



Net Surplus Calculator Version 5.0.86 Effective 14 October 2024

A new version of the Net Surplus Calculator has been developed and will be effective **14 October 2024**.

The attached unprotected version of the calculator is provided for system integration and testing only and must not be distributed.

This version contains changes to:

- HEM updates (Q2 2024).
- Update Existing Commitment default rate from 6.28% to 6.29%.
- Consideration of negative rental income in the household income calculation when determining the HEM table selection.

There have been no other changes to the Bridging Calculator (Go Between) metrics.

For any technical related queries please contact [TPB Operations Support](#).

Regards,

Third Party Banking Support



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