



NATIONAL FINANCE BROKING AGREEMENT AND APPOINTMENT TO ACT

Congratulations on choosing an MFAA member to help you arrange your finance needs!

The MFAA (Mortgage and Finance Association of Australia) is Australia’s peak industry body for the mortgage and finance industry. Our aim is to provide the best possible service and ethical standards to Australians seeking finance.

This document is divided into four parts:

- Part 1 – Details of the loan you require.
- Part 2 – Your current employment details and a statement of your financial position.
- Part 3 – General information about our services and obligations to you.
- Part 4 – Privacy disclosure statement and consent.

After you have read this document carefully, sign it. We will keep one copy and give you a signed copy. Please fill out the information you provide us with in BLOCK LETTERS. (Black pen only)

Part 1 – Details of the loan you require

Information	Detail: (This page is to be filled out by the borrower/s)
Borrower/s full name(s):	
Borrower/s current residential address:	
Broker’s business name:	The Finance Group Parramatta
Broker’s full name:	
Broker’s trading address:	Level 7, 91 Phillip Street Parramatta NSW 2150
Principal’s full name/s: (If applicable) [THIS APPLIES IF YOU HAVE OR PLAN TO HAVE THE PROPERTY IN A COMPANY OR TRUST SETUP]	
Principal’s full address: (If applicable)	
Nature and range of services: [PLEASE TICK THE BOX TO ADVISE US ON WHICH SERVICE YOU BELIEVE WILL SUIT YOUR FINANCIAL NEEDS]	<p><input type="checkbox"/> ADVICE: We will help you choose a loan which is suitable for your purposes.</p> <p><input type="checkbox"/> CHOICE: We will provide you with information on a broad range of lenders and loans. Once you have chosen a loan that is suitable for you, we will help you obtain an approval.</p> <p><input type="checkbox"/> EXECUTION ONLY: You have already chosen a lender and a loan, and we will assist you to obtain an approval.</p>

Information	Detail: (This page is to be filled out by the borrower/s)
List of panel lenders:	<p>We source loans from a panel of lenders. Our current panel comprises of the lenders listed in the schedule on page 4, paragraph 5 of this document. Subject to meeting the lender's credit criteria, we are able to obtain credit for you from these lenders. These lenders do not necessarily represent all lenders who offer credit of the nature you seek.</p>
Loan required by you:	<p>Loan amount: \$ _____.</p> <p>Loan term: _____ Years</p> <p>Repayments (including any recurring fees): up to \$ _____ per month [OR FOR LINE OF CREDIT LOANS] interest only repayments are payable on the amount of the loan outstanding from time to time.</p> <p>Interest rate: Up to _____% per annum. A higher interest rate may apply if the loan is in default. If there is a general increase in market interest rates, the rate will be correspondingly increased.</p> <p>What special loan features are important to you? PLEASE CIRCLE FROM LIST BELOW:</p> <p>Redraw facility / internet banking / card access /telephone banking / other [Please specify]:</p>
How long will the loan approval process take?	<p>We expect to obtain a decision about your loan application within 7- 30 days of you signing this document and subject to you providing all necessary initial supporting documentation to fulfil the lenders requirements and further documents as required in a timely manner. Timely payment of our service fee below is also required to ensure we can give your deal the required priority which you require.</p> <p>PLEASE NOTE:</p> <p>Our appointment to act on your behalf, under this contract, will expire three months after the date of which this agreement or the loan application is signed (whichever is the latter).</p>

Fees that may be payable by you are located on the right:

[THE BOX MARKED WITH A TICK WILL NOTIFY YOU IF THERE ARE ANY COSTS WE MAY CHARGE THAT ARE SEPARATE FROM THE BANK]

1. Our standard upfront service fee is \$550 which is non-refundable and contributes to part of our upfront costs incurred by us assisting to arrange approval on your behalf. This fee is separate to any lenders fee's and charges []

Client Specific Needs / Wants

Information	Detail: (This page is to be filled out by the broker)		
How are we paid?	Lenders/funders pay commissions for arranging loans. The range of commissions is: <i>Upfront commission (payable on settlement):</i> <u>0.0</u> % to <u>1.0</u> % of the original loan amount. Typically they pay 0.4% to 0.65% <i>Trail commission (payable throughout the term of the loan):</i> <u>0.00</u> % per annum to <u>0.4</u> % per annum of the loan balance. Typically they pay 0.15% to 0.25% p.a <i>Other benefits/if any:</i> _____ If you would like to know where in this range the proposed lender (once selected) sits, please feel free to ask us at your earliest convenience.		
Commission's payable for the loan you have selected: [IF THE ACTUAL COMMISSION IS NOT KNOWN WHEN THIS FINANCE BROKER CONTRACT IS ENTERED, A SUBSEQUENT NOTICE, LOCATED WITHIN THE LOAN OFFER DOCUMENT, WILL BE GIVEN BY THE LENDER YOU CHOOSE TO BORROW FROM]	When is the commission paid? We are paid commission from the lender/funder at the end of the following month in which your loan has settled.	Commission is paid to: The Brokerage Pty Ltd	Our share of the total commission: We are paid a percentage of the total commission paid to our aggregator; The Brokerage Pty Ltd
* All commissions paid incl. GST	Shortly after the loan is made:	Between 0.0% and 1.0% upfront *	... 90% ... *
* All commissions paid incl. GST	Monthly:	Between 0.00% and 0.3% per annum **	... 90% ... per annum **
	* This is a percentage of the principal sum advanced on settlement. ** This is a percentage of the amount outstanding each month		
External parties sharing in the remuneration of this loan:	We are a member of The Brokerage Pty Ltd and The Finance Group Aus Pty Ltd. This group retains some of the commission and pays the balance to us. [IF A REFERRAL FEE IS PAID] We have paid or will pay a referral fee of \$ _____. This is payable to _____ as a thank you for referring you to us. * All referral fees include GST		
Amount required to repay existing loans and related transaction costs: (refinances only)	Payout figure approximately \$ _____. Costs approximately \$ _____. Total \$ _____		
Security to be provided by you:	A first/second mortgage by: (name of lender) _____ over property: _____. Guarantee by: _____. (IF APPLICABLE)		
You have told us you would like the finance to be available by:	Date: _____		

Part 2 – Your current employment details and a statement of your financial position

We are required to make “reasonable inquiries in relation to the needs, objectives, and financial circumstances of the borrower, including existing loans”, and to document that information in writing. That information may be recorded below.

Information	Detail: (Pages 4-16 are to be filled out by the borrower/s)	
Applicant 1	Applicant 2 (If applicable)	Applicant 3 (If applicable)
<p>Have you seen a broker before? YES/NO</p> <p>What is financially important to you in the short/long term? (Please tick box)</p> <p>Be debt free <input type="checkbox"/> renovations <input type="checkbox"/> repay mortgage faster <input type="checkbox"/> purchase an investment property <input type="checkbox"/> start your own business <input type="checkbox"/> financial independence <input type="checkbox"/> other</p>	<p>Have you seen a broker before? YES/NO</p> <p>What is financially important to you in the short/long term? (Please tick box)</p> <p>Be debt free <input type="checkbox"/> renovations <input type="checkbox"/> repay mortgage faster <input type="checkbox"/> purchase an investment property <input type="checkbox"/> start your own business <input type="checkbox"/> financial independence <input type="checkbox"/> other</p>	<p>Have you seen a broker before? YES/NO</p> <p>What is financially important to you in the short/long term? (Please tick box)</p> <p>Be debt free <input type="checkbox"/> renovations <input type="checkbox"/> repay mortgage faster <input type="checkbox"/> purchase an investment property <input type="checkbox"/> start your own business <input type="checkbox"/> financial independence <input type="checkbox"/> other</p>
<p>Surname:</p> <p>First Name/s:</p> <p>D.O.B:</p>	<p>Surname:</p> <p>First Name/s:</p> <p>D.O.B:</p>	<p>Surname:</p> <p>First Name/s:</p> <p>D.O.B:</p>
<p>Dependant/s: YES/NO</p> <p>Age/s:</p>	<p>Dependant/s: YES/NO</p> <p>Age/s:</p>	<p>Dependant/s: YES/NO</p> <p>Age/s:</p>
<p>Current address:</p> <p>Time at current address (Years/Months):</p> <p>Home phone: Mobile: Work: E-mail:</p>	<p>Current address:</p> <p>Time at current address (Years/Months):</p> <p>Home phone: Mobile: Work: E-mail:</p>	<p>Current address:</p> <p>Time at current address (Years/Months):</p> <p>Home phone: Mobile: Work: E-mail:</p>
<p>Current residential status: (Please circle)</p> <p>Owner / renting / living with parents / other</p>	<p>Current residential status: (Please circle)</p> <p>Owner / renting / living with parents / other</p>	<p>Current residential status: (Please circle)</p> <p>Owner / renting / living with parents / other</p>
<p>If renting, how much is the rent on a weekly basis:</p> <p>\$ _____.</p>	<p>If renting, how much is the rent on a weekly basis:</p> <p>\$ _____.</p>	<p>If renting, how much is the rent on a weekly basis:</p> <p>\$ _____.</p>
<p>Previous residential address: (Only applicable if you have been at current address for less than 2 years)</p> <p>Time at that address (Years/Months):</p>	<p>Previous residential address: (Only applicable if you have been at current address for less than 2 years)</p> <p>Time at that address (Years/Months):</p>	<p>Previous residential address: (Only applicable if you have been at current address for less than 2 years)</p> <p>Time at that address (Years/Months):</p>

Applicant 1	Applicant 2 (If applicable)	Applicant 3 (If applicable)
<p>Full name of nearest friend or relative not living with you:</p> <p>Current address:</p> <p>Home phone:</p>	<p>Full name of nearest friend or relative not living with you:</p> <p>Current address:</p> <p>Home phone:</p>	<p>Full name of nearest friend or relative not living with you:</p> <p>Current address:</p> <p>Home phone:</p>
<p>Category of applicant: (Please circle)</p> <p>First home buyer Subsequent home buyer Remortgaging Investor Borrowing an additional amount</p>	<p>Category of applicant: (Please circle)</p> <p>First home buyer Subsequent home buyer Remortgaging Investor Borrowing an additional amount</p>	<p>Category of applicant: (Please circle)</p> <p>First home buyer Subsequent home buyer Remortgaging Investor Borrowing an additional amount</p>
<p>If you are borrowing an additional amount:</p> <p>How much? \$ _____.</p> <p>What is it for?</p>	<p>If you are borrowing an additional amount:</p> <p>How much? \$ _____.</p> <p>What is it for?</p>	<p>If you are borrowing an additional amount:</p> <p>How much? \$ _____.</p> <p>What is it for?</p>
<p>Are there any foreseeable changes to your circumstances?</p> <p>YES/NO</p> <p>If so, what are they?</p>	<p>Are there any foreseeable changes to your circumstances?</p> <p>YES/NO</p> <p>If so, what are they?</p>	<p>Are there any foreseeable changes to your circumstances?</p> <p>YES/NO</p> <p>If so, what are they?</p>
<p>Employment status: (Please tick box)</p> <p>EMPLOYED <input type="checkbox"/> SELF-EMPLOYED <input type="checkbox"/> CONTRACT <input type="checkbox"/> UN-EMPLOYED <input type="checkbox"/> PENSIONER <input type="checkbox"/> OTHER: (Please specify)</p> <p>On what basis: (Please tick box)</p> <p>PERMANENT FULL-TIME <input type="checkbox"/> CASUAL <input type="checkbox"/> CONTRACTOR <input type="checkbox"/> PERMANENT PART-TIME <input type="checkbox"/> TEMPORARY <input type="checkbox"/> OTHER: (Please specify)</p> <p>How long have you been employed in your current job? (Years/Months)</p>	<p>Employment status: (Please tick box)</p> <p>EMPLOYED <input type="checkbox"/> SELF-EMPLOYED <input type="checkbox"/> CONTRACT <input type="checkbox"/> UN-EMPLOYED <input type="checkbox"/> PENSIONER <input type="checkbox"/> OTHER: (Please specify)</p> <p>On what basis: (Please tick box)</p> <p>PERMANENT FULL-TIME <input type="checkbox"/> CASUAL <input type="checkbox"/> CONTRACTOR <input type="checkbox"/> PERMANENT PART-TIME <input type="checkbox"/> TEMPORARY <input type="checkbox"/> OTHER: (Please specify)</p> <p>How long have you been employed in your current job? (Years/Months)</p>	<p>Employment status: (Please tick box)</p> <p>EMPLOYED <input type="checkbox"/> SELF-EMPLOYED <input type="checkbox"/> CONTRACT <input type="checkbox"/> UN-EMPLOYED <input type="checkbox"/> PENSIONER <input type="checkbox"/> OTHER: (Please specify)</p> <p>On what basis: (Please tick box)</p> <p>PERMANENT FULL-TIME <input type="checkbox"/> CASUAL <input type="checkbox"/> CONTRACTOR <input type="checkbox"/> PERMANENT PART-TIME <input type="checkbox"/> TEMPORARY <input type="checkbox"/> OTHER: (Please specify)</p> <p>How long have you been employed in your current job? (Years/Months)</p>
<p>Occupation/Job title:</p>	<p>Occupation/Job title:</p>	<p>Occupation/Job title:</p>

Applicant 1	Applicant 2 (If applicable)	Applicant 3 (If applicable)
<p>Employer details/Company name:</p> <p>Address:</p> <p>Phone: Fax: Mobile:</p> <p>Employer's name of 2nd job: (If applicable)</p>	<p>Employer details/Company name:</p> <p>Address:</p> <p>Phone: Fax: Mobile:</p> <p>Employer's name of 2nd job: (If applicable)</p>	<p>Employer details/Company name:</p> <p>Address:</p> <p>Phone: Fax: Mobile:</p> <p>Employer's name of 2nd job: (If applicable)</p>
<p>Basic Salary: (Gross annual income)</p> <p>\$ _____.</p> <p>Guaranteed additional p.a. (Overtime, bonus, etc)</p> <p>\$ _____.</p> <p>Details of any other income: (E.g. pensions, dividends, rent from investment properties, etc...)</p> <p>\$ _____.</p>	<p>Basic Salary: (Gross annual income)</p> <p>\$ _____.</p> <p>Guaranteed additional p.a. (Overtime, bonus, etc)</p> <p>\$ _____.</p> <p>Details of any other income: (E.g. pensions, dividends, rent from investment properties, etc...)</p> <p>\$ _____.</p>	<p>Basic Salary: (Gross annual income)</p> <p>\$ _____.</p> <p>Guaranteed additional p.a. (Overtime, bonus, etc)</p> <p>\$ _____.</p> <p>Details of any other income: (E.g. pensions, dividends, rent from investment properties, etc...)</p> <p>\$ _____.</p>
<p>If self-employed – How many years?</p> <p>Net profit last year</p> <p>\$ _____.</p> <p>Net profit previous year</p> <p>\$ _____.</p>	<p>If self-employed – How many years?</p> <p>Net profit last year</p> <p>\$ _____.</p> <p>Net profit previous year</p> <p>\$ _____.</p>	<p>If self-employed – How many years?</p> <p>Net profit last year</p> <p>\$ _____.</p> <p>Net profit previous year</p> <p>\$ _____.</p>
<p>If employed less than one year at your current job, where were you previously employed? Employer company name:</p> <p>Phone:</p> <p>Employment status: (Please tick box)</p> <p>EMPLOYED <input type="checkbox"/> SELF-EMPLOYED <input type="checkbox"/> CONTRACT <input type="checkbox"/> UN-EMPLOYED <input type="checkbox"/> PENSIONER <input type="checkbox"/> OTHER: (Please specify)</p> <p>On what basis: (Please tick box)</p> <p>PERMANENT FULL-TIME <input type="checkbox"/> CASUAL <input type="checkbox"/> CONTRACTOR <input type="checkbox"/> PERMANENT PART-TIME <input type="checkbox"/> TEMPORARY <input type="checkbox"/> OTHER: (Please specify)</p> <p>Time at previous employment: (Years/Months)</p>	<p>If employed less than one year at your current job, where were you previously employed? Employer company name:</p> <p>Phone:</p> <p>Employment status: (Please tick box)</p> <p>EMPLOYED <input type="checkbox"/> SELF-EMPLOYED <input type="checkbox"/> CONTRACT <input type="checkbox"/> UN-EMPLOYED <input type="checkbox"/> PENSIONER <input type="checkbox"/> OTHER: (Please specify)</p> <p>On what basis: (Please tick box)</p> <p>PERMANENT FULL-TIME <input type="checkbox"/> CASUAL <input type="checkbox"/> CONTRACTOR <input type="checkbox"/> PERMANENT PART-TIME <input type="checkbox"/> TEMPORARY <input type="checkbox"/> OTHER: (Please specify)</p> <p>Time at previous employment: (Years/Months)</p>	<p>If employed less than one year at your current job, where were you previously employed? Employer company name:</p> <p>Phone:</p> <p>Employment status: (Please tick box)</p> <p>EMPLOYED <input type="checkbox"/> SELF-EMPLOYED <input type="checkbox"/> CONTRACT <input type="checkbox"/> UN-EMPLOYED <input type="checkbox"/> PENSIONER <input type="checkbox"/> OTHER: (Please specify)</p> <p>On what basis: (Please tick box)</p> <p>PERMANENT FULL-TIME <input type="checkbox"/> CASUAL <input type="checkbox"/> CONTRACTOR <input type="checkbox"/> PERMANENT PART-TIME <input type="checkbox"/> TEMPORARY <input type="checkbox"/> OTHER: (Please specify)</p> <p>Time at previous employment: (Years/Months)</p>
<p>Expected retirement age:</p>	<p>Expected retirement age:</p>	<p>Expected retirement age:</p>

Applicant 1		Applicant 2 (If applicable)		Applicant 3 (If applicable)	
Assets/Liabilities Statement: Home mortgage: (If applicable) Address: Current interest rate: Estimated value: \$ _____. Amount owing: \$ _____.		Assets/Liabilities Statement: Home mortgage: (If applicable) Address: Current interest rate: Estimated value: \$ _____. Amount owing: \$ _____.		Assets/Liabilities Statement: Home mortgage: (If applicable) Address: Current interest rate: Estimated value: \$ _____. Amount owing: \$ _____.	
Investment property # 1: (If applicable) Address: Current interest rate: Estimated value: \$ _____. Amount owing: \$ _____.		Investment property # 1: (If applicable) Address: Current interest rate: Estimated value: \$ _____. Amount owing: \$ _____.		Investment property # 1: (If applicable) Address: Current interest rate: Estimated value: \$ _____. Amount owing: \$ _____.	
Investment property # 2: (If applicable) Address: Current interest rate: Estimated value: \$ _____. Amount owing: \$ _____.		Investment property # 2: (If applicable) Address: Current interest rate: Estimated value: \$ _____. Amount owing: \$ _____.		Investment property # 2: (If applicable) Address: Current interest rate: Estimated value: \$ _____. Amount owing: \$ _____.	
Investment property # 3: (If applicable) Address: Current interest rate: Estimated value: \$ _____. Amount owing: \$ _____.		Investment property # 3: (If applicable) Address: Current interest rate: Estimated value: \$ _____. Amount owing: \$ _____.		Investment property # 3: (If applicable) Address: Current interest rate: Estimated value: \$ _____. Amount owing: \$ _____.	
Total property value: \$ _____	Amount owing: \$ _____	Total property value: \$ _____	Amount owing: \$ _____	Total property value: \$ _____	Amount owing: \$ _____

Applicant 1		Applicant 2 (If applicable)		Applicant 3 (If applicable)	
Assets/Liabilities: (continued) Shares/managed funds: \$ _____.		Assets/Liabilities: (continued) Shares/managed funds: \$ _____.		Assets/Liabilities: (continued) Shares/managed funds: \$ _____.	
Cash: \$ _____.		Cash: \$ _____.		Cash: \$ _____.	
Life insurance: (If applicable) \$ _____.		Life insurance: (If applicable) \$ _____.		Life insurance: (If applicable) \$ _____.	
Superannuation: \$ _____.		Superannuation: \$ _____.		Superannuation: \$ _____.	
Car/s: (Model/type) Total value: \$ _____. Amount owing: \$ _____.		Car/s: (Model/type) Total value: \$ _____. Amount owing: \$ _____.		Car/s: (Model/type) Total value: \$ _____. Amount owing: \$ _____.	
Credit card type (1):	Monthly repayment: \$ _____.	Credit card type (1):	Monthly repayment: \$ _____.	Credit card type (1):	Monthly repayment: \$ _____.
Total Limit: \$ _____.	Amount owing: \$ _____.	Total Limit: \$ _____.	Amount owing: \$ _____.	Total Limit: \$ _____.	Amount owing: \$ _____.
Credit card type (2):	Monthly repayment: \$ _____.	Credit card type (2):	Monthly repayment: \$ _____.	Credit card type (2):	Monthly repayment: \$ _____.
Total Limit: \$ _____.	Amount owing: \$ _____.	Total Limit: \$ _____.	Amount owing: \$ _____.	Total Limit: \$ _____.	Amount owing: \$ _____.
Credit card type (3):	Monthly repayment: \$ _____.	Credit card type (3):	Monthly repayment: \$ _____.	Credit card type (3):	Monthly repayment: \$ _____.
Total Limit: \$ _____.	Amount owing: \$ _____.	Total Limit: \$ _____.	Amount owing: \$ _____.	Total Limit: \$ _____.	Amount owing: \$ _____.
Asset/Liabilities total value: \$ _____.	Amount owing: \$ _____.	Asset/Liabilities total value: \$ _____.	Amount owing: \$ _____.	Asset/Liabilities total value: \$ _____.	Amount owing: \$ _____.
* Include total property value from page above	* Include total property debt from page above	* Include total property value from page above	* Include total property debt from page above	* Include total property value from page above	* Include total property debt from page above

Applicant 1	Applicant 2 (If applicable)	Applicant 3 (If applicable)
<p>Are any of the above debts to be consolidated with the new mortgage?</p> <p>YES/NO</p> <p>If so, how much? \$ _____.</p>	<p>Are any of the above debts to be consolidated with the new mortgage?</p> <p>YES/NO</p> <p>If so, how much? \$ _____.</p>	<p>Are any of the above debts to be consolidated with the new mortgage?</p> <p>YES/NO</p> <p>If so, how much? \$ _____.</p>
<p>Upon your death will you receive any lump sums?</p> <p>YES/NO</p> <p>If so, how much? \$ _____.</p>	<p>Upon your death will you receive any lump sums?</p> <p>YES/NO</p> <p>If so, how much? \$ _____.</p>	<p>Upon your death will you receive any lump sums?</p> <p>YES/NO</p> <p>If so, how much? \$ _____.</p>
<p>In the event of serious illness or accident, will you still receive any regular income?</p> <p>YES/NO</p> <p>If so, how much? \$ _____. (Per Month)</p>	<p>In the event of serious illness or accident, will you still receive any regular income?</p> <p>YES/NO</p> <p>If so, how much? \$ _____. (Per Month)</p>	<p>In the event of serious illness or accident, will you still receive any regular income?</p> <p>YES/NO</p> <p>If so, how much? \$ _____. (Per Month)</p>
<p>Have you ever had a mortgage or a loan application refused?</p> <p>YES/NO</p> <p>If so, briefly explain the reason below:</p>	<p>Have you ever had a mortgage or a loan application refused?</p> <p>YES/NO</p> <p>If so, briefly explain the reason below:</p>	<p>Have you ever had a mortgage or a loan application refused?</p> <p>YES/NO</p> <p>If so, briefly explain the reason below:</p>
<p>Have you ever had a loan default registered against you?</p> <p>YES/NO</p>	<p>Have you ever had a loan default registered against you?</p> <p>YES/NO</p>	<p>Have you ever had a loan default registered against you?</p> <p>YES/NO</p>
<p>Have you ever been declared bankrupt or made arrangements with creditors?</p> <p>YES/NO</p>	<p>Have you ever been declared bankrupt or made arrangements with creditors?</p> <p>YES/NO</p>	<p>Have you ever been declared bankrupt or made arrangements with creditors?</p> <p>YES/NO</p>
<p>Have you ever failed to keep up your payments under any previous or current mortgage, rental or loan agreement?</p> <p>YES/NO</p> <p>If so, briefly explain the reason below:</p>	<p>Have you ever failed to keep up your payments under any previous or current mortgage, rental or loan agreement?</p> <p>YES/NO</p> <p>If so, briefly explain the reason below:</p>	<p>Have you ever failed to keep up your payments under any previous or current mortgage, rental or loan agreement?</p> <p>YES/NO</p> <p>If so, briefly explain the reason below:</p>

Applicant 1	Applicant 2 (If applicable)	Applicant 3 (If applicable)
<p>Are there any penalties or deferred establishment fees if you transfer or repay your existing mortgage now?</p> <p>YES/NO</p> <p>If so, how much? \$ _____.</p>	<p>Are there any penalties or deferred establishment fees if you transfer or repay your existing mortgage now?</p> <p>YES/NO</p> <p>If so, how much? \$ _____.</p>	<p>Are there any penalties or deferred establishment fees if you transfer or repay your existing mortgage now?</p> <p>YES/NO</p> <p>If so, how much? \$ _____.</p>
<p>Are you prepared to pay any penalties if you transfer or repay your existing mortgage?</p> <p>YES/NO</p>	<p>Are you prepared to pay any penalties if you transfer or repay your existing mortgage?</p> <p>YES/NO</p>	<p>Are you prepared to pay any penalties if you transfer or repay your existing mortgage?</p> <p>YES/NO</p>
<p>What are the monthly repayments for all your properties: (If applicable)</p> <p>Property 1. \$ _____. (Per Month)</p> <p>Property 2. \$ _____. (Per Month)</p> <p>Property 3. \$ _____. (Per Month)</p> <p>Property 4. \$ _____. (Per Month)</p>	<p>What are the monthly repayments for all your properties: (If applicable)</p> <p>Property 1. \$ _____. (Per Month)</p> <p>Property 2. \$ _____. (Per Month)</p> <p>Property 3. \$ _____. (Per Month)</p> <p>Property 4. \$ _____. (Per Month)</p>	<p>What are the monthly repayments for all your properties: (If applicable)</p> <p>Property 1. \$ _____. (Per Month)</p> <p>Property 2. \$ _____. (Per Month)</p> <p>Property 3. \$ _____. (Per Month)</p> <p>Property 4. \$ _____. (Per Month)</p>
<p>Interest rate type - existing: (Please tick box)</p> <p>1. VARIABLE RATE []</p> <p>2. DISCOUNT RATE / INTRO RATE []</p> <p>3. HONEYMOON RATE []</p> <p>4. FIXED RATE []</p> <p>If #2, #3 or #4 applies, when does the interest rate end?</p> <p>Expiry date: _____.</p>	<p>Interest rate type - existing: (Please tick box)</p> <p>1. VARIABLE RATE []</p> <p>2. DISCOUNT RATE / INTRO RATE []</p> <p>3. HONEYMOON RATE []</p> <p>4. FIXED RATE []</p> <p>If #2, #3 or #4 applies, when does the interest rate end?</p> <p>Expiry date: _____.</p>	<p>Interest rate type - existing: (Please tick box)</p> <p>1. VARIABLE RATE []</p> <p>2. DISCOUNT RATE / INTRO RATE []</p> <p>3. HONEYMOON RATE []</p> <p>4. FIXED RATE []</p> <p>If #2, #3 or #4 applies, when does the interest rate end?</p> <p>Expiry date: _____.</p>
<p>Do you have any plans to pay off some or the entire mortgage/s in the foreseeable future?</p> <p>YES/NO</p>	<p>Do you have any plans to pay off some or the entire mortgage/s in the foreseeable future?</p> <p>YES/NO</p>	<p>Do you have any plans to pay off some or the entire mortgage/s in the foreseeable future?</p> <p>YES/NO</p>
<p>Are you concerned about the possibility of future interest rate movements?</p> <p>YES/NO</p> <p>If so, why?</p>	<p>Are you concerned about the possibility of future interest rate movements?</p> <p>YES/NO</p> <p>If so, why?</p>	<p>Are you concerned about the possibility of future interest rate movements?</p> <p>YES/NO</p> <p>If so, why?</p>
<p>Is speed of getting this mortgage critical?</p> <p>YES/NO</p> <p>If so, why?</p>	<p>Is speed of getting this mortgage critical?</p> <p>YES/NO</p> <p>If so, why?</p>	<p>Is speed of getting this mortgage critical?</p> <p>YES/NO</p> <p>If so, why?</p>

Applicant 1	Applicant 2 (If applicable)	Applicant 3 (If applicable)
<p>Please tick the box below to indicate all addresses to be mortgaged:</p> <p>Property 1. (Home Mortgage) Please tick box if to be mortgaged: <input type="checkbox"/></p> <p>Property 2. (Investment) Please tick box if to be mortgaged: <input type="checkbox"/></p> <p>Property 3. (Investment) Please tick box if to be mortgaged: <input type="checkbox"/></p> <p>Property 4. (Investment) Please tick box if to be mortgaged: <input type="checkbox"/></p>	<p>Please tick the box below to indicate all addresses to be mortgaged:</p> <p>Property 1. (Home Mortgage) Please tick box if to be mortgaged: <input type="checkbox"/></p> <p>Property 2. (Investment) Please tick box if to be mortgaged: <input type="checkbox"/></p> <p>Property 3. (Investment) Please tick box if to be mortgaged: <input type="checkbox"/></p> <p>Property 4. (Investment) Please tick box if to be mortgaged: <input type="checkbox"/></p>	<p>Please tick the box below to indicate all addresses to be mortgaged:</p> <p>Property 1. (Home Mortgage) Please tick box if to be mortgaged: <input type="checkbox"/></p> <p>Property 2. (Investment) Please tick box if to be mortgaged: <input type="checkbox"/></p> <p>Property 3. (Investment) Please tick box if to be mortgaged: <input type="checkbox"/></p> <p>Property 4. (Investment) Please tick box if to be mortgaged: <input type="checkbox"/></p>
<p>Maximum price of the property being mortgaged or purchased: (If applicable)</p> <p>\$ _____.</p> <p>Estimated value: \$ _____.</p> <p>Estimated rent: \$ _____. (Per Week)</p>	<p>Maximum price of the property being mortgaged or purchased: (If applicable)</p> <p>\$ _____.</p> <p>Estimated value: \$ _____.</p> <p>Estimated rent: \$ _____. (Per Week)</p>	<p>Maximum price of the property being mortgaged or purchased: (If applicable)</p> <p>\$ _____.</p> <p>Estimated value: \$ _____.</p> <p>Estimated rent: \$ _____. (Per Week)</p>
<p>How much do you want to borrow?</p> <p>\$ _____.</p> <p>Over what term: _____ Years</p>	<p>How much do you want to borrow?</p> <p>\$ _____.</p> <p>Over what term: _____ Years</p>	<p>How much do you want to borrow?</p> <p>\$ _____.</p> <p>Over what term: _____ Years</p>
<p>Property Title: (Please tick box)</p> <p>TORRENS TITLE <input type="checkbox"/> COMPANY <input type="checkbox"/> STRATA <input type="checkbox"/> OLD <input type="checkbox"/> Other: (Please specify)</p>	<p>Property Title: (Please tick box)</p> <p>TORRENS TITLE <input type="checkbox"/> COMPANY <input type="checkbox"/> STRATA <input type="checkbox"/> OLD <input type="checkbox"/> Other: (Please specify)</p>	<p>Property Title: (Please tick box)</p> <p>TORRENS TITLE <input type="checkbox"/> COMPANY <input type="checkbox"/> STRATA <input type="checkbox"/> OLD <input type="checkbox"/> Other: (Please specify)</p>
<p>Property Type: (Please tick box)</p> <p>HOUSE <input type="checkbox"/> UNIT <input type="checkbox"/> DUPLEX <input type="checkbox"/> TOWNHOUSE <input type="checkbox"/> ACREAGE <input type="checkbox"/> LAND <input type="checkbox"/> Other: (Please specify)</p>	<p>Property Type: (Please tick box)</p> <p>HOUSE <input type="checkbox"/> UNIT <input type="checkbox"/> DUPLEX <input type="checkbox"/> TOWNHOUSE <input type="checkbox"/> ACREAGE <input type="checkbox"/> LAND <input type="checkbox"/> Other: (Please specify)</p>	<p>Property Type: (Please tick box)</p> <p>HOUSE <input type="checkbox"/> UNIT <input type="checkbox"/> DUPLEX <input type="checkbox"/> TOWNHOUSE <input type="checkbox"/> ACREAGE <input type="checkbox"/> LAND <input type="checkbox"/> Other: (Please specify)</p>
<p>What funds are available to assist in this transaction?</p> <p>Amount: \$ _____.</p> <p>Source:</p>	<p>What funds are available to assist in this transaction?</p> <p>Amount: \$ _____.</p> <p>Source:</p>	<p>What funds are available to assist in this transaction?</p> <p>Amount: \$ _____.</p> <p>Source:</p>
<p>Is your accountant/solicitor competent enough to assist in this transaction?</p> <p>YES/NO</p>	<p>Is your accountant/solicitor competent enough to assist in this transaction?</p> <p>YES/NO</p>	<p>Is your accountant/solicitor competent enough to assist in this transaction?</p> <p>YES/NO</p>
<p>Do you require the services of a Real Estate Agent?</p> <p>YES/NO</p>	<p>Do you require the services of a Real Estate Agent?</p> <p>YES/NO</p>	<p>Do you require the services of a Real Estate Agent?</p> <p>YES/NO</p>

Option 1	Option 2 (If applicable)	Option 3 (If applicable)
<p>Recommended Loan:</p> <p>Loan amount of the property being mortgaged or purchased: (If applicable) \$ _____.</p> <p>Loan term: _____ <u>Years</u></p> <p>Lender:</p> <p>Loan type: VARIABLE [] FIXED []</p> <p>Interest rate: _____ %</p> <p>Ongoing fees: _____ Monthly loan repayments: _____ (\$ _____ (Per Month) \$ _____ (Per Month))</p> <p>Total costs per month: \$ _____ (Per Month)</p>	<p>Recommended Loan:</p> <p>Loan amount of the property being mortgaged or purchased: (If applicable) \$ _____.</p> <p>Loan term: _____ <u>Years</u></p> <p>Lender:</p> <p>Loan type: VARIABLE [] FIXED []</p> <p>Interest rate: _____ %</p> <p>Ongoing fees: _____ Monthly loan repayments: _____ (\$ _____ (Per Month) \$ _____ (Per Month))</p> <p>Total costs per month: \$ _____ (Per Month)</p>	<p>Recommended Loan:</p> <p>Loan amount of the property being mortgaged or purchased: (If applicable) \$ _____.</p> <p>Loan term: _____ <u>Years</u></p> <p>Lender:</p> <p>Loan type: VARIABLE [] FIXED []</p> <p>Interest rate: _____ %</p> <p>Ongoing fees: _____ Monthly loan repayments: _____ (\$ _____ (Per Month) \$ _____ (Per Month))</p> <p>Total costs per month: \$ _____ (Per Month)</p>
<p>Estimated costs for loan/s:</p> <p>Application fee and/or lender's legal disbursements: \$ _____.</p> <p>Lender's mortgage insurance: \$ _____.</p> <p>Your legal fees and disbursements: \$ _____.</p> <p>Stamp duty on purchase contract: \$ _____.</p> <p>Mortgage stamp duty: \$ _____.</p> <p>Pest and/or building inspection: \$ _____.</p> <p>Interest rate lock fee: \$ _____.</p> <p>Deposit bond fee: \$ _____.</p> <p>Other: \$ _____.</p> <p>Total costs ** \$ _____.</p> <p>** Costs are approximate at time of calculation and may vary.</p>	<p>Estimated costs for loan/s:</p> <p>Application fee and/or lender's legal disbursements: \$ _____.</p> <p>Lender's mortgage insurance: \$ _____.</p> <p>Your legal fees and disbursements: \$ _____.</p> <p>Stamp duty on purchase contract: \$ _____.</p> <p>Mortgage stamp duty: \$ _____.</p> <p>Pest and/or building inspection: \$ _____.</p> <p>Interest rate lock fee: \$ _____.</p> <p>Deposit bond fee: \$ _____.</p> <p>Other: \$ _____.</p> <p>Total costs ** \$ _____.</p> <p>** Costs are approximate at time of calculation and may vary.</p>	<p>Estimated costs for loan/s:</p> <p>Application fee and/or lender's legal disbursements: \$ _____.</p> <p>Lender's mortgage insurance: \$ _____.</p> <p>Your legal fees and disbursements: \$ _____.</p> <p>Stamp duty on purchase contract: \$ _____.</p> <p>Mortgage stamp duty: \$ _____.</p> <p>Pest and/or building inspection: \$ _____.</p> <p>Interest rate lock fee: \$ _____.</p> <p>Deposit bond fee: \$ _____.</p> <p>Other: \$ _____.</p> <p>Total costs ** \$ _____.</p> <p>** Costs are approximate at time of calculation and may vary.</p>

Applicant 1	Applicant 2 (If applicable)	Applicant 3 (If applicable)
<p>Estimated funds provided for loan/s:</p> <p>Deposit: (If applicable)</p> <p>\$ _____.</p> <p>Equity from home/investment property: (If applicable)</p> <p>\$ _____.</p> <p>First home buyers grant (FHOG): (If applicable)</p> <p>\$ _____.</p> <p>Deposit gifted from relative/friend: (If applicable)</p> <p>\$ _____.</p> <p>Guarantor from relative/friend: (If applicable)</p> <p>\$ _____.</p> <p>Total funds provided for loan/s:</p> <p>\$ _____.</p>	<p>Approximate funds provided for loan/s:</p> <p>Deposit: (If applicable)</p> <p>\$ _____.</p> <p>Equity from home/investment property: (If applicable)</p> <p>\$ _____.</p> <p>First home buyers grant (FHOG): (If applicable)</p> <p>\$ _____.</p> <p>Deposit gifted from relative/friend: (If applicable)</p> <p>\$ _____.</p> <p>Guarantor from relative/friend: (If applicable)</p> <p>\$ _____.</p> <p>Total funds provided for loan/s:</p> <p>\$ _____.</p>	<p>Approximate funds provided for loan/s:</p> <p>Deposit: (If applicable)</p> <p>\$ _____.</p> <p>Equity from home/investment property: (If applicable)</p> <p>\$ _____.</p> <p>First home buyers grant (FHOG): (If applicable)</p> <p>\$ _____.</p> <p>Deposit gifted from relative/friend: (If applicable)</p> <p>\$ _____.</p> <p>Guarantor from relative/friend: (If applicable)</p> <p>\$ _____.</p> <p>Total funds provided for loan/s:</p> <p>\$ _____.</p>
<p>Summary of estimated costs for loan/s:</p> <p>\$ _____.</p> <p>Summary of estimated funds for loan/s:</p> <p>\$ _____.</p>	<p>Estimated costs for loan/s:</p> <p>\$ _____.</p> <p>Estimated funds provided for loan/s:</p> <p>\$ _____.</p>	<p>Estimated costs for loan/s:</p> <p>\$ _____.</p> <p>Estimated funds provided for loan/s:</p> <p>\$ _____.</p>
<p>Most people are investors and have well developed ideas about the 'things' they would like to do or buy. How confident are you that your current investment strategies will allow you to meet your future lifestyle goals? (Please circle)</p> <p>No idea / not sure / reasonably confident / confident / absolutely certain</p>	<p>Most people are investors and have well developed ideas about the 'things' they would like to do or buy. How confident are you that your current investment strategies will allow you to meet your future lifestyle goals? (Please circle)</p> <p>No idea / not sure / reasonably confident / confident / absolutely certain</p>	<p>Most people are investors and have well developed ideas about the 'things' they would like to do or buy. How confident are you that your current investment strategies will allow you to meet your future lifestyle goals? (Please circle)</p> <p>No idea / not sure / reasonably confident / confident / absolutely certain</p>
<p>Most people have wills in place, but speaking hypothetically, if you were to become disabled or die tomorrow, how sure are you that your estate would be paid to your dependents as tax effectively, and as simple as possible? (Please circle)</p> <p>No idea / not sure / reasonably confident / confident / absolutely certain</p>	<p>Most people have wills in place, but speaking hypothetically, if you were to become disabled or die tomorrow, how sure are you that your estate would be paid to your dependents as tax effectively, and as simple as possible? (Please circle)</p> <p>No idea / not sure / reasonably confident / confident / absolutely certain</p>	<p>Most people have wills in place, but speaking hypothetically, if you were to become disabled or die tomorrow, how sure are you that your estate would be paid to your dependents as tax effectively, and as simple as possible? (Please circle)</p> <p>No idea / not sure / reasonably confident / confident / absolutely certain</p>
<p>Most people have some form of superannuation and an expectation of what their retirement lifestyle will be like. That said; how confident are you that the retirement strategy you have in place will deliver the retirement lifestyle you expect? (Please circle)</p> <p>No idea / not sure / reasonably confident / confident / absolutely certain</p>	<p>Most people have some form of superannuation and an expectation of what their retirement lifestyle will be like. That said; how confident are you that the retirement strategy you have in place will deliver the retirement lifestyle you expect? (Please circle)</p> <p>No idea / not sure / reasonably confident / confident / absolutely certain</p>	<p>Most people have some form of superannuation and an expectation of what their retirement lifestyle will be like. That said; how confident are you that the retirement strategy you have in place will deliver the retirement lifestyle you expect? (Please circle)</p> <p>No idea / not sure / reasonably confident / confident / absolutely certain</p>

Item	Quick summary response (Where appropriate, tick box)
Borrower(s)' needs and objectives for this loan:	<p><input type="checkbox"/> Purchase property for \$ _____.</p> <p><input type="checkbox"/> Refinance debts as shown in the previous pages.</p> <p><input type="checkbox"/> Other (describe):</p>
Borrower/s financial circumstances:	<p><input type="checkbox"/> Broker has retained a copy of the loan application for setting out this information.</p> <p><input type="checkbox"/> Other (describe):</p>

Before you accept your loan offer, make sure you read the credit contract/loan agreement carefully to find full details of the loan. **Warning:** You should check the loan agreement/credit contract to ensure that the terms of the loan do not vary from what you require. If they do, please inform us immediately so we can assist you in making the necessary changes. We recommend you arrange for your advisors, including legal and accounting/taxation advisors to review the loan contract with you.

Complaints Resolution Scheme:

We are committed to providing clients with a fair and reasonable system for the handling of their complaints. If at any time you have any complaints in relation to the performance of a consultant, advice or privacy, please contact our complaints officer:

TFG Complaints Officer

C/- The Finance Group Parramatta
Level 7, 91 Phillip Street, North Sydney NSW 2150

Part 3 – General information about our services and obligations to you

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP THE REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED UPON IT

1. Before you accept your loan offer, make sure you read the credit contract/loan agreement carefully to find full details of the loan. **Warning:** You should check the loan agreement/credit contract to ensure that the terms of the loan do not vary from what you require. If they do, please inform us immediately so we can assist you in making the necessary changes.
2. Any complaints about a loan transaction or our services may be lodged by you with the Commissioner for Consumer Protection. Throughout Australia, you can refer the matter to a free dispute resolution scheme known as the Credit Ombudsmen Services Limited (COSL). For enquiries, please phone: **1300 78 08 08**.
3. We are obliged to act in your best interests and give you undivided loyalty, unaffected by any of our interests. However, we also represent lenders and have obligations to them, in particular not to provide any information we know is misleading or deceptive. We also have obligations under the law to report any fraud, forgery, or other illegal activities. By signing this agreement you confirm that you understand that we have these obligations to the lender and under the law. If you have any questions about our role, ask before you sign.
4. We are an independent finance broker and we have no direct or indirect interest in any other transaction which could affect the services we provide you.
5. We are required to ensure that the finance we arrange for you is appropriate for your stated needs. Accordingly, we will make reasonable enquiries in relation to your needs, objectives and financial circumstances. This document details these enquiries.

WARNING: THE PROPOSED LOAN ARRANGEMENTS WILL BE BASED ON THE PRODUCTS AVAILABLE FROM OUR PANEL OF LENDERS AND THE INFORMATION PROVIDED BY YOU. IF THE INFORMATION PROVIDED BY YOU IS INCOMPLETE OR INACCURATE, THEN BEFORE ENTERING THE LOAN, YOU SHOULD CONSIDER ITS APPROPRIATENESS, HAVING REGARD TO YOUR RELEVANT PERSONAL AND FINANCIAL CIRCUMSTANCES. AND IF NECESSARY, SEEK INDEPENDENT FINANCIAL ADVICE.

Schedule - Our panel of lenders include, but are not limited to;

AMP BANK	COMMONWEALTH BANK	WESTPAC
ANZ BANK	NATIONAL AUSTRALIA BANK	BANKWEST
AUSTRALIAN FIRST MORTGAGE	HOMESIDE LENDING	RAMS HOME LOANS
HOMELOANS LTD	ST GEORGE BANK	LATROBE
SUNCORP		

6. If you are refinancing a loan, and your commitments will be increased, you should seek independent financial advice to make sure that you are able to meet the increased commitments.
WARNING: YOUR REGULAR REPAYMENTS MAY NOT INCREASE, BUT THE TOTAL YOU HAVE TO PAY OFF THE MORTGAGE MAY INCREASE – FOR EXAMPLE; YOU MAY FIND YOURSELF HAVING TO MAKE REPAYMENTS OVER A LONGER PERIOD OF TIME.
7. We do not provide legal or financial advice unless specified in a separate contract. Accordingly, it is important you ensure you understand your legal obligations under the loan, and the financial consequences.
IF YOU HAVE ANY DOUBTS ABOUT THE LOAN DETAILS OR YOUR FINANCIAL CIRCUMSTANCES, YOU SHOULD OBTAIN INDEPENDENT LEGAL AND FINANCIAL ADVICE BEFORE YOU ENTER THIS LOAN CONTRACT.
8. We do not determine or recommend the conditions of the loan/credit contract (such as interest rates, lender's fees, mortgage stamp duty charges and/or the term of the loan).
9. 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.
10. We undertake to inform you if, after recommending a particular product and prior to you entering into a contract for that product:
 - (a) the commission payments differ from those described in this agreement.
 - (b) if we determine or recommend conditions of the credit contract, the effect of any such condition on the amount of commission we receive from our panel lenders/ funders;
 - (c) any other person will receive any benefit if that person could reasonably be expected to influence our recommendation; and
 - (d) any interests/relationships we have that could reasonably be expected to influence our recommendation.

Part 4 – Privacy disclosure statement and consent

DISCLAIMER:

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

We may disclose your information to other organisations to help us provide our services and arrange the loan. The types of organisations we may disclose your information to include lenders, mortgage insurers, other mortgage intermediaries, valuers, and other organisations which assist us (such as printers, mailing houses, lawyers, and accountants, financial planners, Solicitors, real estate agents).

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, including partners entities.

YOU CAN GAIN ACCESS TO THE INFORMATION WE HOLD ABOUT YOU BY CONTACTING US AT:

TFG Privacy Department

C/- The Finance Group – Parramatta
Level 7, 91 Phillip Street Parramatta, NSW 2150

I/We understand that the information and/or documentation supplied by The Finance Group Parramatta is provided as a guide only to assist me/us in considering various loan/finance products, which are available and that The Finance Group Parramatta cannot guarantee their accuracy.

Specific rates, fees and charges will be itemised in the Lender's Letter of Offer. This will either be sent directly to the borrower by the Lending Institution or to our office. We strongly recommend that you meet with us to assist you in reviewing the documentation and details prior to signing. Any discrepancies should be discussed with the Consultant or the Lending Institution.

I/we understand that the role of The Finance Group Parramatta is to advise on loan products and to progress the finance application until the relevant lending institution makes a decision. I/we also acknowledge and understand that The Finance Group Parramatta has advised me/us to seek all other advice independently from my/our solicitor and accountant prior to entering into any contract for either the sale of land or a finance/loan application.

I/we acknowledge and understand that whilst The Finance Group Parramatta will assist in arranging finance approval, the affordability of any borrowings can only be determined by the customers own knowledge of what they can repay.

I/We understand that the information provided in the broker contract does not constitute a loan agreement or any obligation to provide finance. **Finance approval is solely at the lender's discretion.**

From time to time the lender may include conditions not previously advised by your broker. These conditions, if included, would be detailed in the lender's Letter of Offer or Loan Contract. **Acceptance of the lender's Letter of Offer or Loan Contract would constitute acceptance of any conditions contained therein.**

FEE DISCLOSURE:

I/we acknowledge and understand that The Finance Group Parramatta is paid a fee by the lender at the settlement of our finance application. The fee varies according to the loan amount and the lender, however this financial benefit will be an upfront payment of between 0.3% and 1 % of the amount borrowed by you and an ongoing fee of between 0.0% and 0.5% per annum of the balance owing by you from time to time.

These percentages do not include GST. This amount is not payable by you. This fee will be disclosed in full, in writing by the Lender in the Loan Contract and we will inform you in writing of this fee when it becomes available. All Finance Consultants employed by The Finance Group Parramatta receive commission as their remuneration. The commission structure varies between lenders, loan products and consultants.

REFERRAL FEE:

A fee may be paid to the organization or person that referred you to us. This will be no more than 0.10% of the loan amount (including GST).

PRIVACY CLAUSE:

We value the personal information you give us and will take all reasonable precautions to prevent unauthorised access to that information.

We require strict privacy protection in our business relationships.

We will only collect information necessary to provide competitive products and services.

We will not give your personal information to any other organisation for their marketing purposes, other than our partner businesses and other "The Finance Group Parramatta Branches".

We will engage in ventures only with strategic partners that follow strict confidentiality requirements.

All personal identifiers such as Tax File Numbers are immediately removed from documents provided.

All personal information is securely destroyed if it is no longer required.

All personal information is kept securely on site.

Original copies of paperwork can be made available upon the client's request.

Unless you tell us not to, we may use your information to provide you with offers or information of other goods or services we or a third party can provide you with. Your information may be used internally by THE FINANCE GROUP PARRAMATTA and its associated companies for marketing purposes and for the provision of products and services, including annual reviews. If you are not happy for our organization to provide you with information and services from THE FINANCE GROUP PARRAMATTA and its associated companies, please circle NO and initial.

Applicant 1: NO Applicant 2: NO Applicant 3: NO

I/We agree that I/we have willingly engaged the broker to arrange the loan described above on my/our behalf.

I/We confirm that I/we have been provided a copy of the panel of lenders that The Finance Group Parramatta and associated companies are accredited with.

I/We confirm that I/we have received a copy of the Comparison Rate Schedule.

I/We agree that The Finance Group Parramatta may collect and use my/our personal information as specified above. By signing this document I/we agree to its terms. I/We are aware this forms a legal contract between myself/us and The Finance Group Parramatta.

If you have any questions, please ask before you sign.

We look forward to providing you with exceptional service.

I/We agree that this document is a true record of my/our discussions with the mortgage adviser and that this information is true to the best of my/our knowledge. I/We accept that this Finance Broker Agreement relates only to mortgage advice and is not a Finance Broker Agreement for investment advice regulated under the Financial Services Act.

I/WE CONFIRM THAT THE PERSONAL AND CONFIDENTIAL INFORMATION PROVIDED BY MYSELF/US CAN BE DISCLOSED BY THE CONSULTANT TO ARRANGE A MORTGAGE ON MY/OUR BEHALF AND THAT I/WE HAVE READ THIS COMPLETED FINANCE BROKING AGREEMENT AND APPOINTMENT TO ACT BEFORE SIGNING BELOW.

DO NOT SIGN THIS DECLARATION UNLESS YOU ARE ENTIRELY SATISFIED. IF YOU HAVE ANY QUESTIONS OR ARE NOT SATISFIED WITH ANY ASPECT, ASK YOUR SOLICITOR AND/OR FINANCIAL ADVISER FOR ASSISTANCE BEFORE SIGNING THIS FINANCE BROKING AGREEMENT AND/OR ANY OTHER MORTGAGE DOCUMENTS.

1ST APPLICANT SIGNATURE:

2ND APPLICANT SIGNATURE:

3RD APPLICANT SIGNATURE:

PRINT FULL NAME:

PRINT FULL NAME:

PRINT FULL NAME:

Date: ____/____/____

Date: ____/____/____

Date: ____/____/____

I CONFIRM THAT THE APPLICANT/S HAVE READ AND AGREED TO THE INFORMATION RECORDED, BEFORE SIGNING ABOVE. I HAVE PROVIDED THEM WITH A TRUE COPY OF THIS FINANCE BROKING AGREEMENT AND APPOINTMENT TO ACT.

CONSULTANT'S SIGNATURE:

CONSULTANT'S NAME:

Date: ____/____/____