loan Limit

\$650,000

Rate

6%

Repayments

\$3,000

Lender

Select ▾

Michael Ro...

50%

🔒

Sally Robe...

50%

🔒

Product

Residential ▾

Loan Type

Owner Occupied ▾

Robertson ...

% Owned 🔒

Total Existing Loan Amount

\$650,000

Total Existing Repayments

\$3,000

- 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.

Liabilities 5 ▾

+ Add Liability

Liability 1

Type

Personal ▾

Liability

Credit Card ▾

Limit

\$25,000

Rate

Rate

Repayment

Monthly

Lender

Select ▾

Michael Ro...

50%

🔒

Sally Robe...

50%

🔒

Liability 2

Type

Personal ▾

Liability

Lease/HP ▾

Limit

\$80,000

Rate

8%

Repayment

\$500

Lender

Select ▾

Michael Ro...

50%

🔒

Sally Robe...

50%

🔒

Liability 3

Type

Business ▾

Liability

Commerci... ▾

Limit

\$350,000

Rate

8%

Repayment

\$1,500

Lender

Select ▾

Robertson ...

100%

🔒

Liability 4

Type

Business ▾

Liability

Credit Card ▾

Limit

\$50,000

Rate

Rate

Repayment

Monthly

Lender

Select ▾

Robertson ...

100%

🔒

Liability 5

Type

Business ▾

Liability

Lease/HP ▾

Limit

\$200,000

Rate

8%

Repayment

\$1,200

Lender

Select ▾

Robertson ...

100%

🔒

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

Member Living Expenses ▾		
	Michael Robertson & Sally Robertson	Robertson Trading Trust
Special Expenses		
Rent / Board	Monthly	Monthly
Basic Expenses (Simple)®	\$5,416	\$1,000
Basic Expenses (Detailed)	☐	☐
	\$5,416	\$0

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

 Validation Issues Found

Warnings:
 Amount is > \$30k. Group servicing is required unless member can demonstrate this level of contributions has been made for the previous 2 years.

SMSF Servicing Result

	Result	ICR	Stressed DSCR	DTI	Max Capacity
	Pass	2.32	1.41	5.86	\$600,587

Group Servicing Result (Non-SMSF)

	Result	ICR	Stressed DSCR
	Pass	3.45	1.98