



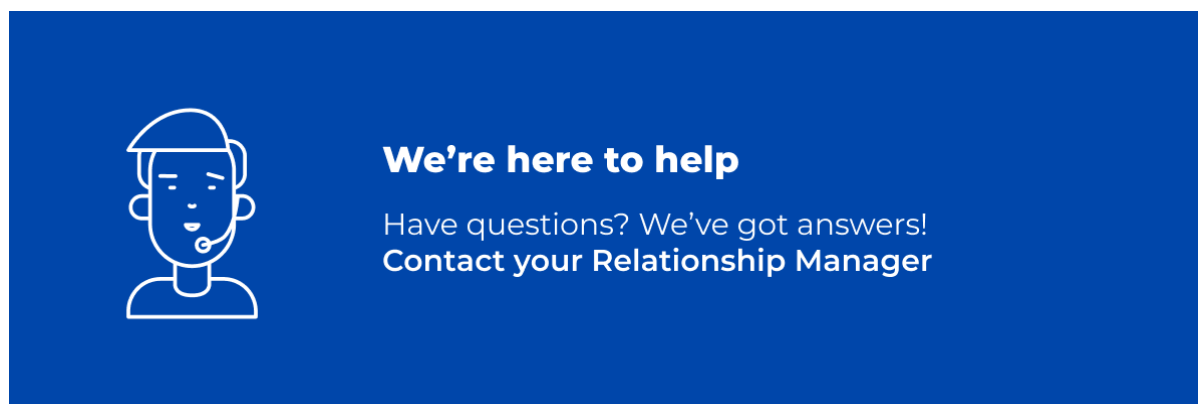
eMotor Updates

The following updates have been made overnight in the eMotor platform:

- Introduction of a new Electronic Communications Consent
- Gemstone Calculator has been amended to allow for FIXED and VARIABLE quotes
- QLD & VIC Driver Licences now require the Driver Licence Card Number to be entered, where the customer consents YES to the Government Issue ID check as part of electronic AML verification – please note for joint applications both Drivers Licence Card Numbers must be entered
- The following options have been removed, we no longer lend where the asset is to be in the name of a Soletrader, Partnership, Trust or Company:
 - commercial loans (Individual and Corporate) on the loan application and
 - commercial individual quotes on the Gemstone Calculator

Self Employed applications are still acceptable when the asset being purchased is for personal use.

- Rental Income – for applications where the main source of income is investment property rental income, there will no longer be a validation error preventing the application from being submitted.
- Validation of the Origination Fee (\$990 Vs \$1,650) being charged has been introduced.



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