



FINANCE BROKER'S AGREEMENT



Finance Broker Details	
Broker/Company name (I/We):	
ABN or ACN (if applicable):	
Broker's address:	
Accredited Mortgage Consultant name (if applicable):	
Borrowers Details	
Borrower One name (you):	
Borrower Two name (you):	
Borrower's address:	
Summary of Proposed Loan Details	
Loan amount:	\$ _____ OR up to a maximum of _____% of the value of the security property offered.
Term of loan:	<input type="checkbox"/> _____years variable and/OR <input type="checkbox"/> fixed for _____years
Interest rate:	<input type="checkbox"/> Up to a maximum of _____% per annum variable OR <input type="checkbox"/> Up to a maximum of _____% per annum fixed for _____years <small>(A higher rate may apply if the loan is in default. If there is a general increase in market interest rates, the rate in this Agreement may be correspondingly increased).</small>
Repayments (inc. any recurring fees):	Up to \$ _____ per month <input type="checkbox"/> Principal & Interest and/OR <input type="checkbox"/> Interest Only
Special Loan Features:	<input type="checkbox"/> Redraw Facility <input type="checkbox"/> Other <input type="checkbox"/> Interest Offset <input type="checkbox"/> Other <input type="checkbox"/> Internet Banking Access <input type="checkbox"/> Other <input type="checkbox"/> Extra Repayments
Duration of appointment:	The Broker's appointment under this Agreement will expire on _____ (This is the date by which finance is to be obtained)
Security Offered	
Security Details:	1 2

Our Panel Lenders	
<p>We have entered into an agreement with Choice Aggregation Services under which we are paid various upfront and ongoing commissions in respect of each Lender. Choice Aggregation Services are paid the amount specified in attached Schedule and we receive a portion of that amount.</p> <p>Subject to meeting their credit criteria, we are able to obtain credit for you from these Lenders. These lenders do not necessarily represent all the Lenders that offer credit of the nature you seek.</p>	
Fees & Commissions	
Fees payable by you:	<p>If you proceed with the loan, no fee is payable by you.</p> <p>If unconditional approval is obtained and you do not proceed with the loan, you will have to pay us the following fee: \$ _____</p> <p>Application Fees: Up to a maximum of \$ _____</p> <p>Valuation Fees: Up to a maximum of \$ _____</p>
Fees to be received by us other than from you:	<p>See attached Schedule setting out the various upfront commissions and trailing commissions to be paid by each lender. I am/we are entitled to receive up to _____ % of the upfront commission and up to _____ % of the ongoing commission.</p>
White Label Products (section for NSW residents only):	<p>In respect to "White Label" products offered in NSW I am/we are entitled to receive up to _____ % of the upfront commission paid to Choice Aggregation Services which will be _____ % of the loan amount, and up to _____ % of the ongoing commission paid to Choice Aggregation Services which will be _____ % of the balance owing by the borrower from time to time.</p>
Alternative Remuneration Disclosure	<p>If the loan sought by you is approved, I/we will also receive the following additional benefits:</p> <p>[state what sort of benefits the broker might receive such as tickets to sporting events, holiday offers or the provision of services, loyalty points etc. If no "soft" benefits are to be received then state "nil"].</p>
Referral Fee:	<p>A fee up to \$_____ may be paid to _____ for referring you to us.</p>
Broker Declaration:	<p>We confirm that:</p> <ul style="list-style-type: none"> • I/We are able to determine or influence certain conditions of the credit Contract (such as interest rates, fees) in respect to "White Label and Bluestone Mortgages" products only; • I/We and nobody else will receive any financial or other benefit or have any other interest or relationship which could reasonably be expected to influence our recommendation other than as disclosed in this agreement; and • I/We undertake to inform you if, after recommending a particular product and prior to you entering into a contract for that product, the commission payments differ from those described in this agreement.



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Privacy Disclosure Statement & Consent

We are collecting personal information about you to provide you with our brokering services. The information is required to allow us to assist you in preparing the loan application and locate an appropriate lender. If your information is not provided we may not be able to find an appropriate loan for you.

We may use your information to provide you with offers or information of other goods or services we or a third party may be able to provide you with, unless you tell us not to.

We may disclose your information to other organisations to fulfill the purposes identified (or purposes related to those purposes). The types of organisations we may disclose and collect your personal information include:

- Lenders;
- Mortgage insurers;
- Credit Reporting Agencies;
- Valuers; and
- Other organisations which assist us (such as printers, mailing houses, lawyers, debt collectors and accountants).

In addition, we may disclose your personal information to any other organisation that may wish to, or has acquired, an interest in your loan or in our business.

You can gain access to the information we hold about you by contacting us at the above address.

Consent by Borrower

By signing this Agreement, you have appointed me/us to negotiate a loan on your behalf in accordance with the terms and conditions of this Agreement.

You understand that I am/we are not licensed to provide financial advice, taxation advice or legal advice and I/we have advised you to obtain your own financial, taxation and legal advice regarding the suitability of any loan.

You understand that I am/we are entitled to be paid the fee set out in this Agreement by you if the loan negotiated is reasonably comparable to the loan parameters set out in this Agreement.

You confirm that you have been advised of the need for adequate personal and family insurance.

You acknowledge that some lenders do charge exit fees for loans that are discharged early, such details of which are contained in the lender's letter of offer.

You consent to being sent information, offers, news and other opportunities directly relevant to your finance requirements. (Delete if borrower does not wish to receive any information after loan settlement and/or borrowers personal information not to be maintained for marketing purposes or shared with any party whatsoever)

You acknowledge receipt of a Comparison Rate Schedule for the Lender from which the Broker will seek to obtain finance for you, if this is relevant to the loan sought.

Date: _____/_____/_____

Signed: _____ Borrower Signed: _____ Borrower

Signed: _____ Broker _____
For and on behalf of the Broker Name of individual signing for and on behalf of the Broke

LENDER COMMISSION SCHEDULE SUMMARY – AS AT 13/07/2007

LENDER/PRODUCT	UPFRONT INCOME	TRAILER INCOME	LENDER/PRODUCT	UPFRONT INCOME	TRAILER INCOME
RESIDENTIAL LENDING					
Adelaide Bank (SA Only)	0.77	0.275	NAB	0.66	Nil
AMP	0.77	0.22	Police & Nurses	0.77	0.275
ANZ	0.77	0.275	RAMS	0.77	0.275
AuSec/ D.J. Capital Solutions	1.1 (W.A. non-UCCC Loans only)	Nil	St George	0.77	0.275
Bank SA	0.77	0.33	Suncorp Metway	0.715	0.33
BankWest	0.77	0.3163	The Rock	0.77	0.275
BMC Mortgages - Interstar Loans	0.77 0.88	0.275 0.3025	Westpac/ Challenge/ BOM	0.77	0.275 0.22 (first option)
Citibank	0.77	0.275	Wide Bay Australia Ltd	0.77	0.275
CBA/Colonial	0.77	0.275	White Label" branded products (wholesale funding provided by GE Money) <i>Recommended Range</i>		
GE Personal Loans	2.75%		Choice Home Loans	0.00 – 1.54	0.00 – 0.66
GE Prime Lending	0.77	0.275	Three Oceans Home Loans	0.00 – 1.54	0.00 – 0.66
Heritage Building Society	0.715	0.275	Members "White Label" product	0.00 – 1.54	0.00 – 0.66
HomeLoans Limited - all purpose Saver	0.77 0.715	0.275 0.275			
HomeSide Lending	0.71 0.71	0.275 prior to 01/07/07 From 0.275 after			
The Home Loan Centre Australia (ING & Origin)	0.77	0.275			
ING	0.77	0.275			
IMB Ltd	0.66	0.275			
Keystart On-line Lodgment	0.66 0.77	0.22 0.22			
Macquarie Mortgages - Mortgage Saver Macquarie Mortgages - Select Products	0.77 0.77	0.33 0.275			
Maxis Loans	0.715	0.275			



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Note: (1) This is a summary only and is current as at the date of document. Please note that commission percentages paid by lenders may vary for certain products e.g. Line of Credit or Lo-Doc. Please

LENDER/PRODUCT	UPFRONT INCOME	TRAILER INCOME
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refer to the Lender Commission Guide for full product variations and other terms and conditions. (2) Income is expressed as a % of the loan amount inclusive of GST.



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HOME LOANS

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SPECIALISED LENDING

<u>BLUESTONE</u>		
Non-conforming Bronze Tier 1 (Clean Slate, Lite Blue & Business Easy)	1.32 0.66	Nil 0.33
Non-conforming Silver Tier 2 (Clean Slate, Lite Blue & Business Easy)	1.92 1.21	Nil 0.33
Non-conforming Gold Tier 3 (Clean Slate, Lite Blue & Business Easy)	2.47 (WA Max 2% Balance on anniversary) 1.76	Nil 0.33
Step Down Commission	0.55	Nil
Lo Doc	1.10 0.70	Nil 0.25
Equity Release: 100% Upfront (subject to 50% or more of approval drawn at settlement)	3.02	0.44
Equity Release: Upfront & Trail (Trail paid up to 10 years provided loan remains active)	1.1	0.22
Equity Release (WA only)	2.2	0.275 (first year only)
<u>GE MONEY</u>		
Level 1 Risk under 80% LVR	0.77	0.33
All other Loans	1.1	0.55
<u>LIBERTY</u>		
<u>Non-conforming</u>	1.54	0.55
<u>AAA</u>	1.1	0.33
<u>PEPPER</u>		
Non Conforming Product	1.1 1.92 (Commission capped maximum of \$15K)	0.55 Nil Nil
Equity Direct	1.1	0.275
Xpress Low Doc	0.77	
<u>THE VISION HOME LOAN COMPANY</u>		
Traditional Products	0.715	0.275
Standard Lo Doc Loans	0.77	0.275
Non Conforming (Interstar and Liberty)	0.77	0.33
Non Conforming Lo Doc Loans	0.77	0.33
Bluestone	0.121	Nil
Equity Tap	0.214	Nil

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