Greater Lending Serviceability Calculator



Clear

1.New Loan Details						
	New Loan Amount	Proposed Interest Rate	Assessed Interest Rate	Loan Term /Years (1-30)	IO Term/Years (1-5)	P&I Monthly Instalment Amount
Loan 1						
Loan 2 Loan 3						
Loan 4						
2. Applicant Details						
Name	Applicant 1	Applicant 2	Applicant 3	Applicant 4	Applicant 5	Applicant 6
Status Coupled with						
Dependents (Only Input Once If Under Same Household)						
Gross Income - PAYG, Self Employed or Other Income (Annually)						
PAYG/Sole Trader	Applicant 1	Applicant 2	Applicant 3	Applicant 4	Applicant 5	Applicant 6
Gross Annual Income	груповік і	Apprount 2	Аррисан о	Applicant	эрричин о	Applicant v
Investment Income (Rental Income Excluded) Non-Taxed Income						
Most Recent Year Financial Year						
(Self Employed Without Sole Trader)	Applicant 1	Applicant 2	Applicant 3	Applicant 4	Applicant 5	Applicant 6
Net Profit/Loss Before Tax Addbacks - Interest						
Addbacks - Depreciation						
Addbacks - Non Recurring Expense Addbacks - Superannuation Excess of Mandatory Level						
Previous Financial Year						
(Self Employed Without Sole Trader)	Applicant 1	Applicant 2	Applicant 3	Applicant 4	Applicant 5	Applicant 6
Net Profit/Loss Before Tax Addbacks - Interest						
Addbacks - Depreciation						
Addbacks - Non Recurring Expense Addbacks - Superannuation Excess of Mandatory Level						
4. Mortgage Loan(s) And Rental Income						
Details			Loan Term			
Loan 1	Loan Amount	Interest Rate	Loan Term	Weekly Rent	New Loan	Investment Loan
Loan 2						
Loan 3 Loan 4						
Loan 5						
Loan 6 Borrower Ownership Percentage	Applicant 1	Applicant 2	Applicant 3	Applicant 4	Applicant 5	Applicant 6
Loan 1						
Loan 2 Loan 3						
Loan 4						
Loan 6						
5. Other Existing Debts (Monthly)						
3. Other Existing Debts (Monthly)						
	Applicant 1	Applicant 2	Applicant 3	Applicant 4	Applicant 5	Applicant 6
Personal/Car Loan Repayments	Applicant 1	Applicant 2	Applicant 3	Applicant 4	Applicant 5	Applicant 6
Credit Card Limit	Applicant 1	Applicant 2	Applicant 3	Applicant 4	Applicant 5	Applicant 6
Credit Card Limit Other Liabilities (e.g. HELP/HECS Payment)	Applicant 1	Applicant 2	Applicant 3	Applicant 4	Applicant 5	Applicant 6
Credit Card Limit						
Credit Card Limit Other Liabilities (e.g. HELP/HECS Payment)	Applicant 1 Applicant 1	Applicant 2 Applicant 2	Applicant 3 Applicant 3	Applicant 4 Applicant 4	Applicant 5 Applicant 5	Applicant 6 Applicant 6
Credit Card Limit Other Liabilities (e.g. HELP/HECS Payment) 6. General and Other Living Expenses (HEM & Non HEM - Monthly) Primary Residence property utilities, rates & costs Telephone, internet, pay TV and media streaming subscriptions						
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assess what a porrower can afford may change at any time without notice

All interest rates referred to in the calculators are current. The interest rates represented on this page may include promotional discounts and are subject to change. When assessing ability to service a loan, the lender may use an interest rate that is higher than the current interest rate for the loan requested.

The output of the is subject to assumptions that are subject to change. The calculator does not take into account any future refinancing options which may be available. The calculator does not take into account any product features, grants or any applicable bank fees.