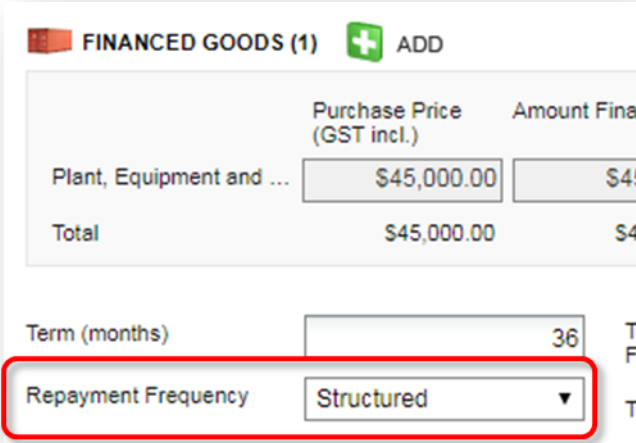
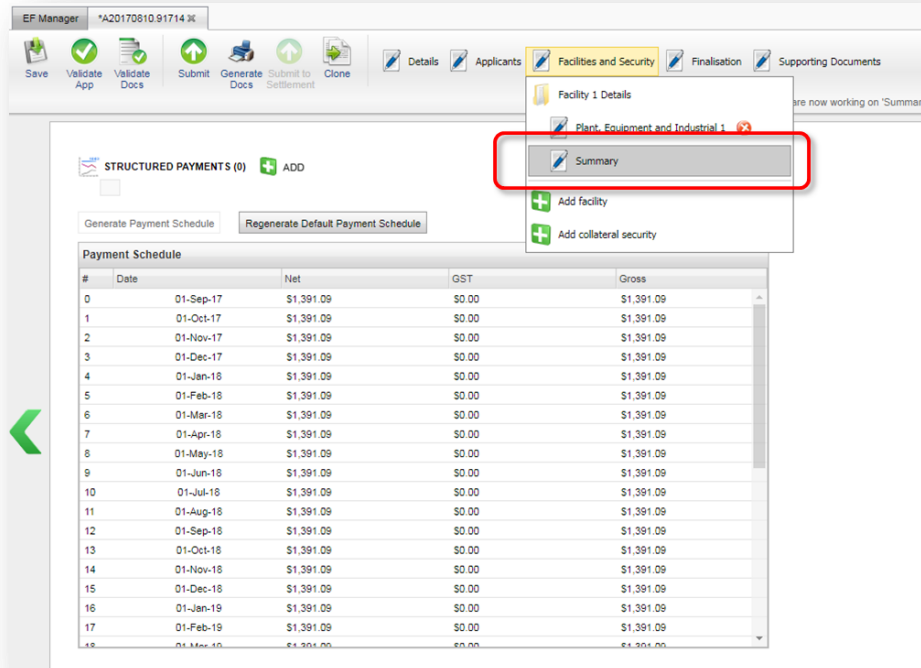


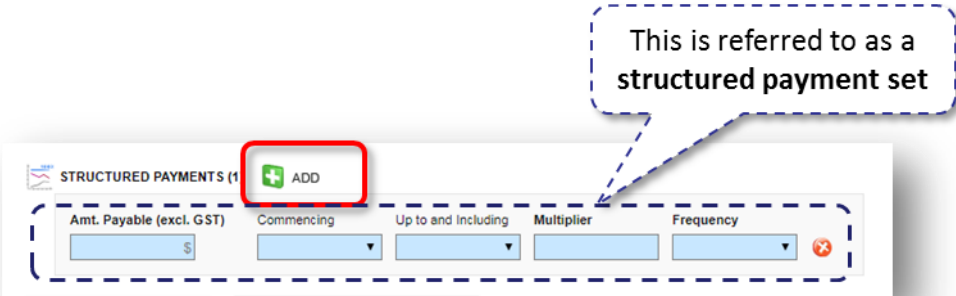
Structured payments

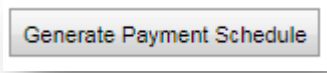
Quick reference guide

This step by step guide will demonstrate how Structured Payments can be done within DriveOnline.

Step	Description	Screenshot
1	Once you've added your financed good, proceed to the facility details screen. Under repayment frequency, choose Structured . Ensure all other information is entered about the repayments including rates and fees.	 The screenshot shows a web interface for 'FINANCED GOODS (1)' with an 'ADD' button. It contains a table with columns for item description, 'Purchase Price (GST incl.)', and 'Amount Financed'. The table lists 'Plant, Equipment and ...' with a purchase price of \$45,000.00 and a financed amount of \$45,000.00, and a 'Total' row with the same values. Below the table, there are input fields for 'Term (months)' set to 36 and 'Repayment Frequency' set to 'Structured'. The 'Repayment Frequency' dropdown is highlighted with a red rectangle.

Step	Description	Screenshot
2	<p>Hover your mouse over the Facilities and Security button. Then, click on Summary.</p> <p><i>A note on quotes: if you're completing a quote rather than an application, click Structured Payment Schedule instead of Summary. Also, an Amortisation schedule is not available for Structured Payments.</i></p>	

Step	Description	Screenshot
3	<p>Click the Add button.</p> <p>You'll see a structured payment set appear. This is where you enter information about your structured payments. Click the add button again for addition structured payment sets.</p> <p>*Amt Payable (excl. GST): you can enter a fixed amount for payment(s).</p> <p>Commencing: enter the date that this structured payment set will commence. Note: the dates that populate the drop down are dynamic and are based on the start date of the contract and whether you've chosen payments in advance or arrears.</p> <p>Up to and including: choose the date that the last payment in this structured payment set should apply</p> <p>*Multiplier: the multiplier can proportion the calculated repayments and is relative to multipliers in other structured payment sets. For example, payments in the first set with a multiplier of 2 will be twice the value of the payments in the second set with a multiplier of 1. See scenario 3 for a detailed example.</p> <p>You MUST have at least one structured payment set with a value in the multiplier field for structured payment functionality to work correctly.</p> <p>Frequency: this field represents the frequency of the structured payment set. For example, if you choose 6, this represents a payment every 6 months.</p> <p>*NOTE: you can either complete the Amt. Payable (excl. GST) field OR the multiplier field in each structured payment set. You can't use both.</p> <p>If you have multiple structured payment sets with overlapping dates, the system will add the payments together. See scenario 5 for an example.</p>	

Step	Description	Screenshot
4	Add information in to your structured payment sets. The scenarios below will guide you through building structured payments relevant to your customer's needs.	*See scenarios below*
5	Click Generate Payment Schedule	

Scenarios

Scenario	Description	Structured payment setup																																																																																																																																																																																						
1	<p>Your customer is requesting \$45,000 over 48 months commencing 1 September 2017. Payments are in advance. The customer wants the structured payments to be set up with the following characteristics:</p> <ul style="list-style-type: none">No payments for the first four months\$2,000 every two months for the next 12 monthsA one-off payment of \$5000Remaining monthly payments	<div><div>STRUCTURED PAYMENTS (3) ADD</div><div><div><div>Amt. Payable (excl. GST) \$2,000.00</div><div>Commencing 01-Jan-2018</div><div>Up to and Including 01-Dec-2019</div><div>Multiplier </div><div>Frequency 2</div></div><div><div>Amt. Payable (excl. GST) \$5,000.00</div><div>Commencing 01-Jan-2019</div><div>Up to and Including 01-Jan-2019</div><div>Multiplier </div><div>Frequency One Off</div></div><div><div>Amt. Payable (excl. GST) \$</div><div>Commencing 01-Feb-2019</div><div>Up to and Including 01-Aug-2021</div><div>Multiplier 1</div><div>Frequency 1</div></div></div></div> <div><div>Repayment Schedule</div><table><tr><th># of Payments</th><th>Frequency</th><th>Net Rental</th><th>GST</th><th>Total Rental</th><th>Commencing</th><th>Up to and including</th></tr><tr><td>4</td><td>Monthly</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>01/09/2017</td><td>01/12/2017</td></tr><tr><td>1</td><td>Monthly</td><td>\$2,000.00</td><td>\$0.00</td><td>\$2,000.00</td><td>01/01/2018</td><td>01/01/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>01/02/2018</td><td>01/02/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$2,000.00</td><td>\$0.00</td><td>\$2,000.00</td><td>01/03/2018</td><td>01/03/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>01/04/2018</td><td>01/04/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$2,000.00</td><td>\$0.00</td><td>\$2,000.00</td><td>01/05/2018</td><td>01/05/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>01/06/2018</td><td>01/06/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$2,000.00</td><td>\$0.00</td><td>\$2,000.00</td><td>01/07/2018</td><td>01/07/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>01/08/2018</td><td>01/08/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$2,000.00</td><td>\$0.00</td><td>\$2,000.00</td><td>01/09/2018</td><td>01/09/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>01/10/2018</td><td>01/10/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$2,000.00</td><td>\$0.00</td><td>\$2,000.00</td><td>01/11/2018</td><td>01/11/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>01/12/2018</td><td>01/12/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$7,000.00</td><td>\$0.00</td><td>\$7,000.00</td><td>01/01/2019</td><td>01/01/2019</td></tr><tr><td>1</td><td>Monthly</td><td>\$731.08</td><td>\$0.00</td><td>\$731.08</td><td>01/02/2019</td><td>01/02/2019</td></tr><tr><td>1</td><td>Monthly</td><td>\$2,731.08</td><td>\$0.00</td><td>\$2,731.08</td><td>01/03/2019</td><td>01/03/2019</td></tr><tr><td>1</td><td>Monthly</td><td>\$731.08</td><td>\$0.00</td><td>\$731.08</td><td>01/04/2019</td><td>01/04/2019</td></tr><tr><td>1</td><td>Monthly</td><td>\$2,731.08</td><td>\$0.00</td><td>\$2,731.08</td><td>01/05/2019</td><td>01/05/2019</td></tr><tr><td>1</td><td>Monthly</td><td>\$731.08</td><td>\$0.00</td><td>\$731.08</td><td>01/06/2019</td><td>01/06/2019</td></tr><tr><td>1</td><td>Monthly</td><td>\$2,731.08</td><td>\$0.00</td><td>\$2,731.08</td><td>01/07/2019</td><td>01/07/2019</td></tr><tr><td>1</td><td>Monthly</td><td>\$731.08</td><td>\$0.00</td><td>\$731.08</td><td>01/08/2019</td><td>01/08/2019</td></tr><tr><td>1</td><td>Monthly</td><td>\$2,731.08</td><td>\$0.00</td><td>\$2,731.08</td><td>01/09/2019</td><td>01/09/2019</td></tr><tr><td>1</td><td>Monthly</td><td>\$731.08</td><td>\$0.00</td><td>\$731.08</td><td>01/10/2019</td><td>01/10/2019</td></tr><tr><td>1</td><td>Monthly</td><td>\$2,731.08</td><td>\$0.00</td><td>\$2,731.08</td><td>01/11/2019</td><td>01/11/2019</td></tr><tr><td>21</td><td>Monthly</td><td>\$731.08</td><td>\$0.00</td><td>\$731.08</td><td>01/12/2019</td><td>01/08/2021</td></tr></table></div>	# of Payments	Frequency	Net Rental	GST	Total Rental	Commencing	Up to and including	4	Monthly	\$0.00	\$0.00	\$0.00	01/09/2017	01/12/2017	1	Monthly	\$2,000.00	\$0.00	\$2,000.00	01/01/2018	01/01/2018	1	Monthly	\$0.00	\$0.00	\$0.00	01/02/2018	01/02/2018	1	Monthly	\$2,000.00	\$0.00	\$2,000.00	01/03/2018	01/03/2018	1	Monthly	\$0.00	\$0.00	\$0.00	01/04/2018	01/04/2018	1	Monthly	\$2,000.00	\$0.00	\$2,000.00	01/05/2018	01/05/2018	1	Monthly	\$0.00	\$0.00	\$0.00	01/06/2018	01/06/2018	1	Monthly	\$2,000.00	\$0.00	\$2,000.00	01/07/2018	01/07/2018	1	Monthly	\$0.00	\$0.00	\$0.00	01/08/2018	01/08/2018	1	Monthly	\$2,000.00	\$0.00	\$2,000.00	01/09/2018	01/09/2018	1	Monthly	\$0.00	\$0.00	\$0.00	01/10/2018	01/10/2018	1	Monthly	\$2,000.00	\$0.00	\$2,000.00	01/11/2018	01/11/2018	1	Monthly	\$0.00	\$0.00	\$0.00	01/12/2018	01/12/2018	1	Monthly	\$7,000.00	\$0.00	\$7,000.00	01/01/2019	01/01/2019	1	Monthly	\$731.08	\$0.00	\$731.08	01/02/2019	01/02/2019	1	Monthly	\$2,731.08	\$0.00	\$2,731.08	01/03/2019	01/03/2019	1	Monthly	\$731.08	\$0.00	\$731.08	01/04/2019	01/04/2019	1	Monthly	\$2,731.08	\$0.00	\$2,731.08	01/05/2019	01/05/2019	1	Monthly	\$731.08	\$0.00	\$731.08	01/06/2019	01/06/2019	1	Monthly	\$2,731.08	\$0.00	\$2,731.08	01/07/2019	01/07/2019	1	Monthly	\$731.08	\$0.00	\$731.08	01/08/2019	01/08/2019	1	Monthly	\$2,731.08	\$0.00	\$2,731.08	01/09/2019	01/09/2019	1	Monthly	\$731.08	\$0.00	\$731.08	01/10/2019	01/10/2019	1	Monthly	\$2,731.08	\$0.00	\$2,731.08	01/11/2019	01/11/2019	21	Monthly	\$731.08	\$0.00	\$731.08	01/12/2019	01/08/2021
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Scenario	Description	Structured payment setup																																										
2	<p>Your customer is requesting \$45,000 over 48 months commencing 1 September 2017. Payments are in arrears. There is a balloon of \$7500 which should be paid separately to the final repayment. The customer wants the structured payments to be set up with the following characteristics:</p> <ul style="list-style-type: none">• First four months with standard repayments• Pay the GST component in a lump sum after the first four months• Remaining standard monthly payments <p><i>Tip: end your periodic payments in the second last available month to ensure the balloon payment is a standalone payment.</i></p>	<div><div>STRUCTURED PAYMENTS (3) ADD</div><div><div><div>Amt. Payable (excl. GST)</div><div>Commencing</div><div>Up to and Including</div><div>Multiplier</div><div>Frequency</div></div><div><div></div><div>01-Oct-2017</div><div>01-Jan-2018</div><div>1</div><div>1</div></div></div><div><div><div>Amt. Payable (excl. GST)</div><div>Commencing</div><div>Up to and Including</div><div>Multiplier</div><div>Frequency</div></div><div><div>\$4,090.90</div><div>01-Feb-2018</div><div>01-Feb-2018</div><div></div><div>One Off</div></div></div><div><div><div>Amt. Payable (excl. GST)</div><div>Commencing</div><div>Up to and Including</div><div>Multiplier</div><div>Frequency</div></div><div><div></div><div>01-Mar-2018</div><div>01-Aug-2021</div><div>1</div><div>1</div></div></div></div> <div><div>Repayment Schedule</div><table><tr><th># of Payments</th><th>Frequency</th><th>Net Rental</th><th>GST</th><th>Total Rental</th><th>Commencing</th><th>Up to and including</th></tr><tr><td>1</td><td>Monthly</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>01/09/2017</td><td>01/09/2017</td></tr><tr><td>4</td><td>Monthly</td><td>\$894.72</td><td>\$0.00</td><td>\$894.72</td><td>01/10/2017</td><td>01/01/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$4,090.90</td><td>\$0.00</td><td>\$4,090.90</td><td>01/02/2018</td><td>01/02/2018</td></tr><tr><td>42</td><td>Monthly</td><td>\$894.72</td><td>\$0.00</td><td>\$894.72</td><td>01/03/2018</td><td>01/08/2021</td></tr><tr><td>1</td><td>Monthly</td><td>\$7,500.00</td><td>\$0.00</td><td>\$7,500.00</td><td>01/09/2021</td><td>01/09/2021</td></tr></table></div>	# of Payments	Frequency	Net Rental	GST	Total Rental	Commencing	Up to and including	1	Monthly	\$0.00	\$0.00	\$0.00	01/09/2017	01/09/2017	4	Monthly	\$894.72	\$0.00	\$894.72	01/10/2017	01/01/2018	1	Monthly	\$4,090.90	\$0.00	\$4,090.90	01/02/2018	01/02/2018	42	Monthly	\$894.72	\$0.00	\$894.72	01/03/2018	01/08/2021	1	Monthly	\$7,500.00	\$0.00	\$7,500.00	01/09/2021	01/09/2021
# of Payments	Frequency	Net Rental	GST	Total Rental	Commencing	Up to and including																																						
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4	Monthly	\$894.72	\$0.00	\$894.72	01/10/2017	01/01/2018																																						
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42	Monthly	\$894.72	\$0.00	\$894.72	01/03/2018	01/08/2021																																						
1	Monthly	\$7,500.00	\$0.00	\$7,500.00	01/09/2021	01/09/2021																																						

Scenario	Description	Structured payment setup																																																																	
3	<p>Your customer is requesting \$45,000 over 48 months commencing 1 September 2017. Payments are in advance. The customer wants the structured payments to be set up to decrease the payment amount over the life of the loan:</p> <ul style="list-style-type: none">Value of payments in the first 12 months weighted by a factor of 6Value of payments in the next 12 months weighted by a factor of 3No monthly repayments for the next 12 monthsValue of payments in the final 12 months weighted by a factor of 1 <p><i>Tip: use the multiplier to change the value of the monthly repayments. The multiplier is relative to multipliers in other lines.</i></p> <p><i>Tip: the multiplier must be a whole number. Percentages or decimals are not allowed.</i></p>	<div><div>STRUCTURED PAYMENTS (3) ADD</div><table><tr><td>Amt. Payable (excl. GST)</td><td>Commencing</td><td>Up to and Including</td><td>Multiplier</td><td>Frequency</td></tr><tr><td><input type="text" value="\$"/></td><td>01-Sep-2017</td><td>01-Aug-2018</td><td>6</td><td>1</td></tr><tr><td>Amt. Payable (excl. GST)</td><td>Commencing</td><td>Up to and Including</td><td>Multiplier</td><td>Frequency</td></tr><tr><td><input type="text" value="\$"/></td><td>01-Sep-2018</td><td>01-Aug-2019</td><td>3</td><td>1</td></tr><tr><td>Amt. Payable (excl. GST)</td><td>Commencing</td><td>Up to and Including</td><td>Multiplier</td><td>Frequency</td></tr><tr><td><input type="text" value="\$"/></td><td>01-Sep-2020</td><td>01-Aug-2021</td><td>1</td><td>1</td></tr></table></div> <div><h3>Repayment Schedule</h3><table><tr><th># of Payments</th><th>Frequency</th><th>Net Rental</th><th>GST</th><th>Total Rental</th><th>Commencing</th><th>Up to and including</th></tr><tr><td>12</td><td>Monthly</td><td>\$2,429.21</td><td>\$0.00</td><td>\$2,429.21</td><td>01/09/2017</td><td>01/08/2018</td></tr><tr><td>12</td><td>Monthly</td><td>\$1,214.60</td><td>\$0.00</td><td>\$1,214.60</td><td>01/09/2018</td><td>01/08/2019</td></tr><tr><td>12</td><td>Monthly</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>01/09/2019</td><td>01/08/2020</td></tr><tr><td>12</td><td>Monthly</td><td>\$404.87</td><td>\$0.00</td><td>\$404.87</td><td>01/09/2020</td><td>01/08/2021</td></tr></table></div>	Amt. Payable (excl. GST)	Commencing	Up to and Including	Multiplier	Frequency	<input type="text" value="\$"/>	01-Sep-2017	01-Aug-2018	6	1	Amt. Payable (excl. GST)	Commencing	Up to and Including	Multiplier	Frequency	<input type="text" value="\$"/>	01-Sep-2018	01-Aug-2019	3	1	Amt. Payable (excl. GST)	Commencing	Up to and Including	Multiplier	Frequency	<input type="text" value="\$"/>	01-Sep-2020	01-Aug-2021	1	1	# of Payments	Frequency	Net Rental	GST	Total Rental	Commencing	Up to and including	12	Monthly	\$2,429.21	\$0.00	\$2,429.21	01/09/2017	01/08/2018	12	Monthly	\$1,214.60	\$0.00	\$1,214.60	01/09/2018	01/08/2019	12	Monthly	\$0.00	\$0.00	\$0.00	01/09/2019	01/08/2020	12	Monthly	\$404.87	\$0.00	\$404.87	01/09/2020	01/08/2021
Amt. Payable (excl. GST)	Commencing	Up to and Including	Multiplier	Frequency																																																															
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# of Payments	Frequency	Net Rental	GST	Total Rental	Commencing	Up to and including																																																													
12	Monthly	\$2,429.21	\$0.00	\$2,429.21	01/09/2017	01/08/2018																																																													
12	Monthly	\$1,214.60	\$0.00	\$1,214.60	01/09/2018	01/08/2019																																																													
12	Monthly	\$0.00	\$0.00	\$0.00	01/09/2019	01/08/2020																																																													
12	Monthly	\$404.87	\$0.00	\$404.87	01/09/2020	01/08/2021																																																													

Scenario	Description	Structured payment setup																																																							
4	<p>Your customer is requesting \$45,000 over 48 months commencing 1 September 2017. Payments are in arrears. There is a balloon of \$7,500 which should be paid with the final repayment. The customer wants the structured payments to be set up with the following characteristics:</p> <ul style="list-style-type: none">• \$1,000 per month for the first 2 years• Remaining monthly payments <p><i>Tip: include the last available period in the remaining monthly payments line to ensure the balloon payment is included with the final repayment.</i></p>	<div><div>STRUCTURED PAYMENTS (2) ADD</div><table><tr><td>Amt. Payable (excl. GST)</td><td>Commencing</td><td>Up to and Including</td><td>Multiplier</td><td>Frequency</td></tr><tr><td>\$1,000.00</td><td>01-Oct-2017</td><td>01-Sep-2019</td><td></td><td>1</td></tr><tr><td>Amt. Payable (excl. GST)</td><td>Commencing</td><td>Up to and Including</td><td>Multiplier</td><td>Frequency</td></tr><tr><td>\$</td><td>01-Oct-2019</td><td>01-Sep-2021</td><td>1</td><td>1</td></tr></table></div> <div><h3>Repayment Schedule</h3><table><tr><th># of Payments</th><th>Frequency</th><th>Net Rental</th><th>GST</th><th>Total Rental</th><th>Commencing</th><th>Up to and including</th></tr><tr><td>1</td><td>Monthly</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>01/09/2017</td><td>01/09/2017</td></tr><tr><td>24</td><td>Monthly</td><td>\$1,000.00</td><td>\$0.00</td><td>\$1,000.00</td><td>01/10/2017</td><td>01/09/2019</td></tr><tr><td>23</td><td>Monthly</td><td>\$899.68</td><td>\$0.00</td><td>\$899.68</td><td>01/10/2019</td><td>01/08/2021</td></tr><tr><td>1</td><td>Monthly</td><td>\$8,399.68</td><td>\$0.00</td><td>\$8,399.68</td><td>01/09/2021</td><td>01/09/2021</td></tr></table></div>	Amt. Payable (excl. GST)	Commencing	Up to and Including	Multiplier	Frequency	\$1,000.00	01-Oct-2017	01-Sep-2019		1	Amt. Payable (excl. GST)	Commencing	Up to and Including	Multiplier	Frequency	\$	01-Oct-2019	01-Sep-2021	1	1	# of Payments	Frequency	Net Rental	GST	Total Rental	Commencing	Up to and including	1	Monthly	\$0.00	\$0.00	\$0.00	01/09/2017	01/09/2017	24	Monthly	\$1,000.00	\$0.00	\$1,000.00	01/10/2017	01/09/2019	23	Monthly	\$899.68	\$0.00	\$899.68	01/10/2019	01/08/2021	1	Monthly	\$8,399.68	\$0.00	\$8,399.68	01/09/2021	01/09/2021
Amt. Payable (excl. GST)	Commencing	Up to and Including	Multiplier	Frequency																																																					
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24	Monthly	\$1,000.00	\$0.00	\$1,000.00	01/10/2017	01/09/2019																																																			
23	Monthly	\$899.68	\$0.00	\$899.68	01/10/2019	01/08/2021																																																			
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Scenario	Description	Structured payment setup																																																																	
5	<p>Your customer is requesting \$45,000 over 48 months commencing 1 September 2017. Payments are in arrears. The customer wants the structured payments to be set up with the following characteristics:</p> <ul style="list-style-type: none">Value of payments in the first 24 months weighted by a factor of 2One off payment in month 9 of \$8,000 (overlapping with weighted payments)Remaining monthly payments	<div><div>STRUCTURED PAYMENTS (3) ADD</div><table><tr><td>Amt. Payable (excl. GST)</td><td>Commencing</td><td>Up to and Including</td><td>Multiplier</td><td>Frequency</td></tr><tr><td><input type="text" value="\$"/></td><td><input type="text" value="01-Sep-2017"/></td><td><input type="text" value="01-Aug-2019"/></td><td><input type="text" value="2"/></td><td><input type="text" value="1"/></td></tr><tr><td>Amt. Payable (excl. GST)</td><td>Commencing</td><td>Up to and Including</td><td>Multiplier</td><td>Frequency</td></tr><tr><td><input type="text" value="\$8,000.00"/></td><td><input type="text" value="01-May-2018"/></td><td><input type="text" value="01-May-2018"/></td><td><input type="text" value=""/></td><td><input type="text" value="One Off"/></td></tr><tr><td>Amt. Payable (excl. GST)</td><td>Commencing</td><td>Up to and Including</td><td>Multiplier</td><td>Frequency</td></tr><tr><td><input type="text" value="\$"/></td><td><input type="text" value="01-Sep-2019"/></td><td><input type="text" value="01-Aug-2021"/></td><td><input type="text" value="1"/></td><td><input type="text" value="1"/></td></tr></table></div> <div><h3>Repayment Schedule</h3><table><tr><th># of Payments</th><th>Frequency</th><th>Net Rental</th><th>GST</th><th>Total Rental</th><th>Commencing</th><th>Up to and including</th></tr><tr><td>8</td><td>Monthly</td><td>\$1,168.80</td><td>\$0.00</td><td>\$1,168.80</td><td>01/09/2017</td><td>01/04/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$9,168.80</td><td>\$0.00</td><td>\$9,168.80</td><td>01/05/2018</td><td>01/05/2018</td></tr><tr><td>15</td><td>Monthly</td><td>\$1,168.80</td><td>\$0.00</td><td>\$1,168.80</td><td>01/06/2018</td><td>01/08/2019</td></tr><tr><td>24</td><td>Monthly</td><td>\$584.40</td><td>\$0.00</td><td>\$584.40</td><td>01/09/2019</td><td>01/08/2021</td></tr></table></div>	Amt. Payable (excl. GST)	Commencing	Up to and Including	Multiplier	Frequency	<input type="text" value="\$"/>	<input type="text" value="01-Sep-2017"/>	<input type="text" value="01-Aug-2019"/>	<input type="text" value="2"/>	<input type="text" value="1"/>	Amt. Payable (excl. GST)	Commencing	Up to and Including	Multiplier	Frequency	<input type="text" value="\$8,000.00"/>	<input type="text" value="01-May-2018"/>	<input type="text" value="01-May-2018"/>	<input type="text" value=""/>	<input type="text" value="One Off"/>	Amt. Payable (excl. GST)	Commencing	Up to and Including	Multiplier	Frequency	<input type="text" value="\$"/>	<input type="text" value="01-Sep-2019"/>	<input type="text" value="01-Aug-2021"/>	<input type="text" value="1"/>	<input type="text" value="1"/>	# of Payments	Frequency	Net Rental	GST	Total Rental	Commencing	Up to and including	8	Monthly	\$1,168.80	\$0.00	\$1,168.80	01/09/2017	01/04/2018	1	Monthly	\$9,168.80	\$0.00	\$9,168.80	01/05/2018	01/05/2018	15	Monthly	\$1,168.80	\$0.00	\$1,168.80	01/06/2018	01/08/2019	24	Monthly	\$584.40	\$0.00	\$584.40	01/09/2019	01/08/2021
Amt. Payable (excl. GST)	Commencing	Up to and Including	Multiplier	Frequency																																																															
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Scenario	Description	Structured payment setup																																																																																																																																																														
6	<p>Your customer is requesting \$45,000 over 24 months commencing 1 September 2017. Payments are in advance. The customer wants the structured payments to be set up with the following characteristics:</p> <ul style="list-style-type: none">First three payments in December, February and April of the first year, and these are to be twice the value of the remaining paymentsFinal three payments in December, February and April of the second year	<div><div>STRUCTURED PAYMENTS (6) ADD</div><div><table><tr><td>Amt. Payable (excl. GST)</td><td>Commencing</td><td>Up to and Including</td><td>Multiplier</td><td>Frequency</td></tr><tr><td><input type="text" value="\$"/></td><td>01-Dec-2017</td><td>01-Dec-2017</td><td><input type="text" value="2"/></td><td>One Off</td></tr></table><table><tr><td>Amt. Payable (excl. GST)</td><td>Commencing</td><td>Up to and Including</td><td>Multiplier</td><td>Frequency</td></tr><tr><td><input type="text" value="\$"/></td><td>01-Feb-2018</td><td>01-Feb-2018</td><td><input type="text" value="2"/></td><td>One Off</td></tr></table><table><tr><td>Amt. Payable (excl. GST)</td><td>Commencing</td><td>Up to and Including</td><td>Multiplier</td><td>Frequency</td></tr><tr><td><input type="text" value="\$"/></td><td>01-Apr-2018</td><td>01-Apr-2018</td><td><input type="text" value="2"/></td><td>One Off</td></tr></table><table><tr><td>Amt. Payable (excl. GST)</td><td>Commencing</td><td>Up to and Including</td><td>Multiplier</td><td>Frequency</td></tr><tr><td><input type="text" value="\$"/></td><td>01-Dec-2018</td><td>01-Dec-2018</td><td><input type="text" value="1"/></td><td>One Off</td></tr></table><table><tr><td>Amt. Payable (excl. GST)</td><td>Commencing</td><td>Up to and Including</td><td>Multiplier</td><td>Frequency</td></tr><tr><td><input type="text" value="\$"/></td><td>01-Feb-2019</td><td>01-Feb-2019</td><td><input type="text" value="1"/></td><td>One Off</td></tr></table><table><tr><td>Amt. Payable (excl. GST)</td><td>Commencing</td><td>Up to and Including</td><td>Multiplier</td><td>Frequency</td></tr><tr><td><input type="text" value="\$"/></td><td>01-Apr-2019</td><td>01-Apr-2019</td><td><input type="text" value="1"/></td><td>One Off</td></tr></table></div></div> <div><div>Repayment Schedule</div><table><tr><th># of Payments</th><th>Frequency</th><th>Net Rental</th><th>GST</th><th>Total Rental</th><th>Commencing</th><th>Up to and including</th></tr><tr><td>3</td><td>Monthly</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>01/09/2017</td><td>01/11/2017</td></tr><tr><td>1</td><td>Monthly</td><td>\$10,886.80</td><td>\$0.00</td><td>\$10,886.80</td><td>01/12/2017</td><td>01/12/2017</td></tr><tr><td>1</td><td>Monthly</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>01/01/2018</td><td>01/01/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$10,886.80</td><td>\$0.00</td><td>\$10,886.80</td><td>01/02/2018</td><td>01/02/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>01/03/2018</td><td>01/03/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$10,886.80</td><td>\$0.00</td><td>\$10,886.80</td><td>01/04/2018</td><td>01/04/2018</td></tr><tr><td>7</td><td>Monthly</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>01/05/2018</td><td>01/11/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$5,443.40</td><td>\$0.00</td><td>\$5,443.40</td><td>01/12/2018</td><td>01/12/2018</td></tr><tr><td>1</td><td>Monthly</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>01/01/2019</td><td>01/01/2019</td></tr><tr><td>1</td><td>Monthly</td><td>\$5,443.40</td><td>\$0.00</td><td>\$5,443.40</td><td>01/02/2019</td><td>01/02/2019</td></tr><tr><td>1</td><td>Monthly</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>01/03/2019</td><td>01/03/2019</td></tr><tr><td>1</td><td>Monthly</td><td>\$5,443.40</td><td>\$0.00</td><td>\$5,443.40</td><td>01/04/2019</td><td>01/04/2019</td></tr><tr><td>5</td><td>Monthly</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>01/05/2019</td><td>01/09/2019</td></tr></table></div>	Amt. Payable (excl. GST)	Commencing	Up to and Including	Multiplier	Frequency	<input type="text" value="\$"/>	01-Dec-2017	01-Dec-2017	<input type="text" value="2"/>	One Off	Amt. Payable (excl. GST)	Commencing	Up to and Including	Multiplier	Frequency	<input type="text" value="\$"/>	01-Feb-2018	01-Feb-2018	<input type="text" value="2"/>	One Off	Amt. Payable (excl. GST)	Commencing	Up to and Including	Multiplier	Frequency	<input type="text" value="\$"/>	01-Apr-2018	01-Apr-2018	<input type="text" value="2"/>	One Off	Amt. Payable (excl. GST)	Commencing	Up to and Including	Multiplier	Frequency	<input type="text" value="\$"/>	01-Dec-2018	01-Dec-2018	<input type="text" value="1"/>	One Off	Amt. Payable (excl. GST)	Commencing	Up to and Including	Multiplier	Frequency	<input type="text" value="\$"/>	01-Feb-2019	01-Feb-2019	<input type="text" value="1"/>	One Off	Amt. Payable (excl. GST)	Commencing	Up to and Including	Multiplier	Frequency	<input type="text" value="\$"/>	01-Apr-2019	01-Apr-2019	<input type="text" value="1"/>	One Off	# of Payments	Frequency	Net Rental	GST	Total Rental	Commencing	Up to and including	3	Monthly	\$0.00	\$0.00	\$0.00	01/09/2017	01/11/2017	1	Monthly	\$10,886.80	\$0.00	\$10,886.80	01/12/2017	01/12/2017	1	Monthly	\$0.00	\$0.00	\$0.00	01/01/2018	01/01/2018	1	Monthly	\$10,886.80	\$0.00	\$10,886.80	01/02/2018	01/02/2018	1	Monthly	\$0.00	\$0.00	\$0.00	01/03/2018	01/03/2018	1	Monthly	\$10,886.80	\$0.00	\$10,886.80	01/04/2018	01/04/2018	7	Monthly	\$0.00	\$0.00	\$0.00	01/05/2018	01/11/2018	1	Monthly	\$5,443.40	\$0.00	\$5,443.40	01/12/2018	01/12/2018	1	Monthly	\$0.00	\$0.00	\$0.00	01/01/2019	01/01/2019	1	Monthly	\$5,443.40	\$0.00	\$5,443.40	01/02/2019	01/02/2019	1	Monthly	\$0.00	\$0.00	\$0.00	01/03/2019	01/03/2019	1	Monthly	\$5,443.40	\$0.00	\$5,443.40	01/04/2019	01/04/2019	5	Monthly	\$0.00	\$0.00	\$0.00	01/05/2019	01/09/2019
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# of Payments	Frequency	Net Rental	GST	Total Rental	Commencing	Up to and including																																																																																																																																																										
3	Monthly	\$0.00	\$0.00	\$0.00	01/09/2017	01/11/2017																																																																																																																																																										
1	Monthly	\$10,886.80	\$0.00	\$10,886.80	01/12/2017	01/12/2017																																																																																																																																																										
1	Monthly	\$0.00	\$0.00	\$0.00	01/01/2018	01/01/2018																																																																																																																																																										
1	Monthly	\$10,886.80	\$0.00	\$10,886.80	01/02/2018	01/02/2018																																																																																																																																																										
1	Monthly	\$0.00	\$0.00	\$0.00	01/03/2018	01/03/2018																																																																																																																																																										
1	Monthly	\$10,886.80	\$0.00	\$10,886.80	01/04/2018	01/04/2018																																																																																																																																																										
7	Monthly	\$0.00	\$0.00	\$0.00	01/05/2018	01/11/2018																																																																																																																																																										
1	Monthly	\$5,443.40	\$0.00	\$5,443.40	01/12/2018	01/12/2018																																																																																																																																																										
1	Monthly	\$0.00	\$0.00	\$0.00	01/01/2019	01/01/2019																																																																																																																																																										
1	Monthly	\$5,443.40	\$0.00	\$5,443.40	01/02/2019	01/02/2019																																																																																																																																																										
1	Monthly	\$0.00	\$0.00	\$0.00	01/03/2019	01/03/2019																																																																																																																																																										
1	Monthly	\$5,443.40	\$0.00	\$5,443.40	01/04/2019	01/04/2019																																																																																																																																																										
5	Monthly	\$0.00	\$0.00	\$0.00	01/05/2019	01/09/2019																																																																																																																																																										

Scenario	Description	Structured payment setup																					
7	Your customer is requesting \$45,000 over 36 months commencing 1 September 2017. Payments are in advance. Fees need to be financed and part of the first instalment. The remainder of the repayments are equal over the term of the loan.	<div><div>STRUCTURED PAYMENTS (2) + ADD</div><div><div><div>Amt. Payable (excl. GST)</div><div>\$590.00</div></div><div><div>Commencing</div><div>01-Sep-2017</div></div><div><div>Up to and Including</div><div>01-Sep-2017</div></div><div><div>Multiplier</div><div></div></div><div><div>Frequency</div><div>One Off</div></div></div><div><div>Amt. Payable (excl. GST)</div><div>\$</div></div><div><div>Commencing</div><div>01-Sep-2017</div></div><div><div>Up to and Including</div><div>01-Aug-2020</div></div><div><div>Multiplier</div><div>1</div></div><div><div>Frequency</div><div>1</div></div></div> <div><div>Repayment Schedule</div><table><tr><th># of Payments</th><th>Frequency</th><th>Net Rental</th><th>GST</th><th>Total Rental</th><th>Commencing</th><th>Up to and including</th></tr><tr><td>1</td><td>Monthly</td><td>\$2,023.37</td><td>\$0.00</td><td>\$2,023.37</td><td>01/09/2017</td><td>01/09/2017</td></tr><tr><td>35</td><td>Monthly</td><td>\$1,433.37</td><td>\$0.00</td><td>\$1,433.37</td><td>01/10/2017</td><td>01/08/2020</td></tr></table></div>	# of Payments	Frequency	Net Rental	GST	Total Rental	Commencing	Up to and including	1	Monthly	\$2,023.37	\$0.00	\$2,023.37	01/09/2017	01/09/2017	35	Monthly	\$1,433.37	\$0.00	\$1,433.37	01/10/2017	01/08/2020
# of Payments	Frequency	Net Rental	GST	Total Rental	Commencing	Up to and including																	
1	Monthly	\$2,023.37	\$0.00	\$2,023.37	01/09/2017	01/09/2017																	
35	Monthly	\$1,433.37	\$0.00	\$1,433.37	01/10/2017	01/08/2020																	

Important notes

Viewing periodic payments

If you choose structured payments, you won't see a value for the periodic repayment on the facility details screen. You must view the payment schedule in the summary screen to see the periodic payments.

Working with loans with balloon payments with payments in arrears

On an application with payments in arrears and using a non-structured repayment frequency (e.g. monthly), adding a balloon payment to the facility will cause it to appear as the final payment in the payment schedule as a standalone payment and the standard repayments will be calculated over the term minus one repayment period. If you don't want this payment as a standalone payment, you can use structured payments to calculate repayments over the full term with the final payment plus the balloon/residual due on the maturity date (see scenario 4).

**Example 12 month loan with balloon payments with payments in arrears
(standard payments: 11 payments plus balloon)**

Payment Schedule				
#	Date	Net	GST	Gross
0	01-Sep-17	\$0.00	\$0.00	\$0.00
1	01-Oct-17	\$3,589.24	\$0.00	\$3,589.24
2	01-Nov-17	\$3,589.24	\$0.00	\$3,589.24
3	01-Dec-17	\$3,589.24	\$0.00	\$3,589.24
4	01-Jan-18	\$3,589.24	\$0.00	\$3,589.24
5	01-Feb-18	\$3,589.24	\$0.00	\$3,589.24
6	01-Mar-18	\$3,589.24	\$0.00	\$3,589.24
7	01-Apr-18	\$3,589.24	\$0.00	\$3,589.24
8	01-May-18	\$3,589.24	\$0.00	\$3,589.24
9	01-Jun-18	\$3,589.24	\$0.00	\$3,589.24
10	01-Jul-18	\$3,589.24	\$0.00	\$3,589.24
11	01-Aug-18	\$3,589.24	\$0.00	\$3,589.24
12	01-Sep-18	\$7,500.00	\$0.00	\$7,500.00

**Example 12 month loan with balloon payments with payments in arrears
(structured payments: 12 payments, final payment with balloon)**

Payment Schedule				
#	Date	Net	GST	Gross
0	01-Sep-17	\$0.00	\$0.00	\$0.00
1	01-Oct-17	\$3,300.28	\$0.00	\$3,300.28
2	01-Nov-17	\$3,300.28	\$0.00	\$3,300.28
3	01-Dec-17	\$3,300.28	\$0.00	\$3,300.28
4	01-Jan-18	\$3,300.28	\$0.00	\$3,300.28
5	01-Feb-18	\$3,300.28	\$0.00	\$3,300.28
6	01-Mar-18	\$3,300.28	\$0.00	\$3,300.28
7	01-Apr-18	\$3,300.28	\$0.00	\$3,300.28
8	01-May-18	\$3,300.28	\$0.00	\$3,300.28
9	01-Jun-18	\$3,300.28	\$0.00	\$3,300.28
10	01-Jul-18	\$3,300.28	\$0.00	\$3,300.28
11	01-Aug-18	\$3,300.28	\$0.00	\$3,300.28
12	01-Sep-18	\$10,800.28	\$0.00	\$10,800.28

Payment in arrears

If you've chosen payment in arrears, you'll see there is no payment due on the start date and the contract start date will not appear as a choice in the **Commencing** drop down menu.