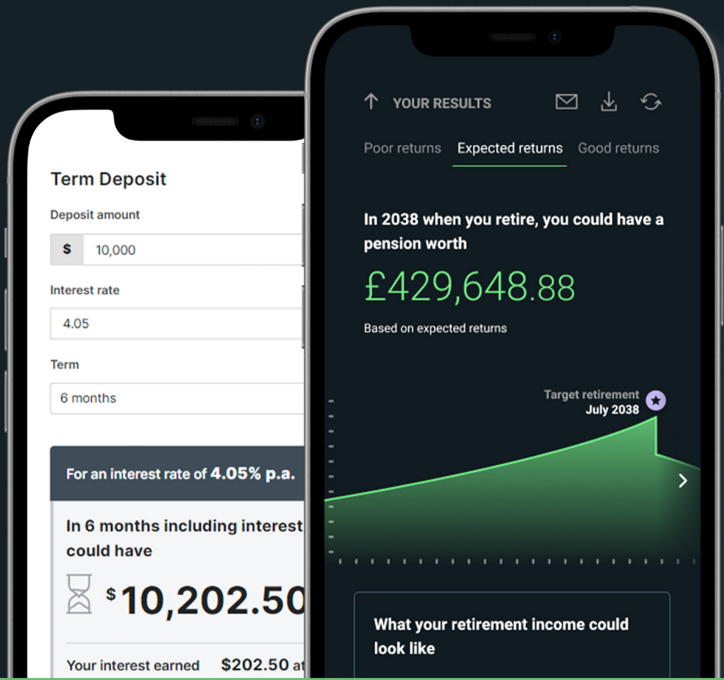
Equate

Powerful financial calculators to engage and educate



Inspiring wealth innovation

Empower your customers to make informed financial decisions and enhance your digital experience with powerful calculation engines and interactive tools.

558 active calculators across all clients

120+ clients

5+ minutes of calculator engagement per user

173,678 calculator users per month

*As at March 2024

Trusted by financial leaders

Equate is trusted by more than 100 financial organisations, including some of the biggest names in the industry.

We’ve built a reputation for well-designed and robust calculators and tools.

ANZ
ATHENA
Australian Military Bank
Australian Mortgage
Australian Unity
aware SUPER
Bank of Sydney
CANSTAR
CATALYST
credible
creditsavvy
crescent wealth
FIDUCIARY Financial advice, redefined.
FC INTELLECTUAL CAPITAL FIRST CAPITAL FINANCIAL PLANNING
Great Southern Bank
HEJAZ FINANCIAL SERVICES
innovation CREDIT UNION
Insignia™ Financial
judobank
Kiwi bank.
Liberty
Loan Market
MyStateBank
nab
sequoia FINANCIAL GROUP
Spark Financial Group
TEACHERS MUTUAL BANK LIMITED
Woolworths Team Bank

Off the shelf

With over 30 embeddable calculators to choose from across the lending, wealth management, insurance and tax space, our calculators can be set up in your brand and displayed on your website in no time!

Hosting, maintenance and support of the calculators provided, giving you one less thing to worry about.

Custom solutions

Are you looking for something a little more out of the box or perhaps just want to customise one of the off the shelf calculators? With our expertise in user experience design and building complex financial calculators and tools, we can work with you to build a calculator that fits your requirements. Check out case studies below to see examples of recent custom solutions.

Lending calculators

Our lending suite includes calculators to help customers understand how much they could borrow, compare loan products, plan a budget and much more.

- Generate qualified ready leads and increase conversions
- Grow engagement, supporting customers through life's biggest financial decisions
- Simplify the application process and create personalised experiences that match customers to the right loan product

Choose from:

- Loan Repayments
- Borrowing Power
- Extra Repayments
- Budget Planner
- Loan Comparison
- Personal Loan
- Term Deposit
- Key Facts Sheet
- View all

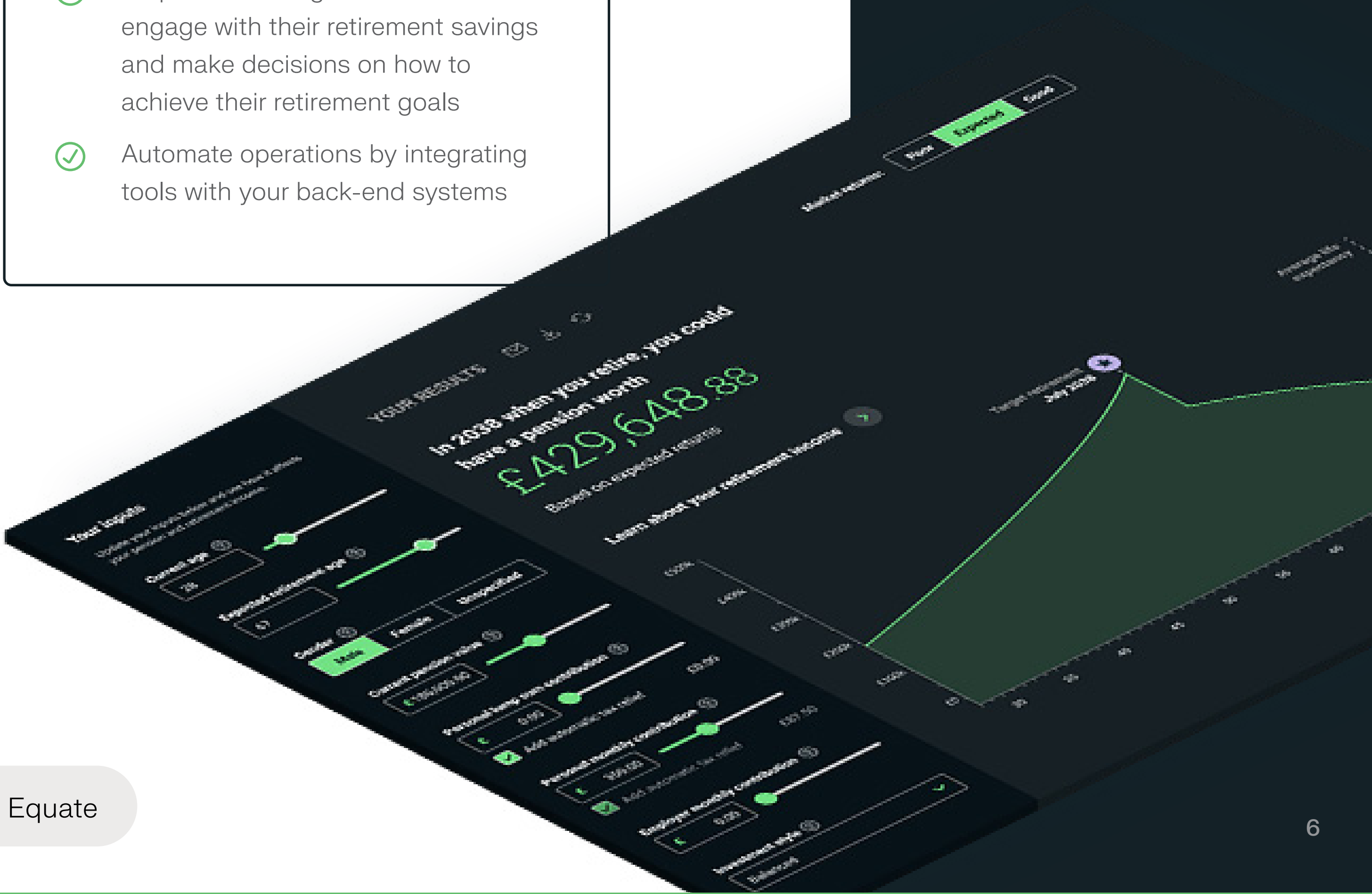
Wealth calculators

Our wealth calculators simplify superannuation and help your customers plan for their retirement needs. These tools can be used behind secure portals for financial advisors or displayed on your website to build trust and credibility.

- Attract new fund members
- Empower existing members to engage with their retirement savings and make decisions on how to achieve their retirement goals
- Automate operations by integrating tools with your back-end systems

Choose from:

- Retirement Adequacy
- Super Contribution Maximiser
- View all



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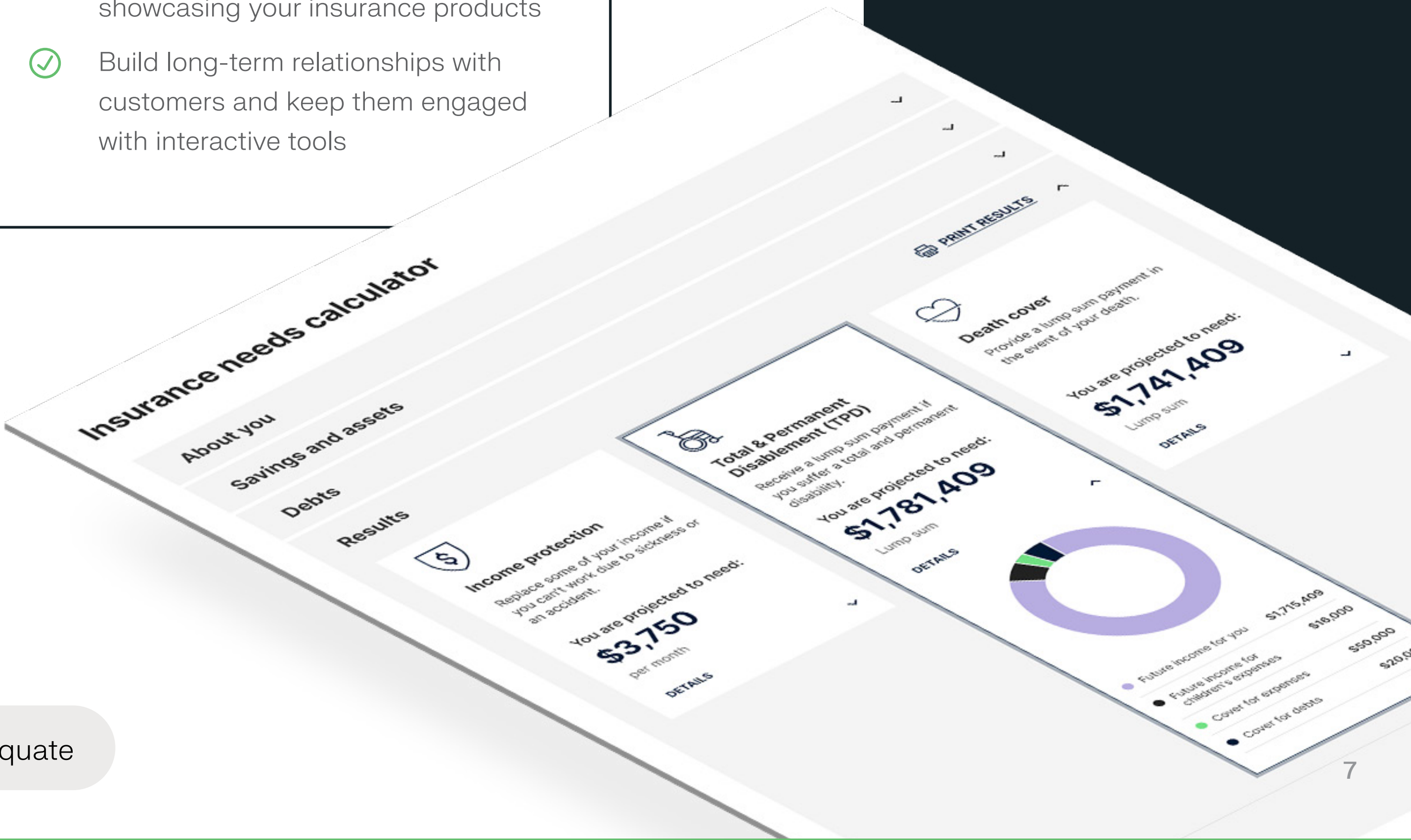
Insurance calculators

Help your customers understand the level of insurance cover they need. Typically bundled with the wealth suite, our insurance calculators help customers determine their Death, Total Permanent Disability (TPD), Trauma and Income Protection needs.

- Assist customers with managing their wealth and insurance needs
- Build trust and convert enquiries by showcasing your insurance products
- Build long-term relationships with customers and keep them engaged with interactive tools

Choose from:

- Insurance Adequacy
- Life Insurance
- Insurance Needs
- Income Protection
- View all



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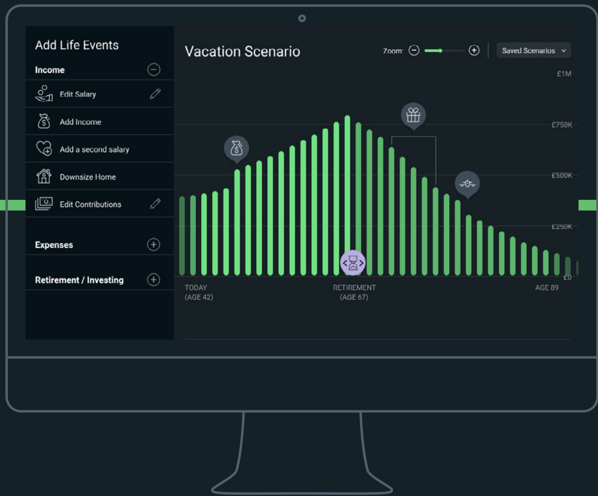
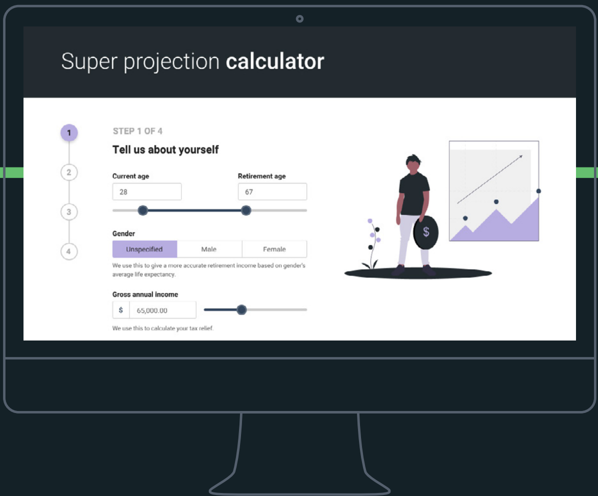
Calculators for customer journeys

Attract

Keep your customers engaged with interactive calculators.

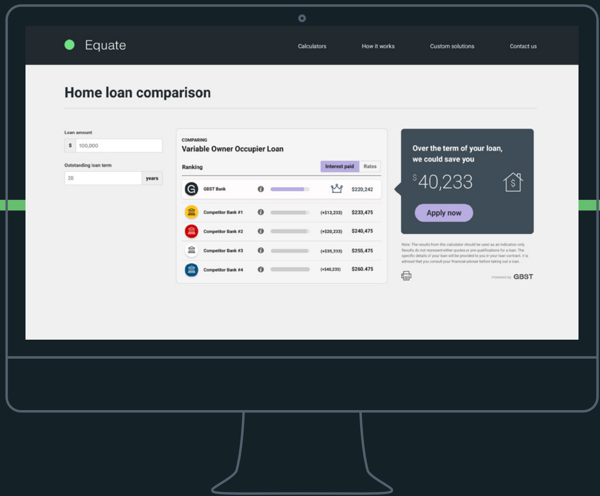




Educate

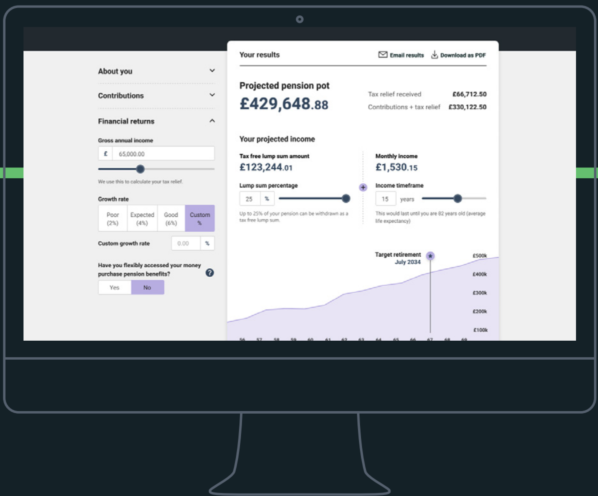
Help your customers understand their current and future financial situation, based on projections.

Calculators for customer journeys



Onboard

Accelerate onboarding by passing through information already collected in the tool to pre-populate forms or applications.



Convert

Promote new product offerings and drive call to action to generate leads.

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Getting started

Follow these easy steps to get your calculator up and running on your site.

It's as simple as 1, 2, 3.

1. Brand it

Personalise your calculator with your chosen field labels, values and colours.

2. Paste it

Place the code on your website where you want it to show up. That's it - our system will take care of the rest.

3. Launch it

Simply make your page live and the calculator is ready to use!

Custom solutions

Anything is possible with custom calculators. If you aren't sure what you need, our financial and user experience experts can work with you to understand your objectives and create the ideal solution.

Tailor it to suit you

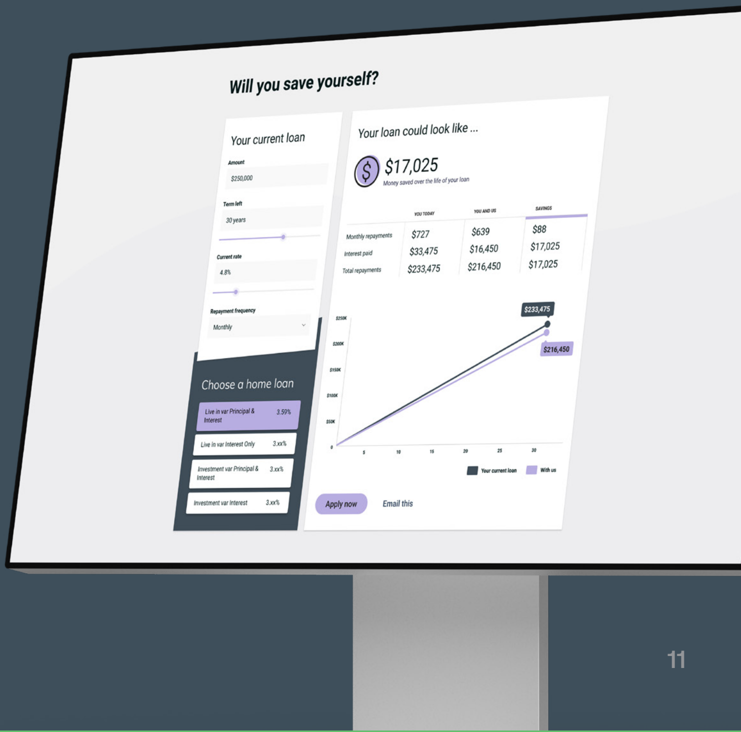
Take one of our tried and tested calculators then modify the UI layout, data fields and calculations to suit your needs.

Build on our engine

Get creative with your own user interface and plug into our powerful calculator engine through our established Calculator APIs.

Create it from scratch

Work with us to design and build a 'from scratch' unique tool to meet your exact requirements.



Custom pricing guide

All custom calculator design and development work includes:

- Responsive layout across desktop, mobile and tablet
- GBST quality assurance testing
- Dedicated Project Manager and Account Manager
- AA compliance to WCAG 2.1 accessibility standards
- Calculator hosting and set up in GBST's AWS hosting environment

Small - Medium

$5k - 10k

- Minor UI changes
- Customisations to logic within the off the shelf calculators

Examples:

Judo Bank Term Deposit Calculator

Australian Unity

Medium

$10k - 25k

- Building a calculator from the ground up
- Rely on new logic or logic within the off the shelf calculators
- Involve design plus development or development only

Examples:

Canstar Retirement Journey

Large

$25k - 80k

- Building a calculator from the ground up
- More complex calculator logic
- Custom design work plus development or development only

Examples:

Athena Home Loans

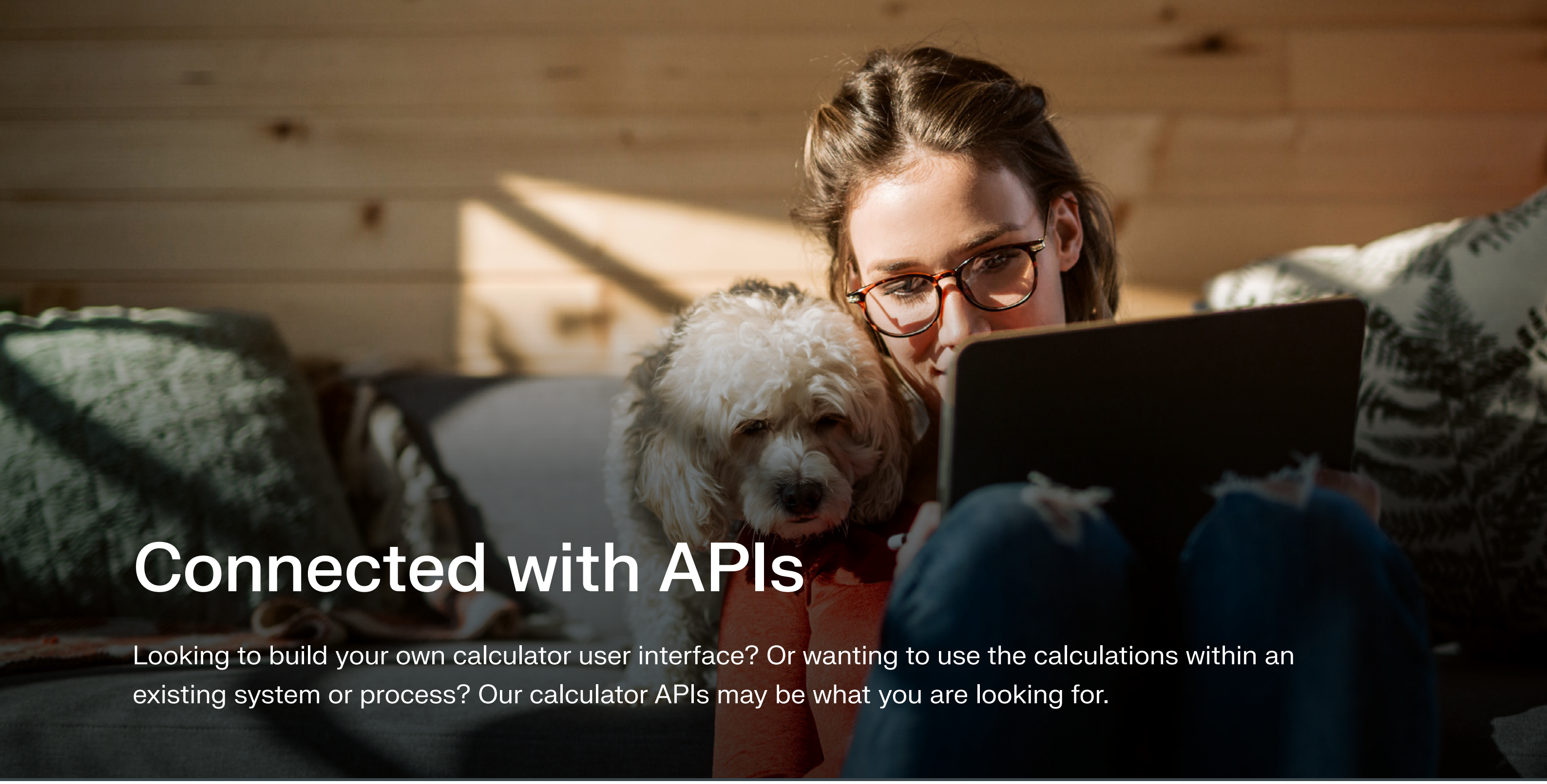
ANZ Kiwisaver

NAB Equity Builder Investment Calculator

Extra Large

Speak to our team for quote details

- Usually more complex calculations and design



Connected with APIs

Looking to build your own calculator user interface? Or wanting to use the calculations within an existing system or process? Our calculator APIs may be what you are looking for.

Web service API

All our calculators come with an accompanying API which allows you to unleash your creativity. Craft your own user interface tailored to our calculation engines or seamlessly integrate our API into your existing systems.

- 31 APIs to choose from
- Build your own interface around our calculation engines
- Flexible pricing
- Test APIs available

Ongoing support

Hosting in AWS

Amazon Web Services platform is highly secure and reliable, giving you peace of mind and continuity of service.

Legislation updates

We monitor the market and make updates to the calculators when required, such as stamp duty changes and income tax updates.

Calculator configuration

Configure the minimum and maximum defaults in the calculator, update your brand colours, change calculator assumptions as well as labels and text.

Design upgrades

Our team of UI/UX experts combine best UX practices and provide the product team with regular design updates to enhance engagement, ensuring our calculators stay ahead of the curve.

Strategy and consultation

Our expert team are available to provide ongoing consultation and strategy to help you optimise your calculators and CX for success, including optimisation support for SEO.

Dedicated support

Access 24/7 to our support help desk. Your licence covers technology upgrades and standard support of the calculators including bug fixes. Our support team is available within business hours, 8:30am to 5pm (AEST).

Case studies

judobank

CASE STUDY

Judo Bank Term Deposit Comparison Calculator

Judo Bank partnered with GBST to improve online customer engagement and drive new applications with an interactive comparison calculator. The calculator compares their term deposit product with other providers, showing potential customers how much more they can earn with Judo Bank.

Judo Bank are the first financial provider in the term deposit market to offer a calculator that compares other institution's interest rates and calculates the difference in interest earned. The interactive, mobile responsive tool is built on GBST's Equate calculation engine and integrates with Mozo's Marketview API to compare term deposit products from other financial institutions.

View online →

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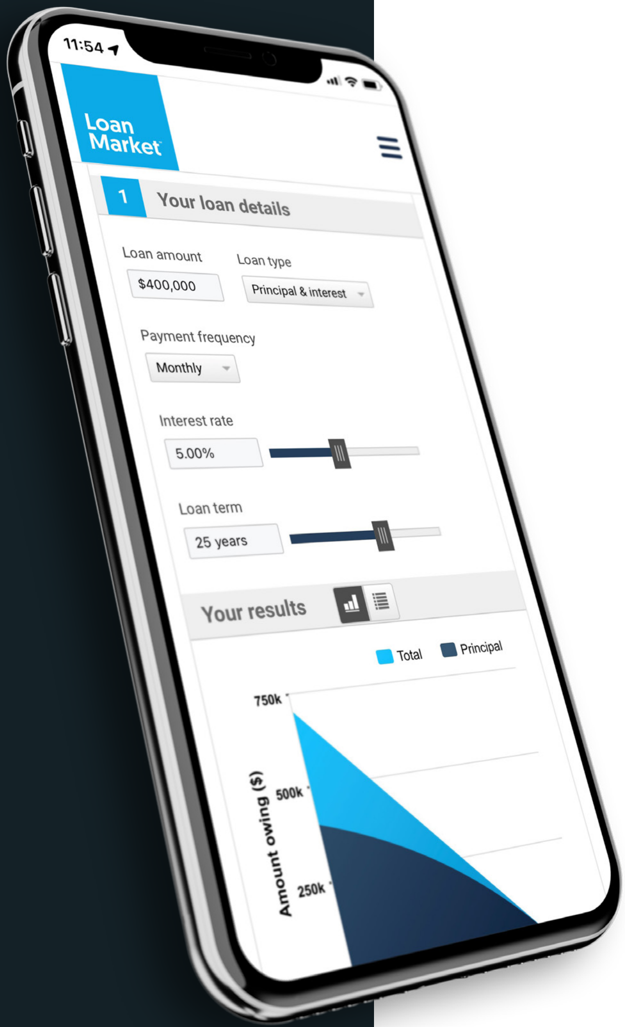


CASE STUDY

Loan Market's White-labelled calculator solution

Award-winning aggregator, Loan Market, selected Equate to provide a suite of lending calculators to its network of more than 1500 mortgage brokerages across Australia and New Zealand. In under two months, we built and implemented 21 calculators and 12 application programming interfaces (APIs) for one of the largest and fastest-growing brokerages in Australasia.

Loan Market connects with over 60 lenders and thousands of loan products to help brokers find the most suitable deal for their customers. The company supports a network of over 650 independent brokers, with a further 850 brokers

trading under their own brand, facilitated through its Bring Your Own Brand (BYOB) program. To assist the BYOB program, we developed a solution to enable the provision of white-labelled calculators for Loan Market's brokers that can be included in its content management system (CMS) to configure each of the brokerage's websites.

View online →

ATHENA

CASE STUDY

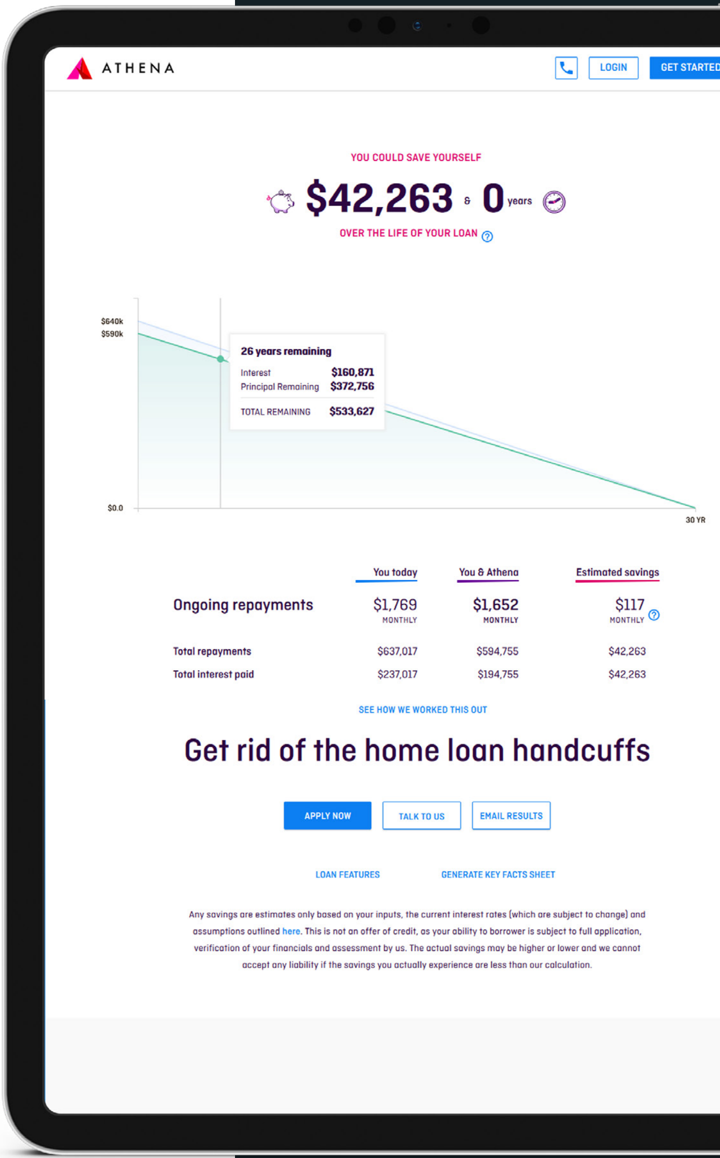
Athena's Refinancing Calculator

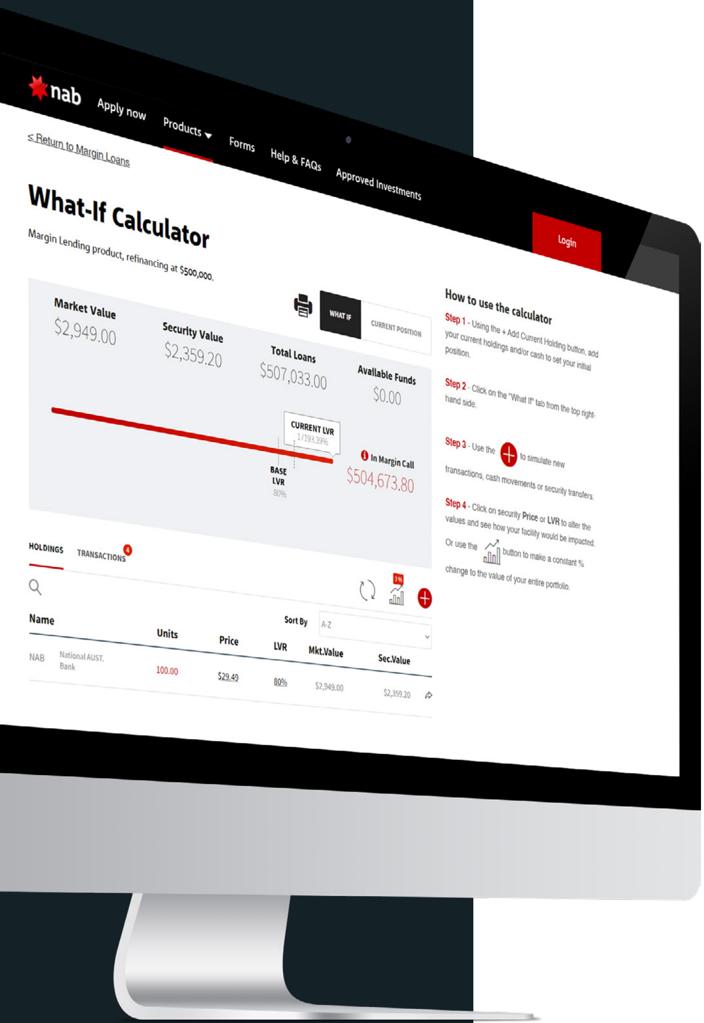
GBST and Athena teams took an iterative approach to deliver a unique tool combining eight of our calculator engines.

The custom calculator allows users to experiment with home loan hypotheticals and integrates Athena's Home Loan Hacks; customers can see how extra repayments, repayment frequency and loan terms impact their mortgage and how much they could save by switching to an Athena home loan.

Customers who use the calculator before they apply are 2.5 times more likely to sign up as an Athena customer than an applicant who hasn't run their numbers.

View online →





CASE STUDY

NAB EL Advisors increase customer engagement through client portfolio modelling

We partnered with NAB Equity Lending to build a 'What If' modelling tool which provides useful illustrations for NAB Equity Lending advisors and clients to model client portfolio options.

Designing a tool that can compare complex scenarios seamlessly through a user-friendly interface, that can be used with customers face to face and in remote co-browsing sessions, is how you increase client engagement and bring to life the effect certain decisions have on a future financial position.

Advisors can discuss future financial positions with their clients in-person or build the new portfolio and download and save it as a pdf. There is also a public version of the 'What If' tool so engagement can be two ways between client and advisor.
In addition, the tool can show prospective clients their future position if they were a NAB Equity Lending client to increase leads and convert new clients.

View online →

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Get in touch

Interested?

Contact us for a product demonstration or a quote.

equate.gbst.com
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About GBST

GBST is a global provider of technology and digital solutions for the wealth management and advice market. We create vital back, middle and front-office technology solutions for wealth managers, life, pension and superannuation companies, stockbrokers, and fund managers.

Founded in 1983, GBST works with over 100 financial brands across Europe, Australia, New Zealand, the United States, and Canada. Our technology supports over 5.5 million investor accounts under administration with Direct to Consumer, Advised and Workplace channel solutions.

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