

Sequence of Refix and Outcomes

To be reviewed by Scarlett

Edit or drop in any notes you think the devs might need to know. E.g. When the email is sent, what kind of replies do the customers usually provide and how could the responses change based on this if at all.

Sequence

- AI scrapes CRM and sees someone who has their fixed rate review
- AI Formats first email to the client, and sends it to the broker for review.
- First email to client gets sent
- If the client doesn't respond, send a simple follow up email after 30 days.
- When the client responds, AI formats the second email to the client and sends it to the broker for review.
- second email to client gets sent
- ... leave for now? Or add -

(1) AI generates 1st email to client (Not Sent)

AI Formats first email to the client, and sends it to the broker in email format.

Email Structure:

- Summarising existing lending
- Specifying which loans are coming up for refix
- Estimated property valuation? (core logic)

Example:

Hi <First Name>!

Hope you are doing well.

I am emailing regarding your lending with <Bank>, as you have a facility/facilities that are coming up for refix in the next <...> weeks (on the <date>).

Your <Bank> loan details:

Facility 1: \$600,000 - *action required*.

Facility 2: \$300,000 - *action required*.
Facility 3: \$5,000 - *no action required*.

We can request rates from <bank> to ensure that you are getting the best deal possible, as well as help you through the process of refixing.

Please let us know what you would like to do.

Kind regards,

<ADVISOR>

(2) Review email to broker

AI emails advisor to make sure that the email is correct. Ensures the email is correct and gets the broker to review and edit if need be.

Email Structure:

- Notifies them who's fixed rate review it is and how long until it expires.
- Provide overview of the client details,
- shows the email that is going to be sent to the client
- Provides 2 buttons <Send to client> and <edit>

Note: If the advisor clicks edit, then the email terminal should pop up on the side and the email to the client will be loaded in (including mail ID, title, and body), so the advisor can edit it.

AI Emails advisor

Heading: Fixed Rate Review - <Client Name> - <90 days out>

Title: <Client Name>'s Fixed rate review is coming up in 90 days, here's some info:

Client Overview:

- Settled: 24 Apr 2025
- Next Fixed Expiry: 24 Apr 2026
- Settlement amount: 565,000.00
- Terms: Fixed 1 year 4.99%

Below is an email to the client, would you like to send it?

<Sent to Client> <Edit>

Email to client... (see 4)

(3) If no reply - Simple 30 day follow-ups

If the client doesn't respond, send a simple follow up email after 30 days.

Email Structure:

- Not really sure how this will look, it's up to you.

Hi <name>

I emailed you about a month ago letting you know that your fixed rate expiry is coming up.

Have a look at the email I sent you and let me know if you would like a run down of the situation to explore your options.

You have <60> days before your fixed rate expires.

Just reply to this email.

If the client doesn't respond, send a simple follow up email after 30 days.

Hi <name>

I have emailed you a couple of times letting you know that your fixed rate expiry is coming up, there's only <30> days left

Have a look at the email I sent you and let me know if you would like a run down of the situation to explore your options.

Let me know if you would like to explore your options.

(4) AI Generates second email to client (*Unsent*)

When the client responds, AI formats the second email to the client and sends it to the broker for review.

Email Structure:

- Provide outline of the clients situation

- Provide loan balance calculation
- What rates and terms they have available
- Outline the clients options,
- **Automatically populated repayment scenarios (Excel?)**
- **Automatically populated Break even analysis (Excel?)**
- Provide personalised Loan structure recommendations.
- Include a summary of economists/bank reports that support loan structure recommendations. **(especially rates forecasts).**
- Explain what the client needs to do, incl. How to contact the advisor
- Attach E-val report by core logic.

Second Email (client):

Hi <Name>!

As discussed you have the following <bank:> facilities coming up for refix:

note Whatever bank the client's loan is with (ie ASB). Comes from CRM.

Facility 1: \$600,000 *note: Comes from the CRM (should be the balance of their loan not the original amount)*

Facility 2: \$300,000 *note: Some clients have multiple loans.

Your rates offer and more information is below.

Interest Rates & Terms:

Fixed Rates Offer	
6 Months	5.09%
1 Year	4.99%
18 Months	4.95%
2 Years	4.99%
3 Years	5.15%
4 Years	5.29%
5 Years	5.39%

Repayment Scenarios:

Fixed Term	Interest Rate	Loan Amount *Note: Comes from the CRM and gets calculated (should be the balance of their loan not the original amount)*	P&I / IO Weekly *Note: This should be customisable: weekly monthly or yearly.*
6 Months	5.09%	\$600,000	\$XXX*Note: This should automatically populate based on the info provided (ie rate/facility amount etc.)*
1 Year	4.99%	\$600,000	
18 Months	4.95%	\$600,000	
2 Years	4.99%	\$600,000	
3 Years	5.15%	\$600,000	
4 Years	5.29%	\$600,000	
5 Years	5.39%	\$600,000	

Breakeven Analysis:

note: Automatically populate

Months		6	12	18	24	36	48	60
	Interest Rates	5.09%	4.99%	4.95%	4.99%	5.15%	5.29%	5.39%
6	5.09%							
12	4.99%							
18	4.95%							
24	4.99%							
36	5.15%							
48	5.29%							
60	5.39%							

Loan Structure:

Structure suggestion:

- Your analysis of the breakeven points discussed above is key to this decision.

You can view <bank's> loan structure options here. *note: Should include link to the bank's webpage(bank found in CRM) outlining their loan structure options.*

We have attached a copy of the E-Val report for your home located at <address>.*note: core logic is the property valuation website we have a subscription for* You have XXX equity in this property. This means that you might want to consider the following:

- Refinancing to XX bank to get better rates.
- An offset account (link*note: Link to website with the exact facility: ie Westpac Everyday Offset*)
- A revolving credit facility (link*note: Link to website with the exact facility: ie ASB Orbit*)

To help you decide on the loan structure that best suits you, we suggest you do the following:

- Read the market commentary (as follows). This is based off of the following sources:
- Get in touch with me (your advisor) either through email, or if you would like to schedule a phone call

You also may want to release some of this equity to use for other investment purposes. Please get in touch if you would like to discuss your options further.

Kind regards,

<ADVISOR>

(5) AI Sends review emails to brokers (is this structure any different to the first review email? Is there anything else the broker needs to know?)

(6) Broker reviews and edits email if need be

Option

- When the client has advised with what they would like to do (ie refix, lump sum repayment, etc.) the refix process could be drafted up (ie maybe filling out the refix form as some banks have), OR if it is a simple refix, an email to the client explaining how to do it online could be sent out.

Option, do you want this?

Need to anticipate what the client will say, what if the client starts asking questions first, how will the AI know when to send the email?

- Changing loan structure: IO, splitting loans, new kinds of loan facilities, new lending.
- Advising them to refix online (if a simple refix).
- Repayments: Lump sum repayment, increase / decrease repayments.