

Four answers, one keystroke from the menu bar.

Income, capacity, repayments and upfront costs — the four answers a broker gives every day, with a branded, client-ready card on one key.

REPAYMENTS

- ✓ Offset, extra repayments and interest-only — not just the plain annuity
- ✓ Rate comparison priced side by side over the whole term
- ✓ Weekly and fortnightly figures re-solved, never pro-rated

BORROWING CAPACITY

- ✓ Net income on the current ATO resident scale, with the Medicare levy
- ✓ HEM-style expense floor, dependants and existing commitments
- ✓ Serviceability and DTI tested separately, with the binding one named

INCOME

- ✓ Any pay basis annualised — super in or out, package or base
- ✓ YTD verified against the payslip and start date, in one line
- ✓ Overtime, bonus and allowances shaded in the open

UPFRONT COSTS

- ✓ Transfer duty for NSW, VIC, QLD, WA, SA, TAS, ACT and NT
- ✓ First home concessions, foreign surcharge and indicative LMI
- ✓ A single cash-to-complete figure you can read out on a call

ONE KEY, CLIENT-READY

Press **⌘E** on any tab and the current calculation becomes a branded card — your name, company, credit licence number and logo on it — copied to the clipboard and saved to the Desktop, ready to drop into an email or a text to a client.

⌘⇧C copies the same figures as plain text for a file note or your CRM. The disclaimer travels with both, so a figure never leaves without it.

Loan repayment estimate

MONTHLY REPAYMENT

\$3,934.77 /mth

Loan amount	\$650,000
Interest rate	6.09%
Term	30 years

✓ A PARADISE PRODUCTION

The exported card, as your client receives it.

STAYS ON YOUR MAC

Client figures never leave the machine — no account, no cloud sync, and nothing collected about what you calculate. Your licence is verified offline.

PRICING — ONE PAYMENT, YOURS FOR GOOD

Full version

A\$58

For a broker running their own practice.

- ✓ Every tab unlocked — repayments, capacity, income, upfront
- ✓ Your name, contact details and logo on every exported card
- ✓ Three themes, no watermark — on every Mac you personally use

White label

A\$188

For a brokerage putting its own brand in front of clients.

- ✓ Everything in the full version
- ✓ The PWE mark removed — your logo stands alone on every card
- ✓ Covers up to 5 Macs within your business

One payment. No subscription. No annual renewal. · Every install starts with a 7-day trial, fully unlocked.

1 INSTALL

1. Download the app from the link in your email, and double-click **PWE Loan Bar.dmg**.
2. Drag **PWE Loan Bar** onto the **Applications** folder beside it, then eject the disk image.
3. Open Applications and double-click **PWE Loan Bar**.

If macOS hesitates on first launch: right-click the app → Open → Open. Once, ever.

2 FIND IT — MENU BAR, NOT DOCK



There is no Dock icon, by design. Look for **the wing** in the menu bar at the top right of your screen, near the clock. **Click** it to show or hide the calculator · **right-click** it for export, settings and quit.

3 ACTIVATE

FASTEST

Click the **activation link** in your licence email. The app opens and activates itself.

BY HAND

Press , → **License** tab → paste everything between the two dashed lines in your email → **Activate**.

BY FILE

Drag the **.pwelicense** attachment straight onto the box in the License tab.

The trial strip across the top of the window disappearing is how you know it worked. Your licence is registered to your email, works offline, and is not tied to one machine.

4 MAKE IT YOURS

Settings → Identity — name, company, phone, email, website and credit licence number. These print under the title on every exported card; blank fields drop out.

Settings → Appearance — pick a theme, and load your logo (PNG, at least 200 px on the long edge; transparent background works best).

5 EVERY DAY, FOUR KEYS

E

Branded card to the clipboard, plus a PNG on the Desktop

⇧C

The figures as plain text, for a file note or CRM

W

Close back to the menu bar — the app keeps running

,

Settings

IF SOMETHING LOOKS WRONG

"I opened it and nothing happened." It is running — look at the menu bar, not the Dock.

"My exports have a watermark." The app is not activated yet — check Settings → License.

"This licence key is not valid." Usually a partial copy. Select from -----BEGIN through -----END----- inclusive and paste again.

"I have a new Mac." Same key, nothing to deactivate first. Anything else: reply to your licence email and it will be sorted.

Estimate only. PWE Loan Bar provides general information and does not constitute credit assistance, a credit quote, or personal financial advice. Figures are indicative, assume a constant rate for the full term, and exclude lender fees, package discounts and promotional rates. Transfer duty scales and concession thresholds are current as at 26 August 2026 and change with each state budget — confirm every figure with the lender and the relevant state revenue office before relying on it. © PWE Group Pty Ltd.