

LIXI@Work

Welcome to our final LIXI@Work for 2015. Where did the year go? It has been a busy one for us, with lots of change and a great deal of work going on, under the hood - so to speak.

In October LIXI established the Living Expenses Working Group to agree on a standard data set for customer declared living expenses, interest only reasons and AML3. We have started collecting the fact find requirements from lenders and brokers and “Yes, there is a large degree of variance in what is collected!” The next meeting will be held in early February 2016. If you are a lender, and not involved in the working group yet, please email admin@lix.org.au to sign-up to the Working Group.

2016 LIXI Board

At this year’s AGM, two new board members were elected to replace our outgoing directors, John McDonald and Mark Newton. Our thanks go to John and Mark for the wonderful support and service they have provided to LIXI over a number of years. Please welcome Richard Burns, General Manager Customer Experience and Technology (Aussie Home Loans) and Philip White, CEO, (QBE Lenders' Mortgage Insurance) to the LIXI Board. After three years, Paul Lahiff has decided to relinquish the Chair, but will continue to sit on the LIXI Board.

At the December Board meeting Lisa Claes was elected to Chair the 2016 Board which comprises the following industry representatives:

Lisa Claes (Chair) - ING Direct
Martyn Beer (Secretary) - Adaptra
Paul Lahiff - Mortgage & Finance Association of Australia
Richard Burns – Aussie Home Loans
Rachel Copley – Commonwealth Bank of Australia
Glenn Haslam – Australia and New Zealand Banking Group
Jason Millett – Smartline Home Loans
Phil Quin-Conroy – PLAN Australia
Neill Rose-Innes – Mortgage Choice
Phil White – QBE Lenders Mortgage Insurance

2015 LIXI Forum!

It was wonderful to see so many of our members and licensees at the 2015 LIXI Forum, held in November. We had 68 attendees representing 39 stakeholder entities. For many, it was the first chance they had to meet our new Operations Manager, Louise Harper and new Chief Technology Officer, Shane Rigby. Feedback on the Forum was very positive, with the presentation from Jennifer Braw, Senior Manager - ASIC, on Issues in Responsible Lending, being particularly well received. A number of members also requested that at future events we include more case studies on the experiences of our early LIXI 2 adoptors.

A selection of the presentations from the Forum is available [here](#).

LIXI Schema in 2016

Shane Rigby, LIXI CTO, is delivering a number of exciting changes in 2016, with improved methods of managing the standard on top of the list. The improvements include better tools for delivering changes, and the associated documentation, to our licence holders and an innovative approach to maintaining version currency in a rapidly changing environment.

The Technology Roadmap, which can be viewed on the LIXI [website](#), includes proposed enhancements to the Valuations, Loan Mortgage Insurance, Products and Credit Reporting standards. These are scheduled for completion in the first four months of 2016. To execute these enhancements, we will need the active participation of our members, so please reach out to help if you have an interest in any of these areas. We will be busy.

2016 Conversation Series

LIXI will be holding several Conversation Series events during 2016. These events are an opportunity to share information and network with the LIXI community and are free for LIXI Members to attend.

The first event will be held in Sydney on Thursday, 11th February. Click [here](#) for more information and to register.

If you would like to speak, sponsor or host a LIXI event please contact louise.harper@lix.org.au

Merry Christmas

I thank our board members, sub-committee members and all working group contributors for their invaluable support. On behalf of LIXI, I wish you, and your family, a happy and healthy festive season.

Bruce Treloar,

LIXI CEO



New LIXI Members & Licensees

- Adaptra Group
- Allstate Home Loans
- Astill Legal Group
- Beyond Bank
- Computershare
Communications Services
- Credit Union Australia
- Defence Housing Australia
- Flongle
- My Local Broker
- Pinnacle QM
- Qantas Credit Union
- QT Mutual Bank
- RateSetter Australia



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Visit our [website](#) for a complete list
of the LIXI community.