

Current Lender Rates (inclusive of GST)

Please note that the information contained within this Schedule is a SUMMARY ONLY.
Please refer to the Lender Agreement for FULL conditions, exceptions, Clawback Policies and other Information.
*Lender may not offer the same commission on all products – please refer to Lender Agreement

Residential Lenders	Upfront (inclusive of GST)	Trail (inclusive of GST)
Adelaide Bank	0.77% of the settled Loan Amount Line of Credit 0.77% based on the drawdown amount or 75% of the limit whichever is greater	0.165% for deals that settled on or after the 1st of September 2008
ALI Group (Insurance)	33.0% of the annualised new business premium on Introduced Policies. Initial payment arises only after the 1st & 2nd monthly premiums have been paid. Calculated on monthly premium amount multiplied by 12.	12.1% of premiums received on Introduced Policies on and from month 2 of each Introduced Policy * Volume based trail commission: A predetermined percentage of premiums received on policies introduced by an Authorised Representative. The percentage is determined as follows: • The percentage rate is determined at each 1 July based on the total annualized premium of the in-force Insurance Products introduced by Authorised Representatives as at that date. The percentage rate will apply from that date until the following 30 June
Allianz/NAB (Insurance)	% is paid on the Base Premium Home – 11.55% Landlord – 11.55% Motor Classic – 4.125% Motor Prestige – 8.25% Caravan – 8.25%	N/A
AMP Ltd	0.66% upfront of the settled Loan Amount Affinity and Alliance Home loans upfront 0.33% Select Home loans 0.33% Amex Card: \$33 (on approval) LOC paid at 75% of Credit Amount Where the Business Originator's quarterly online Lodgement rate is equal to or above 75%, as calculated by AMP Banking, a Quarterly Online Lodgement Bonus of 0.05% on the credit will be payable. (Please note that for all settlements between 1 July 2009 and 30 September 2009, this bonus will be paid on all deals)	0.187% on loan balance For Affinity, Alliance & Select loans 0.165% on loan balance The Trailer Commission will not be payable for each Successful Introduction where: The credit at any time has been in arrears for 2 consecutive calendar months; or The Credit is no longer owned by the Business Originator; or The Credit has been repaid in full; or The total amount of all Trailer Commission payable to the Business Originator falls below \$100 per month for 3 consecutive months.
ANZ	0.55% Base Commission 0.0825% Volume Incentive 0% Conversion 0% Online Submission Also in addition to this based on the Total Loan / Aggregate Lending: < \$350k or LVR > 75% 0.00% \$350-\$500k & LVR < 75% 0.055% \$500-\$2m & LVR < 75% 0.11% > \$2m 0.00% *No upfront for Business Saver Loans. Upfront calculated on 75% of loan amount for Lines of Credit Where an existing facility is increased the \$350k and 75% LVR tests apply to the whole facility not just the increase. Provided the total facility is > \$350k & LVR is < 75% the higher upfront commission will be payable on new monies.	0.165% - Years 1 - 3: 0.22% - Year 4 onwards: *No trails for Business Saver Loans and over Drafts

ANZ (Personal Loans)	1.65% for \$0 to \$1,500,000 1.70% for \$1,500,001 to \$2,000,000 1.75% for \$2,000,001 or more Monthly funds under management. The above rates are all based on loan amount	N/A
Australian Financial Mortgage Group (AFMG)	0.66% paid on the following loans Alternative Balanced Fightback Pinnacle Prime Pinnacle Specialist Pinnacle Pro-Pack Right SMSF Loan 0.55% paid on the following loans Easy Alternative & Refresh & Easy Prime Lo Doc	0.165% paid on the following loans Alternative Balanced Easy Alternative & Refresh Fightback Pinnacle Prime Pinnacle Specialist Right SMSF Loan Easy Prime Lo Doc no trail paid Pinnacle Pro-Pack – no trail paid for 1st 12 months then 0.165% thereafter
Australian First Mortgage (AFM)	0.77% - Complete Option 0.715% - Flexible Option 0.715% - Secure Option NCS & Secure Option Std 0.715% - Platinum Option 0.55% - Alliance Program 0.649% - Pepper Prime	0.150% - Complete Option 0.150% - Flexible Option 0.150% - Secure Option NCS & Secure Option Std 0.150% - Platinum Option 0.275% - Alliance Program 0.150% - Pepper Prime
Auswide Bank Ltd	0.66% of settled loan amount	0.198% on loan balance
Bank of Melbourne	refer to st george	refer to st george
Bank SA	refer to st george	refer to st george
Bankwest	0.77% As of 1/1/2012 Bankwest will no longer pay a fee of \$150 plus GST for any refinanced loan prior to 01/02/07 whether or not a loan amount increases (i.e. switches). After 01/02/07 Bankwest will pay 0.5% only on increases and nil if there is no switch.	Year 1: Nil Year 2: 0.165% Year 3: 0.22% Year 4: 0.22% Year 5+: 0.275% * In addition, the Bank will pay as trail commission, a sum calculated and payable monthly in arrears on the outstanding balance of all Home Loans (but not Rate Tracker Home).
Bluestone	0.77% on initial principal sum 0.57% on variation by further advance	0.275% on eom balance
Citibank	0.715%	0.165%

CBA- Colonial (Commonwealth Bank)	<p>PLAN A 0.55% Base Rate 0.165% Quality Metrics</p> <p>PLAN B 0.495% Base Rate 0.165% Quality Metrics</p> <p>Upfront calculated on 0.536% of loan amount for Lines of Credit Bankcard, Visa, MasterCard: \$16.50 (on approval) State-All-In-One Account: \$55 (when opened) *Commonwealth Bank does not pay commission on loan amounts < \$50,000</p>	<p>PLAN A Year 1 0.165% Year 2 0.165% Year 3 0.165% Year 4 0.22% Year 5+ 0.22%</p> <p>PLAN B Year 1 0.165% Year 2 0.165% Year 3 0.22% Year 4 0.275% Year 5+ 0.275%</p>
CBA - Connect Referral Commission Program	<p>Loan Protection\$110.00Home Insurance\$38.50Life InsuranceUp to 17.5% of the first years premium for personal productsCar Insurance\$38.50Personal Loans*\$32.00Award Saver/Netbank Saver/Cash Investment Account (CIA)0.65% of average closing balance, capped to \$100Business Transaction Account\$55Business Online Saver0.65% of average closing balance, capped to \$100General Insurance: Home and Contents Insurance\$40Risk InsuranceUp to 17.5% of the first years premium for personal risk productsMargin LoansLoan Limit up to \$500,000 = \$150Loan Limit greater than \$500,000 = \$250Funds Under Management0.1% of the total amount investedTerm Deposits (Paid on new term deposit accounts only and on the basis of total customer term deposit balance, not individual term deposits)Minimum Term = 3 Months Deposit Amount \$50,000 - \$249,999 = \$50 Deposit Amount \$250,000 - \$999,999 = \$100 Deposit Amount \$1,000,000 plus = \$200</p>	
CBA - Equity Unlock For Seniors (EQFS) Commission Program	<p>Under \$20,000 – Nil\$20,000 - \$39,999 – Flat rate commission of \$55\$40,000 and over – Flat rate commission of \$1,100</p>	
Deposit Power/Vero (Deposit Bond)	<p>16.5% of the fee received - Long Term Guarantee 27.5% of the fee received - Short Term Guarantee</p>	
Heritage Bank Limited	<p>0.715%</p>	<p>0.165% First 2 years 0.22% 3rd year 0.275% 4th year and beyond</p>
Homestart	<p>0.44% of the value of loan Minimum Upfront Commission \$440 Maximum Upfront Commission \$2,200</p>	<p>0.165% per annum</p>
Homeloans Pty Ltd	<p>0.66%</p>	<p>0.165% Monipower, ProSmart,Ultra, Accelerate & FlexiChoice 0.11% Ultra Plus</p>

ING Direct	0.66%	0.165% Year 1 to 30.22% Year 4+For all news loans settling after 1 October 2008
Keystart	0.55% of the approved amount 0.55% on loan amount increase Effective 1/01/2015	0.11% of the outstanding loan balance 0.22% Tiered Trailer of the outstanding loan balance Effective 17/01/2013
La Trobe Home Loans	\$550 UpfrontStandard Full Doc Home Loans (1 - 7 on Matrix) orWhere the application fee paid by the borrower is 1.00% of loan amount where nominated at loan lodgement by correspondent the upfront commission will be 0.55% of the loan amountLite Doc Loans (8 - 11 on Matrix)Upfront 0.55% of loan amountRefer to Commercial Commission Matrix for Lite Doc Extra (Products 12 – 15) Commission RatesImportant Information:(Please contact Latrobe for clarification on any of the above information)Upfronts are paid to the Correspondent in arrears following month of settlement- For building loans with progress payments the fees referred to above are distributed to the Correspondent based on the full loan amount- No utilization (defined as the net loan balance after deducting deposit balances in Offset accounts) reductions based on drawings.- No Upfront Commission recoveries or No Commission CLAWBACKS- Additional Brokerage can be entered into between the Correspondent and the Borrower as described at clause 5.1 of the lender agreement and paid at settlement.	0.275% p.a. Trail inclusive in Borrower RateStandard Full Doc Home Loans (1 - 7 on Matrix)*Excess Trail – up to 0.22% p.a.Lite Doc Loans (8 - 11 on Matrix)Trail = 0.275% p.a. inclusive in Borrower Rate*Excess Trail – up to 0.44% p.a.* Excess trail option is no longer available since 10 March 2008
Liberty Financial	0.66% - Star AAA1.1% Starr Non-AAA1.1% Private0.55% *CareTurbo CommissionStar AAA – 0.88%Starr Non-AAA – 1.32%**Loyalty CommissionStar AAA – 0.165%Starr Non-AAA – 0.165%	0.22% Star AAA0.22% Starr Non-AAA0.55% Private
LifeBroker (Insurance)	50% of the upfront commission that LB receives from the relevant insurer	N/A
Loans Today (Personal)	Administration Processing Fee:Loan Amount Max APF \$200 for \$0-\$5000 \$350 for \$5001-\$10,000 \$500 for \$10,001-\$20,000 \$990 for \$20,001 & aboveGE Money 2.75% or \$1430 maximumGE's bonus is based on Loans Today's volumes and are payable to the brokerAdditional Bonus Per Month 0-5 loans per month = nil 6-10 = 0.275% 11-15 = 0.55% 16-20 = 0.825% 21-25 = 1.10% 26-50 = 1.275% 51-100 = 1.55% 101-200 = 1.825% 200+ = 2.20%Citibank Lenders Admin Processing Fee (Charged by broker to client and retained by broker)Loan Amount Max APF \$200 for \$0-\$5000 \$350 for \$5001-\$10,000 \$500 for \$10,001-\$20,000 \$990 for \$20,001 & aboveLoans today retain 20% of any fees paid to the broker	N/A

Macquarie Bank	0.715% UpfrontUpfront for LOC's are paid at 70% of the approved Credit Limit, or the amount drawn down, whichever is greater*** Variation Fee for New Product loan increases of \$40,000 or less is \$220*** Variation Fee for New Product loan increases of greater than \$40,000 is 0.66% on the balance of the increase**** The initial, Trailer & variation fees in respect of all existing products introduced under a prior agreement will continue to be paid in accordance with the Prior Agreement	0.165% Trail – Year 1-30.22% - Year 4 onwards** Trailer fee is no longer payable when the principal amount of the new product loan is below \$10,000**** The initial, Trailer & variation fees in respect of all existing products introduced under a prior agreement will continue to be paid in accordance with the Prior Agreement
ME Bank	0.66%	0.165%
Mortgage Mart	MMA Optimiser – full Doc, fixed & low doc0.66%MMA – Fee Free Loan 0.77%MMA Standard Loans, 95% Loan & Pro Packs 0.77%Red Loan Non Gen Savings & 100% Offset 0.55%NRAS Red Loan 0.66%Bank Buster – As ChargedMMA Optimiser PlusAs calculated from MatrixSolutions Plus 0.77%	MMA Optimiser – full Doc, fixed & low doc0.11%MMA – Fee Free Loan 0.11% MMA Standard Loans, 95% Loan & Pro Packs 0.275% Red Loan Non Gen Savings & 100% Offset 0.11%NRAS Red Loan 0.11%Bank Buster – Add to Rate if RequiredMMA Optimiser PlusAdd to Rate if RequiredSolutions Plus 0.165%
NAB (Referrer Program)	Referrer deals Rate 0.66% of settled loan amountBRF products Rate 0.55% of settled amountUpfront for Lines of Credit/Flexi Plus Mortgages are paid at 60% of the loan amountCommission may be payable on Refinances/increases (negotiation to be done at time of initial application)Commission will only be paid where the Total New Lending is at least \$50,000	NIL
NAB Broker	0.715% Commission Rate: Upfront is paid on 75% of the approved credit limit on Peak Performance Equity Mortgage Facility's No Commission is Payable on Bridging Loans Loans lodged from 01/01/12 Commission Rate: 0.715%	Effective 1 October 2014 Year 1 – 0.165% Year 2 – 0.165% Year 3 – 0.22% Year 4 – 0.275% Year 5+ – 0.33%
Newcastle Permanent Building Society	0.55% of the settled loan amount from the 1st of October 2008	0.18% on the outstanding loan balance for all loans that settled on or after the 1st of October 2008For loans prior to the 1st of October 2008: 0.302% per annum on the Average Daily Loan Balance where the Average Daily Loan Balance is less than \$100,000,000.000.33% per annum on the Average Daily Loan Balance where the Average Daily Loan Balance equals or exceed \$100,000,000.00
P&N Bank (Police & Nurses Credit Union)	0.77% LVR <80% 0.55% LVR 80-95% 0.44% LVR > 95% • If a broker writes a top up on a loan originally written by another broker or an internal consultant at PNCS, they will be paid an upfront on the top up amount only and will receive trail for the entire loan	0.11% Year 1 0.165% Year 2 0.22% Year 3+ • If it is a switch from one product to another with no increase in lending, then only the trail will be paid for the full debt

Pepper Home Loans	Pepper Prime product suite0.803% Upfront Non-Conforming product suite0.66% Upfront	Pepper Prime product suite0.165% Trail Non-Conforming product suite0.22% Trail
Phoenix Mortgage Management	0.605% of settled loan amount	Year 1 – Nil Year 2 – 0.22%
PLAN Lending	0.77% of settled loan amount PLAN Lending does not pay commission on loan amounts < \$20,000	0.165% on loan balance for the life of the loan
PLAN Loan Protect (Insurance)	44% Upfront on Annual Premium PaidStandard CommissionOrLevel CommissionStepped Premiums 15.84% year one & trail Level Premiums19.36% year one & trail	13.2% TrailStandard Commission
RBS / ABN AMRO	Reverse Mortgage: 1.1% Lump Sum 1.1% Monthly Income Option 0.55% Flexible Drawdown Accommodation Bond Loan and Investment Property Mortgage: \$1,500 flat rate	Reverse Mortgage: 0.275% Accommodation Bond Loan and Investment Property Mortgage: No Trail Commission Payable
Resi	0.66% on amount of credit or credit limitFlexiFix 40 – 0.55% on amount of credit or credit limitSmart Loan Option 0.66%	0.165% on the amount of loan outstandingTrail paid as aboveSmart Loan Option 0.165%
St George/Bank SA	0.715% Upfront Commission Rate	0.165% = Year 1+ (life of loan)
Suncorp Metway	0.715% Conversion hurdle removed Upfront on 75% of the limit for an asset/line of credit, regardless of how much the customer has drawn down	0.165% Year 1, 2 & 3 0.275% Year 4+ Variable & Fixed Rate
The Rock	0.88% provided Has an LVR = or < 80% & Qualifies for LMI with The Rock's insurance providers If these conditions are not met then below rate applies	0.22% Effective 03/11/08:
Westpac	0.715% of settled loan amount Standard upfront0.11% volume incentive – aggregator level0.055% conversion – aggregator levelEquity Access Loans will be paid on 0.75% of the approved limit	0.165% on loan balance for the life of the loan