

We have made some recent amendments to the Connective Advance calculators.

Please note the following:

- Reduction of the floor on resi loans from 7% to 5.75%
- Increase in the stress margin on resi loans from 2% to 2.5%
- Update of HEM for the latest quarter

The new calculators can be used immediately although we will accept the existing calculators up to 1 Jan 2020. **From 1 Jan 2020**, the new calculators must be used.

Could you please kindly update your systems and mercury with this information at your earliest convenience.

Let me know if there are any questions.

Thank you in advance.

Regards,
Chrissi

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