

CRITERIA FOR CONDITIONAL APPROVAL

21 February 2025

Loan applications that **meet ALL the criteria** outlined below will be Conditionally Approved at submission. Loan applications that fall outside these criteria **are more than welcome** however they will be assessed via Wizr's usual procedures.

Metric	Criteria
Bank Statements	<ul style="list-style-type: none"> Electronic bank statements Cash surplus of \$100 per year
Age of applicant	<ul style="list-style-type: none"> Above 21 (or earning more than \$70,000) and less than or equal to 65 years
Equifax credit file adverse	<ul style="list-style-type: none"> No unpaid defaults No paid defaults in last three years
Equifax credit file findings	<ul style="list-style-type: none"> Less than 8 credit enquiries in the preceding 4 months No file under ban
Financial Hardship Indicators (A or V)	<ul style="list-style-type: none"> If A or V within last 12 months AND RHI is 0 for all open accounts in the past 6 months
Income	<ul style="list-style-type: none"> Some income from sources other than Government benefits No Government unemployment benefits within the last 90 days
Debt to income ratio	<ul style="list-style-type: none"> $[(\text{Debt} + \text{rent commitments}) / \text{Net after-tax income}] < 0.6$ AND $[\text{Non-mortgage debt commitments} / \text{gross income}] < 1.0$
Identity & fraud	<ul style="list-style-type: none"> Passes fraud checks
Gambling Transactions	<ul style="list-style-type: none"> Less than 10% of monthly income spent on gambling OR Less than \$1500 spent on gambling in the last 90 days
Casual employment	<ul style="list-style-type: none"> At least 9 months in current job

ATM Withdrawals	<ul style="list-style-type: none">• Less than 30% of monthly income accounts for ATM withdrawals• Less than \$5,000 in ATM withdrawals in the last 90 days
Remote Postcode	<ul style="list-style-type: none">• Customers not living in one of the postcodes considered remote.
Applicants is not a Homeowner, buyer or has not declared a mortgage	<ul style="list-style-type: none">• All purposes excluding Home Improvements

Important: The criteria shown above are provided as a guide only and are subject to change without notice. Wizr retains the right to approve or decline any loan application at its sole discretion. Nothing shown here represents a commitment or offer from Wizr to provide a loan to any person.