nimo

Deliver a fast, frictionless lending experience

'Time to yes' is banks and lenders most expensive metric. Every hour of delay increases borrower drop-off by an average of 7%.

The quickest way to deliver measurable impact is to digitise your origination process. But how do you do so without disrupting operations, blowing out the budget, or taking years to implement?

nimoindustries.com

APRA CPS 230 & 234 I ISO27001 & SOC2 Certified I Award-Winning
20+ lenders on platform I $25B+ funds under management I 100% successful deployments

The gap between expectation and experience is widening

Customer and broker experience expectations have risen with advancements in technology. Borrowers who can open a bank account in minutes now expect the same speed when applying for a loan. Brokers, managing volume across multiple lenders, gravitate toward the platforms that create the least friction for their clients.

Origination, historically one of the most document-heavy and people-intensive processes in banking, no longer has to be. Applications can be pre-filled from verified data sources, income and liability checks run in seconds, and decisioning logic configured without a line of code. What once required weeks of manual effort can now happen in minutes.

Why the 'cost of doing nothing' is higher

With the technology available to speed up origination and increase operational efficiency, the question isn't whether modern origination is achievable, but what it costs to keep doing it the old way.

With the Australian average home loan now at $736,000[1], even a 1% drop in your conversion rate due to a clunky manual process, costs your institution tens of thousands in lost interest income.

In an era where banking technology modernisation takes years, Nimo delivers transformation in weeks.

[1] Lending indicators from the Australian Bureau of Statistics, December 2025

Five metrics that define Loan Origination performance

		Manual / Legacy Process	Digital-first
1	Time to decision*	3-10 business days	< 30 minutes
2	Conversion rates* (Application → Approval → Funding)	Up to 50–75% application drop-off	49% increase in settlement rates
3	Time to money in the bank*	2-6 weeks	Same day
4	Operational cost per loan*	$2,800+ (includes labour & rework)	~$202.50
5	Customer satisfaction (NPS)^	Big 4 average -12.7 NPS	+25.3 NPS

* Data compiled from a 2025-2026 aggregate of APRA service-level benchmarks, Tier-1 consultancy fintech reports, and internal Nimo performance data. Individual results may vary based on existing legacy architecture and product complexity.

^ Source: Roy Morgan Single Source Australia, six-month moving average to June 2024, n=29,587 — roymorgan.com

The new benchmark: 'time to money in the bank'

Most lenders measure success by how quickly they can give a member or customer an answer. Nimo shifts the benchmark from 'time to yes', to 'time to money in the bank', compressing the entire journey from application to funded loan into hours, not days.

nimo

Modern origination.
Built for now, and the future.

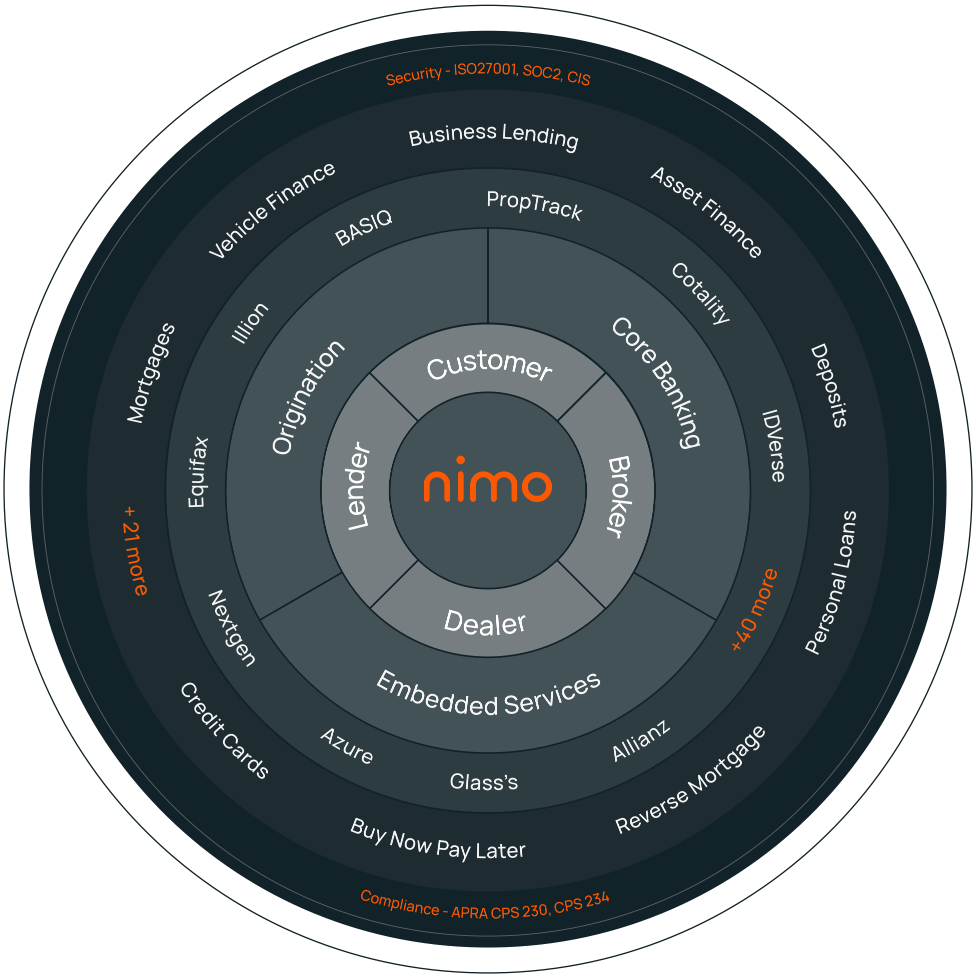
Nimo is a proprietary next-generation, cloud-native banking and finance platform built specifically for financial services. Covering every lending and deposit product your institution needs, delivered from day one. You can run Nimo origination on its own, or together with Nimo core for a complete end-to-end solution.

One platform. Every product. Infinite scale.

Every product is originated through a single workflow and data model, eliminating the need to rebuild application logic for each product type.

Nimo origination is powered by its core, meaning you have the ability to create, test and deploy new products in a matter of days. Coupled with Nimo's elastic cloud architecture, this means you can scale your operations efficiently without the friction of a separate system.

As a true multi-tenant SaaS platform, every lender benefits from continuous improvements, automatic compliance updates, and zero infrastructure maintenance.

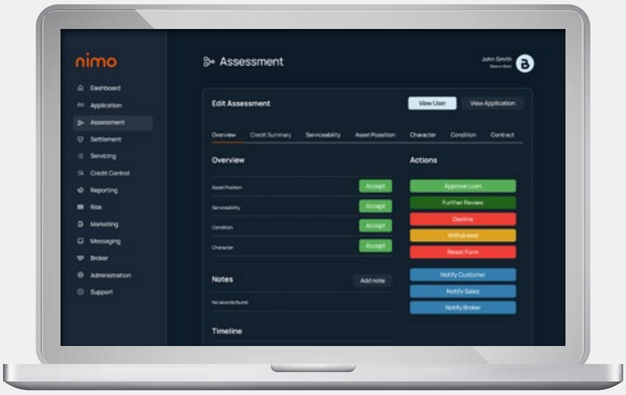


Speed up your origination

The origination platform includes three interconnected modules, each designed to eliminate manual effort and accelerate the path to settlement:

1 Application

Capture and verify customer data instantly, across every channel. Reduce application time from hours to minutes. Nimo uses intelligent document capture and API connected data sources to validate customer information, and removes manual data entry for both borrowers and brokers.

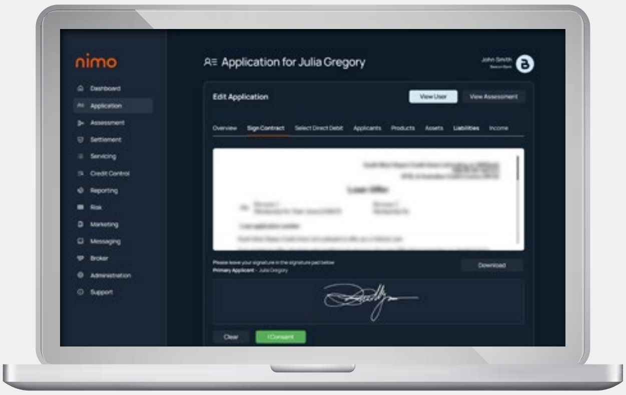


2 Assessment

Make faster, smarter credit decisions with embedded automation. Move from days to minutes for credit assessment. Nimo's intelligent decision engine accelerates credit decisions while ensuring every outcome is policy-aligned, compliant and auditable.

3 Settlement

Capture digital signatures to remove manual processing. Nimo's settlement module keeps all parties aligned in real time, increases visibility and reduces settlement delays.

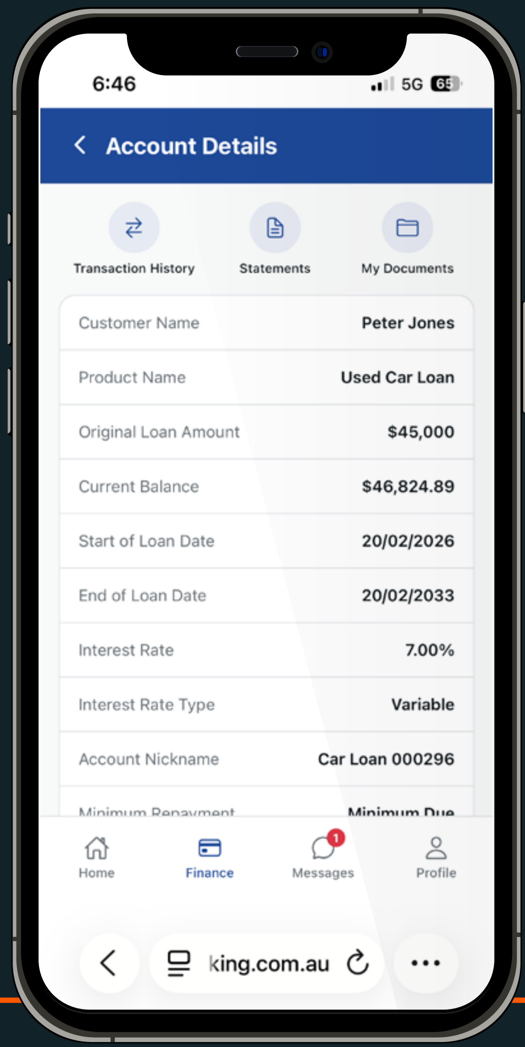


Omni-channel access

Nimo provides multiple entry points to the same platform, with a lender portal, broker portal, dealer portal and a white-labelled customer portal/internet banking. This provides a shared, real-time view of the full customer lifecycle.

Built on human-centred design principles, the platform delivers simple, intuitive experiences for lenders, brokers and customers.

Internet banking



Giving you compliance confidence

Stay ahead of evolving regulatory changes with compliance embedded in the platform.

APRA compliance

Aligned to APRA CPS 230 and CPS 234

Built-in data security

ISO 27001 and SOC2 certifications

Bank grade data processing

All data stored and processed in your region

Complete product coverage

Nimo supports end-to-end origination across all lending and deposit products.

Rather than building separate modules for each product type, Nimo's configurable architecture allows banks and lenders to originate across every product category from a single platform. This means no integration overhead, no data fragmentation and no hidden costs as your product set grows.

Customer Onboarding

Consumer lending

- Residential mortgages
  - Single home purchase
  - Reverse mortgage
  - Construction
  - Multi-loan
  - Split loan
  - Refinance
  - Top ups and future advancements
  - Equity release
- Personal secured loans
- Personal unsecured loans
- Vehicle
- Credit cards & BNPL
- Personal transaction accounts
- Personal overdrafts

Commercial & asset finance

- Business loans
- Commercial mortgages
- Asset finance
  - Vehicle
  - Yellow goods
  - Equipment
- SMSF lending
- Term deposits
- Business savings
- Business overdrafts

Deposit and Investment

- Deposit Personal – Saving and Transactional
- Deposit Business
- Term Deposit Consumer
- Term Deposit Business

Speciality Financial Products

- Culture and faith-aligned finance

Connect to best-in-breed 3rd party services

The platform has 55+ pre-built integrations to the services lenders already use, and the ability to add new ones is straightforward. As Nimo uses a single trusted data model, each integration is set up once and its data is available across the entire platform lifecycle.

Why banks and lenders choose Nimo for origination

Grow your business

- 49% increase in settlement rates demonstrating conversion improvement
- 50% of new loans originate from interstate customers signalling geographic growth
- 27% increase in broker submitted applications
- Serverless AWS architecture that scales automatically as you grow

Lower total cost of ownership

- Operate with up to 75% fewer lending support staff
- Achieve a net annual saving of $8.8m per year*
- Serverless means no server management and only pay-per-execution
- Consolidate origination and servicing on one platform and eliminate hidden costs across licensing, integration, and manual processing

Unlock operational efficiency

- Launch new products and services in days with full no-code configuration
- Save 6 hours per week per FTE on credit reports
- Drive efficiency with AI tools
- Save hours through automated frictionless workflows that remove manual processes

Security and compliance

- 100% uptime - Ensuring continuous availability, even during peak demand.
- Redundant data centres - Multiple failover systems to eliminate downtime risks.
- Advanced cybersecurity - Layered protections safeguarding data and transactions.
- Continuous penetration testing – Multi-tenanted means ongoing security assessments to stay ahead of potential threats.

*Based on mid-tier lender, processing 1000 loans per month

Proven at scale

$25B	100K+	10M+	2000+	1 in 5
FUM	End users	Mobile interactions / year	Brokers on platform	Mutual ADIs

What our partners say

"Their loan origination platform has driven a meaningful uplift in digital loan applications while significantly speeding up our end-to-end processes. The solution has enabled seamless integration with third-party service providers, improving straight-through processing and delivering real efficiency gains across our lending operations."

Dale Grounds, CEO, The Capricornian

"Nimo's platform has materially improved our time to yes, driving improved efficiency and supporting strong loan growth, while remaining intuitive and easy for our teams to use. The Nimo team is easy to deal with, responsive, and solutions-focused — they genuinely understand that their success is tied to ours."

Ashley Hood, CEO, Dnister Bank

Ready to modernise your origination?

Where banking technology modernisation takes years, Nimo delivers transformation in weeks, not months. Whether you are looking to modernise your origination capability, reduce the cost of your current platform, or grow your broker-originated lending, let's talk about how Nimo can help for now, and the future.

Seeing is believing... let us show you.

Explore the Platform

See Nimo origination in action. Schedule a walkthrough with a Nimo product specialist who understands your business.

Run the Numbers

We will model the total cost of ownership and indicative savings specific to your product volumes and product mix.

Start a Conversation

Let's have a conversation about whether Nimo is the right fit for your business.

Contact us

nimoindustries.com

Nimo Industries Pty Ltd I ABN 13 637 513 154 I team@nimoindustries.com I 1300 81 82 80