

This form is to be used to inform Helia when a material change is made to the Lender's servicing methodology.

Lender _____

Contact name _____ Phone no. (____) _____ Fax no. (____) _____

Lender address _____

City _____ State _____ Postcode _____

Please provide details of the material change/s below:

Material change*	Lender response
Buffer rate / floor rate / assessment rate	
Changes to income calculation methodology (includes shading, accepted income types, use of negative gearing)	
Major changes to serviceability methodology (includes change to self-employed income calculation, use or non-use of additional living expenses)	
Change to treatment of commitment or repayment	

**Helia reserves the right to request additional information and/or a copy of the calculator, if necessary.*

Name _____ Title _____ Date _____

Signature of authorised representative