

**LENDER COMMISSION SCHEDULE<sup>(1)</sup> as at 07/07/2021 - RESIDENTIAL LENDING (inc GST)**

<b>LENDER/PRODUCT</b>	<b>UPFRONT FEE INCOME – MAXIMUM <sup>(2)</sup></b>	<b>TRAILER INCOME - MAXIMUM<sup>(3)</sup></b>
86 400	0.693%	0.165%
Adelaide Bank	\$400 or 0.77% (effective 17/1/2019)	0.165%
AMP	0.2475% to 0.66%	0.165% to 0.187%
ANZ	0.6875% - 0.715%	Year 1 – 3 0.165% Year 4+ 0.22%
Australian Financial	0.66%	0.165%
Austwide Bank Ltd	0.66%	0.2%
Bank First Formerly Vic Teachers	0.65%	0.15% - 0.25% p.a.
Bank of China	0.715%	0.165%
Bank of Melbourne	0.715%	0.165%
Bank of Queensland	0.715%	Year 1 – 3 0.165% Year 4 0.22% Year 5 onwards 0.242%
Bank SA	0.715%	0.165%
BankWest	0.715%	Year 1 – 3 0.165% Year 4 – Onwards 0.22%
Better Choice Home Loans Formerly Future Financial	0.77%	0.165%
Beyond Bank	0.715%	0.165%
Bluestone	0.77%	0.275%
ChoiceCustom	0.66% - 0.803%	0.165% - 0.22%
ChoiceLend	0.77%	0.165%
ChoiceExcel	0.66% includes GST	0.22% includes GST
Citibank	0.715%	0.165%
CBA	PLAN A Up to 0.715% PLAN B Up to 0.66% On new money up to \$3M. See Commission Guide	PLAN A Yr 1-3 0.165% Yr 4-5 0.22% PLAN B Yr 1 0.11% Yr 2 0.165% Yr 3 0.22% Yr 4-6 0.275%
Credit UnionSA	0.66%	0.22%
Emoney (Formerly Australian First Mortgage)	0.715% This is for the standard products – promotional products attracts a different commission structure.	0.165%
Firefighters Mutual Bank	0.66%	0.22%
Firstmac	0.66%	0.165%
Health Professionals Bank	0.66%	0.22%

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Heartland Seniors finance	1.00%	0.22%
Heritage Bank	0.715%	0.165% Yr 1 & 2 0.22% Yr 3 0.275% Yr 4 plus
Homestart	0.55% (on settlements from 1/4/2017) 0.44% (on settlements pre 1/4/2017)	0.165%
ING	0.575% - 0.795%	0.165% Yr 1,2,3 0.22% Yr 4
Judo	0.715%	0.165%
Keystart	0.55%	< 5 years 0.11%
La Trobe	0.55%	0.275%
<b>LIBERTY</b> - AAA - Non-AAA - Private  - Asset/Motor Finance	<80% LVR - .77% & >80% LVR - .66% 1.10% 1.10%  Asset/Motor Finance – Up to \$1,000 per settled loan	0.22% 0.22% 0.55%  Nil unless interest margin is applicable
Loan Avenue (SA Only) Option 1 (Discount Rate and Fee) Option 2 (Standard)	0.55% 0.77%	0.165% 0.275%
Loans Today	80% of Loans Today Administration Processing Fee: Loan Amount      Maximum APF \$0 - \$4999          \$385 \$5000 - \$9,999      \$550 \$10,000 plus          \$847	Nil
Macquarie	0.715%	Year 1-3 0.165% Year 4+ 0.22%
ME BANK	0.715%	0.165%
Mortgage Mart	0.66%	0.11% - 0.22%
My State (formerly The Rock)	0.715%	0.187%
NAB	0.715%	Year 1 - 0.165%, Year 2 -0.165%. Year 3 – 0.22%, Year 4 – 0.275% Year 5 – 0.33% Year 6 – 0.385%
Pepper Money	0.66% - 0.803%	0.165 - 0.22%
Phoenix-Circle Credit Union	0.605%	Year 1 – Nil Year 2+ - 0.22%
P&N Bank (WA Only)	LVR <80% - 0.715% LVR 81-95% - 0.55% LVR >95% - 0.00%	0.11% Year 1 0.165% Yr 2 0.22% Year 3 onwards
RedZed Red, Reward, Recharge & Refresh	0.77%	0.165%
Resimac Formerly Homeloans Ltd	0.715% (Min Loan size \$50K, Min Top Up \$40K)	0.165%
St George	0.715%	0.165%

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**LENDER COMMISSION SCHEDULE<sup>(1)</sup> as at 07/07/2021 - RESIDENTIAL LENDING (inc GST)**

LENDER/PRODUCT	UPFRONT FEE INCOME – MAXIMUM <sup>(2)</sup>	TRAILER INCOME - MAXIMUM <sup>(3)</sup>
Suncorp	0.715%	Year 1 – 0.165%, Year 2 &3 0.165% Year 4+ - 0.22% From 1/5/2017 AFB will be used to calculate trail
Teachers Mutual Bank	0.66%	0.22%
UniBank	0.66%	0.22%
Virgin Money	0.66%	0.22%
Westpac	0.715%	0.165%

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Lender Commission Schedule  
Rev 141 07/07/2021



**LENDER COMMISSION SCHEDULE<sup>(1)</sup> as at 07/07/2021 - COMMERCIAL LENDING (inc GST)**

LENDER/PRODUCT	UPFRONT FEE INCOME – MAXIMUM <sup>(2)</sup>	TRAILER INCOME - MAXIMUM <sup>(3)</sup>
<u>MERCHANT MORTGAGES PTY LTD</u>	0.55% of the first amount drawn of the settled loan.	0.275%
<u>NAB</u> Business Loans  Business Overdrafts  Debtor Finance	0.5005% of total limit (unless drawn progressively, then 0.55% of each draw down) - Max \$25,000  0.55% of half of the total limit - Max \$12,500  55% of the face value of first batch of debts (max \$10,000) and 15% retention of ongoing purchase charges.	0.20% Valued Broker 0.20% Premier Broker
<u>PARAMOUNT</u> Low Doc	0.55%	0.275%
<u>PEPPER MONEY</u>	0.66%	0.22%
<u>REDZED</u>	0.77% + Commercial Prime (Max \$3M) and Reset (Max \$1.5M)	0.165% + Commercial Prime and Reset
<u>SCOTPAC</u> FORMERLY SCOTTISH PACIFIC – BENCHMARK	\$500-\$4,000	0.55% - 1.10%
<u>ST GEORGE</u> \$0K to \$50K >\$50K<\$3M >\$3M	Nil Up to 0.55% of Facility limit Up to 50% of the Establishment Fee* * ( Subject to minimum establishment Fee as set by the bank or otherwise negotiated)	Nil Up to 0.25% Up to 0.25%
<u>SUNCORP</u>  Small Business <\$1M  Commercial >\$1M	0.715%  Pre Apr 1 <sup>st</sup> 2016 0.495% to 0.66%  50% of Establishment Fee	Year 1 - 3            0.165% Year 4 onwards    0.275%  Pre Apr 1 <sup>st</sup> 2016 Nil Year 1 0.22% Year 2 – 3 0.275% Year 4 onwards 0.275%
<u>WESTPAC</u>  Broker Introducer <\$3M >\$3M  Business Options Overdraft  Westpac Invoice Finance  Commercial Bills  Fixed Loans <\$500K	0.55% 50% of Establishment Fee  50% of Establishment Fee (Cap \$30,000)  0.50% of take up ledger (Cap \$20,000)  0.50% of Establishment Fee (regardless of dollar volume 50% of Establishment Fee (Residential secured)	0.25% 0.25%  Nil  15% of Invoice Acceptance Fee collected Nil  0.099%  all trail only payable for full Commercial Business, referrers do not receive trail

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**LENDER COMMISSION SCHEDULE<sup>(1)</sup> as at 07/07/2021 - SPECIALISED LENDING (inc GST)**

<b>LENDER/PRODUCT</b>	<b>UPFRONT FEE INCOME – MAXIMUM <sup>(2)</sup></b>	<b>TRAILER INCOME - MAXIMUM <sup>(3)</sup></b>
<u>ALI</u>	Please see commission guide	
<u>Allianz</u>	Please see commission guide	
<u>ANZ Asset Finance (Formerly Esanda)</u>	Negotiable up to 4.4%	Nil
<u>Commonwealth Bank – ASSET FINANCE (Formerly CBFC)</u>	Up to 4.4%	Nil
<u>Deposit Bonds Australia</u>	Online Applications 22.00% Direct Applications 13.75%	N/A
<u>Deposit Power</u>	<6 months 25.0% net of guarantee fee	Nil
<u>Judo</u>	3.30%	Nil
<u>Latitude Formerly GE Personal Loans</u>	2.25%	Nil
<u>Macquarie Leasing</u>	2.09%	Nil
<u>Pepper Asset Finance</u>	Depends on the interest rate, \$990 (Maximum) Origination Fee	Nil
<u>Pepper Personal</u>	1.98%	Nil
<u>Plenti (formerly RateSetter)</u>	Personal Loans - \$450.00 Motor Loans - \$330.00	\$100 – Subject to customer satisfaction criteria
<u>Westpac Equipment Finance</u>	Between 0 to 4.4%	Nil

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