

MY LOCAL BROKER

REMUNERATION SCHEDULE

(Residential Lending)

NOTE: All commission rates exclude GST unless otherwise stated

BANK	COMISSION DETAILS	TRAIL	CLAWBACKS																														
AMB (Australian Military Bank)	<p>Product a. AMB DHOAS Home Loans 0.45% (Incl. GST)</p> <p>Product b. AMB non- DHOAS Home Loans 0.66% (incl. GST)</p> <p>Home Loans Commission is only payable with respect to settled Loans made for home loans, residential investment, and residential construction. To be eligible for commission, the value of the settled loan must be equal to or greater than the respective amounts specified in the table below.</p> <table border="1"> <tr> <td>DHOAS Value</td> <td>DHOAS Fixed Rate Home Loans/DHOAS Rate Saver</td> <td>DHOAS Standard Variable</td> <td>DHOAS Construction</td> </tr> <tr> <td>\$250K</td> <td>\$150K</td> <td>\$50K</td> <td></td> </tr> </table> <table border="1"> <tr> <td>Variable Offset</td> <td>Value</td> <td>Home Equity Overdraft</td> <td>Construction</td> </tr> <tr> <td>\$50K</td> <td>\$250K</td> <td>\$50K</td> <td></td> </tr> </table> <table border="1"> <tr> <td>Fixed Rate H/L Rate Saver H/L</td> <td>Investment</td> <td>DHA Invest Fixed Invest Rate Saver Invest</td> </tr> <tr> <td>\$150K</td> <td>\$30K</td> <td>\$150K</td> </tr> </table>	DHOAS Value	DHOAS Fixed Rate Home Loans/DHOAS Rate Saver	DHOAS Standard Variable	DHOAS Construction	\$250K	\$150K	\$50K		Variable Offset	Value	Home Equity Overdraft	Construction	\$50K	\$250K	\$50K		Fixed Rate H/L Rate Saver H/L	Investment	DHA Invest Fixed Invest Rate Saver Invest	\$150K	\$30K	\$150K	<p>0.20% (incl. GST)</p> <p>0.22% (incl. GST)</p>	<p>100% Within 12 months</p> <p>50% within 13-24 months</p>								
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ADELAIDE BANK	0.70% Upfront Commission	0.15%	<p>100% 0-12 months</p> <p>50% 13-24 months</p>																														
ALLIANZ	<table border="1"> <thead> <tr> <th></th> <th>*New Business</th> <th>*Renewal</th> </tr> </thead> <tbody> <tr> <td>Motor</td> <td>5%</td> <td>5%</td> </tr> <tr> <td>Home</td> <td>14%</td> <td>14%</td> </tr> <tr> <td>Caravan and Trailer</td> <td>5%</td> <td>5%</td> </tr> <tr> <td>Landlords</td> <td>14%</td> <td>14%</td> </tr> <tr> <td>Business Pack</td> <td>10%</td> <td>10%</td> </tr> <tr> <td>Office Pack</td> <td>10%</td> <td>10%</td> </tr> <tr> <td>Trades Pack</td> <td>10%</td> <td>10%</td> </tr> <tr> <td>Commercial Motor</td> <td>10%</td> <td>10%</td> </tr> <tr> <td>Farm Pack</td> <td>10%</td> <td>10%</td> </tr> </tbody> </table> <p>*80% paid to Broker/Groups Example \$1000 Home Policy = \$1000 x 14% x 80% = \$112</p>		*New Business	*Renewal	Motor	5%	5%	Home	14%	14%	Caravan and Trailer	5%	5%	Landlords	14%	14%	Business Pack	10%	10%	Office Pack	10%	10%	Trades Pack	10%	10%	Commercial Motor	10%	10%	Farm Pack	10%	10%	Nil	Nil
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Commercial Motor	10%	10%																															
Farm Pack	10%	10%																															

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Residential Lending as at 18 October 2023

BANK	COMMISSION DETAILS	TRAIL	CLAWBACKS
AMP	<p>For all products excluding Affinity or Select Upfront commission is 0.60%.</p> <p>Affinity and Select products Upfront commission is 0.30%.</p> <p>AMP First Home Loan product (AMP Employees and Shareholders only) commission is Nil.</p> <p>Line of Credit is paid at 75% of limit of related above commission payment.</p> <p>Additional 0.05% paid quarterly if online lodgments exceed 75% at Aggregator level.</p>	<p>0.17% Trail</p> <p>0.15% Trail</p>	<p>100% Within 12 months</p> <p>50% 13-18 months</p>
ANZ	<p>Base Commission 0.6250%</p> <p>Loans LVR <= 80% receive an additional 0.025%</p> <p>Line of Credit 75% of approved limit.</p>	<p>0.15% Yrs 1,2& 3</p> <p>0.20% Yr 4+</p>	<p>100% - 0 -12 months</p> <p>50% - 12-15 months</p> <p>25% - 15 -18 months</p>
AUSSIE BONDS	<p>Up to and including a 6 month term \$100 + 27.5% of the Deposit Bond fee.</p> <p>Beyond 6 months \$100 + 24% of the Deposit Bond fee.</p>	Nil	Nil
AUSTRALIAN LIFE INSURANCE (ALI)	<p>Upfront 50% (Default rate to SFG) (Ancillary Product - 80% of commissions received by SFG)</p> <p>Alternate rate – Refer to ALI BDM - Nil Upfront</p>	<p>10% from month 13</p> <p>17.5%</p>	<p>100% 0-12 months</p> <p>60% 13 -24 months</p> <p>NIL</p>
AUSWIDE BANK LTD	Upfront 0.60% Line of Credit 80%	0.1818%	100% 0 -12 months
BANK AUSTRALIA	Upfront 0.60%	0.15%	Nil
BANK OF QUEENSLAND (BOQ)	Upfront 0.65%	<p>0.15% Yrs 1,2,3</p> <p>0.20% Yr 4</p> <p>0.218% Yr 5</p>	<p>100% - If Facility is repaid within the first 12 months of credit being provided under the Facility.</p> <p>50% - If Facility is repaid after 12 months but before 24 months of credit being provided under the Facility.</p> <p>Credit Facility: Not drawn in full after 12 months = 100% < 80% drawdown between 6-12 months = 50%</p>

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BANK	COMISSION DETAILS	TRAIL	CLAWBACKS
BANK OF SYDNEY	Home Loan, Investment Home Loan, SMSF Residential Investment Loan and Equity Maximiser (maximum commission \$13,000) Commission is only payable with respect to loans of \$100,000 & above, Upfront 0.65%.	0.20%	If loan is repaid within 12 months of settlement - 100% If loan is repaid within 18 months of settlement - 50%
BANKVIC	0.715% (inc GST)	0.165% (inc GST)	If loan is repaid within 12mths of settlement - 100% If loan is repaid within 12-24mths of settlement- 50%
BANKWEST	Upfront 0.65% (Includes all Bankwest home loan products and Line of Credit)	0.15% Yr 1 0.15% Yr 2 0.15% Yr 3 0.20% Yr 4 0.20% Yr 5 +	- If paid out in 18 months - Deduct amount equal to commission paid less 'X' where <u>'X' = months a/c has run</u> 18 - x Commission Paid
BETTER CHOICE	Upfront 0.70% The following products attract a special commission structure of 0.60% upfront: Variable Home Loan –F180D -<80% (Owner Occupied) – P&I Variable Home Loan –F180D -<80% (Investment) – P&I Variable Home Loan –F180D -<80% (Owner Occupied) – IO Fixed Rate Home Loan – F1802D – 2 year – 0% - 80% (Investment) – IO Fixed Rate Home Loan – F1803D – 3 year – 0% - 80% (Investment) – IO Variable Home Loan – F190D -<90% (Owner Occupied) – P&I	0.15% 0.10%	100% of upfront commission if the loan is repaid in full in first 12 months. 50% of upfront commission if the loan is repaid in full within 13 to 18 months.
BETTER MORTGAGE MANAGEMENT	Premium Standards - 0.60% Premium Expat – 0.50% Premium NZ Borrows 0.50%	0.15% 0.10% 0.10%	Clawbacks are subject to specific f In most cases 100% if the loan is repaid in full in the first 12 months and percentage based over the following 2 years.under.

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BANK	COMISSION DETAILS	TRAIL	CLAWBACKS
BEYOND BANK AUSTRALIA	Upfront 0.65% - Pinnacle Product Range, Total Home Loan Package Product Range, Bridging Product Range and SMSF Product Range.	0.15% pa	100% of upfront commission if the loan is repaid in full in first 12 months. 50% of upfront commission if the loan is repaid in full within 13 to 18 months. In this context, repayment includes switching to another Product.
BLUEBAY HOME LOANS	<p>"Adelaide Bank" Home Loans - Upfront 0.65% <i>("Adelaide Bank" Line of Credit Loans commission paid using 75% of the Approved Limit or the actual amount drawn at settlement, whichever is the greater)</i></p> <p>"Adelaide Bank" Bonus Saver Home Loan "Adelaide Bank" SmartSuite Commercial - Upfront 0.50%</p> <p>Classic Home Loans – Upfront 0.60% <i>(Except Non-Resident, SMSF & Saver "Classic" HL's)</i></p> <p>"Resimac" Home Loans - Upfront 0.60% "Resimac" Specialist Lending Home Loans - Upfront 0.70% "Resimac" Horizon Home Loans</p> <p>"Altitude" Home Loans – Upfront 0.60%</p>	<p>0.15%</p> <p>0.10% Nil</p> <p>0.15% 0.10%</p> <p>0.15% 0.15% 0.10%</p> <p>0.15%</p>	100% within first 12 months of settlement
BLUESTONE MORTGAGES	Upfront 0.65%	0.15%	100% 0 - 12 months 50% 12-18 months
CBA	Upfront 0.65%	Years 1, 2 & 3 0.15%	100% 0-12 months
	<p>> \$50,000 line of credit = 75% of 0.50% on the 'New Money' credit limit</p> <p>(Note: No trail or upfront payable on All Home Loan & Line of Credit under \$50k)</p>	Years 4, 5+ 0.20%	50% 12-18 months
DEPOSIT BOND AUSTRALIA (DBA)	<p>Online Applications – 20.00% - Handling fee \$110* Direct Applications – 12.50% - Handling Fee \$250*</p> <p>*Additional handling fees can be charged by the broker up to the amounts outlined above</p>	Nil	Nil

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DEPOSIT POWER	20% of the STDPG (Short Term Deposit Power Guarantee) Fees received by Deposit Power for each STDPG arranged by the Agent. STDPG Term 0 - 6 months 15% of the LTDPG (Long Term Deposit Power Guarantee) Fees received by Deposit Power for each LTDPG arranged by the Agent. LTDPG Term 6 – 48 months For the avoidance of doubt, Deposit Power will only pay Commission in respect of STDPG & LTDPG after it has received those fees.				Nil	Nil
FIRSTMAC	Upfront 0.60%				0.15%	100% 0-12 months 50% 13-18 months
GREAT SOUTHERN BANK	Upfront 0.65%				0.15%	100% 1-13 months 50% 14 to 18 months
HEARTLAND SENIORS FINANCE	Reverse Mortgage 0.88% of drawn portion 0.44% of undrawn portion *Post Settlement – 0.44% per draw OR Upfront 1.00% of drawn portion *Post Settlement – 1.00% per draw Aged Care Option 1.00% of drawn portion *Post Settlement – 1.00% per draw				0.22% 0.44% per draw 0.00% 0.00%	100% 0-12 months
HERITAGE BANK	Upfront 0.65%				0.15% first 2years 0.20% 3rd year 0.25% 4th year & beyond	100% 0-12 months 50% 12-18 months
IMB	Upfront 0.60% (min. \$10,000 & max. \$1,000,000)				0.15%	50% 0-12 months
ING DIRECT	LVR	>80%	<80% and >60%	<60%	0.15% Years 1, 2 & 3; 0.20% Year 4+	100% on loans closed within first 12 months 50% on loans closed within months 13 to 18. Clawback upfront commissions on loans that enter 60 days arrears within 6 months of settlement)
	Base Upfront	.525%	.625%	.725%		
	Application Type	Flat Upfront Commission Rate				
	Loan Increase	.65%				

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KEYSTART HOME LOANS (WA ONLY)	0.50% of loan amount 0.65% (Platinum accredited)	0.10% 0.10%	100% Within 12mth (If construction then 12 months from 1st drawdown)																								
LA TROBE	Standard Full Doc Home Loans \$500.00 for discounted Application Fee Upfront 0.50% of loan amount for all other Full Doc Home Loans Express (Lite Doc) Loans 0.50% of loan amount	0.20%	NIL on all Products																								
LIBERTY	<table border="1"> <thead> <tr> <th>Risk Grade</th> <th>AAA</th> <th>Non- AAA</th> <th>Private</th> </tr> </thead> <tbody> <tr> <td>LVR</td> <td>≤80%</td> <td>>80%</td> <td>-</td> </tr> <tr> <td>Upfront</td> <td>0.70%</td> <td>0.60%</td> <td>1.00%</td> </tr> <tr> <td>Commiss ion</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Trailing Commission</td> <td>0.20%</td> <td>0.20%</td> <td>0.50%</td> </tr> <tr> <td>Loyalty Commission</td> <td>0.150%</td> <td>1.50%</td> <td>-</td> </tr> </tbody> </table> <p>* *Loyalty Commission is paid when an existing borrower with a Star Product accepts a reduction to their current interest rate and this process is managed by Liberty direct with the customer and not the Sub-Introducer or Introducer</p>	Risk Grade	AAA	Non- AAA	Private	LVR	≤80%	>80%	-	Upfront	0.70%	0.60%	1.00%	Commiss ion				Trailing Commission	0.20%	0.20%	0.50%	Loyalty Commission	0.150%	1.50%	-	<u>Star Product</u> AAA: 0.20% Non – AAA: 0.20%	0 -6 months 100% 7-12 months 75% 13-18 months 50% 19-24 months 25%
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LVR	≤80%	>80%	-																								
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MACQUARIE	Upfront 0.65% 70% Line of Credit	0.15%	0-12 months 100% 12-18 months 50%																								
MACQUARIE INSURANCE PRODUCTS	12% Upfront premium	12% on each renewal date	Cancellation or reduced policy amount																								
ME BANK	Basic Home Loan Upfront 0.65% Flexible Home Loan Upfront 0.65%	0.15% 0.15% 0.15%	0 - 12 months 100% 13–18 months 50%																								
MKM Capital	0.90% Upfront - Land, Specialist or Recovery Product 0.63% Upfront – Clear or Near Product	Nil 0.18%	Nil Nil																								
MORTGAGE EZY	Upfront 0.75% Ezy Economiser Upfront 0.60%	0.20% Nil	0 – 12 months 100% 12 – 18 months 50%																								

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BANK	COMISSION DETAILS	TRAIL	CLAWBACKS																		
MOVE BANK	Home Loan 0.625% Investment Loan 0.625%	0.15% 0.15%	0 – 12 months 100% 12 – 18 months 50% 18 – 24 months 25%																		
MOVINGHUB	<p>*Sale, after cancellation period complete, 30 days **Per qualified lead 80% paid to Broker/Groups Example \$70 Gas Utility = \$70 x 80% = \$56</p> <table border="1"> <tr> <td>Electricity</td> <td>\$80 *</td> </tr> <tr> <td>Gas</td> <td>\$70 *</td> </tr> <tr> <td>Broadband</td> <td>\$60 *</td> </tr> <tr> <td>Foxtel</td> <td>\$40 *</td> </tr> <tr> <td>General Cleaning</td> <td>\$5 **</td> </tr> <tr> <td>Locksmiths</td> <td>\$5 **</td> </tr> <tr> <td>Gardening</td> <td>\$5 **</td> </tr> <tr> <td>Exit Cleaning</td> <td>\$5 **</td> </tr> <tr> <td>Maintenance</td> <td>\$5 **</td> </tr> </table>	Electricity	\$80 *	Gas	\$70 *	Broadband	\$60 *	Foxtel	\$40 *	General Cleaning	\$5 **	Locksmiths	\$5 **	Gardening	\$5 **	Exit Cleaning	\$5 **	Maintenance	\$5 **	Nil	Nil
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MYCONNECT	<p>*80% paid to Broker/Groups Example \$50 Gas Utility = \$50 x 80% = \$40</p>	Nil	Nil																		
MY STATE	<p>Mortgage Loans <=80% LVR & >80% LVR: Upfront 0.65% Bridging Loans: Trail Only Trail is only paid on: Balances less Offset balance</p>	0.17% 0.17%	100% 0-12 months 50% 12-18 months																		
NAB	<p>0.65% of Upfront. (Excl. Flexiplus Mortgage/Portfolio facility) Flexiplus/Portfolio facility - 0.50% of 60% approved limit (paid account established) Now pay on existing clients where loans/ increases are \$20K or greater 75% for a NAB Line of Credit Facility</p>	0.15% Yrs 1& 2 0.20% Yr 3 0.25% Yr 4 0.30% Yr 5 +	100% Within 12 months 50% 12 to 24 months																		
ORDE FINANCIAL	<p>Option "70" 0.70%</p> <p>Option "50" 0.50%</p>	0.15% 0.25%	NIL																		
PARAMOUNT MORTGAGES	<p>Lo Doc 80% = 0.50-0.60% Upfront Residential Credit Impaired = 0.60% Upfront Private 1st & 2nd Mortgage = 0.50-1.00% Upfront</p>	Nil-0.10% 0.20% Nil	100% Within 6months																		

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BANK	COMMISSION DETAILS	TRAIL	CLAWBACKS
PEPPER MONEY	Prime - Upfront 0.65%	0.15%	100% 0 – 12 months 50% 13 – 18 months
	Non-Conforming – Upfront 0.60%	0.20%	100% 0 – 6 months 50% 7 – 12 months
P&N BANK (WA Only)	<u>Upfront Commissions:</u> LVR < 95% = 0.650% LVR > 95% = 0.00% Loan Amount > \$50,000	0.15%	Up to 100% clawback within 12 months and at banks discretion Up to 13mths 50% Up to 14mths 46% Up to 15mths 42% Up to 16mths 38% Up to 17mths 34% Up to 18mths 30% Up to 19mths 26% Up to 20mths 22% Up to 21mths 18% Up to 22mths 14% Up to 23mths 10% Up to 24mths 6%
QUDOS BANK	Upfront 0.65%	0.15%	100% 0 months up to & including 12 months. 50% 13 months up to & including 18 months
RACQ (QLD Only)	One-off 0.65% calculated 2 weeks post funding date	0.15%	100% in the first 12 months 50% in the second 12 months
ST GEORGE/BANK SA (SA)/BANK OF MELBOURNE (VIC)	Upfront 0.65% Line of Credit = (75% Loan Amount x 0.50%)	Year 1 & Subsequent years (life of loan) = 0.15% p.a. Loans more than 2 months in arrears will have no trail paid. Trail calculated on net of offset.	100% of upfront commission if loan is discharged in the first 12 months. 50% of upfront commission if the loan is discharged after 12 months and up to 24 months.
SUNCORP	Base 0.65% Line of Credit 75% of limit applied for Small Business: Upfront 0.65% < \$1million	Years 1, 2 & 3 0.15% Year 4+ 0.25% Year 1-0.15% Years 2&3 – 0.15% Years 4 + - 0.25%	100% within 12 months. 50% 12-18 months 100 Up to 12 months. 0% 13 months onwards
TEACHERS MUTUAL BANK/FIREFIGHTERS/ UNI BANK	Upfront 0.60%	0.20%	100% within 12 months 50% 12-18 months.
UBANK (FORMALLY 86400)	0.63% Upfront Commission	0.15%	100% 0-12 months 50% 12-24 months

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VICTORIAN MORTGAGE GROUP	Upfront 0.60%	0.25%	75% 0-12 months 50% 13-24 months
VIRGIN MONEY AUSTRALIA	Upfront 0.60% +GST	0.20%	100% 0-12 months 50% 12-24 months 80% of facility not drawn down between 6-12months 50%
WESTPAC	Upfront 0.65% <u>EAL COMMISSION STRUCTURE</u> > \$50,000 = 75% of approved limit. Please Note: No Commission Paid if Application in Company Name	.15% (Refer details) 0.15% Trail on all other products >30 days in arrears no trail	100% <12 months 50% > 12 months but less than 24 months after settlement 0 -6 months = 100% paid down > 50% <6 months = 100%
WLTH	Upfront 0.66%	0.165%	0-12 months = 100% 12-24 months = 50%

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