

## 1. What are your niches?

We focus on scenarios that require a flexible, common-sense approach to credit.

This includes:

- Self-employed and Alt Doc borrowers
- Credit-impaired clients (including recent or historic events)
- Residual stock and multi-security transactions
- SMSF lending and more complex structures

If the deal doesn't quite fit standard policy, it's likely worth a conversation.

## 2. What deals are not suitable?

We aim to be flexible, but there are some scenarios that are generally outside scope:

- No clear or viable exit strategy
- Significant arrears with no demonstrated improvement
- Incomplete or unverifiable financial position
- Transactions that don't meet responsible lending obligations

If you're unsure, we're always happy to review a scenario before progressing further.

## 3. How do I submit a scenario?

Submit a short scenario summary via the "Send a Scenario" button on our Become a Partner page, or contact your BDM on 1300 304 572. Include key details so we can respond quickly with initial feedback or indicative terms.

## 4. How do I lodge a formal application?

Applications are lodged via Simpology/Loanapp. We also have fillable PDF Application forms for a small number of products.

Once your scenario has been reviewed, you can proceed to submit a full application through the platform, including all required supporting documents.

If you need assistance at any stage, our team is available to help guide you through the process.

## 5. What documents are required for submission?

Document requirements will vary depending on the scenario, but generally include:

- Identification and borrower details
- Income verification (PAYG or self-employed / Alt Doc)
- Asset and liability position
- Details of the security property
- Supporting information for credit history (if applicable)

Providing a complete submission upfront will help ensure a faster and smoother assessment.

## 6. How do you assess complex or non-standard income?

We take a practical and flexible approach to income assessment.

This includes:

- Self-employed borrowers with alternative income verification
- Use of accountant declarations or other supporting documentation
- Consideration of broader financial position and asset backing

Each scenario is assessed wholly, rather than a purely automated or policy-driven approach.

## 7. Can interest be capitalised or structured flexibly?

In some cases, yes.

We offer flexible structuring options depending on the scenario, including:

- Capitalised interest
- Interest-only periods
- Tailored repayment structures aligned to the exit strategy

These are assessed on a case-by-case basis to ensure suitability and compliance.

## 8. Who do I contact for scenarios or urgent deals?

For new scenarios, please submit via the scenario channel or contact our team directly.

For urgent deals or escalations:

- Reach out to your BDM
- Or contact our credit team for time-sensitive matters

We're here to work with you and move quickly where needed.