

# MY LOCAL BROKER

## REMUNERATION SCHEDULE

(Commercial Lending)

NOTE: All commission rates exclude GST unless otherwise stated

BANK	COMMISSION DETAILS			TRAIL	CLAWBACKS	
AAA MONEY	0.5% from application to be paid to the broker.			1.5%	0-12 months 100% 12-24 months 50% 80% not drawn between 6-12 months - 50% Not drawn down in full after 12 months – 100%	
ADELAIDE BANK Inclusive of GST	TIER/PRODUCT	UPFRONT		TRAIL		
	<\$3M	0.605%		0.275%		
	>\$3M	50% Establishment Fee		0.275%		
	Business Overdraft	As per above tier		N/A		
	Invoice Finance & Trade Finance	0.50% of Facility Limit		N/A		
	Equipment Finance	Up to 3.3%*		N/A		
	<p>*For a rate greater than 3.3%, this is to be negotiated with Lender The appropriate commission tier is determined based on the Aggregate Facility Limit of the customers Commercial Finance Application for Commercial Term Loans and Overdraft facilities. There is no commission payable where the total business deal size is &lt;\$1,000,000.</p>					
	FACILITY	UPFRONT		TRAIL		
	Business Flexi Loan – Term Loan	Yes		Yes		
	Overdraft	Yes		No		
	Trade Finance	Yes		No		
	Equipment Finance	Yes		No		
Bank Guarantee	No		No			
Temporary Overdraft	No		No			
Business/Consumer Credit Card	No		No			
Personal Loans	No		No			
ALLIANZ	<b>Insurance</b>	<b>New Business</b>	<b>Renewal</b>	Nil	Nil	
	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%			
<p>*80% paid to Broker/Groups Example \$1000 Home Policy = \$1000 x 14% x 80% = \$112</p>						

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Commercial Lending as at 2 October 2023

BANK	COMMISSION DETAILS	TRAIL	CLAWBACKS
ANZ	<p>0.50% Upfront paid on Eligible Business Products (<b>\$50K min</b>)</p> <p><b>Spot and Refer:</b> Upfront commission 0.454% (No Trail) – Capped at \$20,000</p> <p><b>Premium Partner:</b> Upfront commission 0.545% An additional 0.05% payable on the Eligible debt products when the customer purchases 5 or more products with ANZ. <b>Greater than \$2.5 mil = 50% of the loan approval fee Commission/trail not paid on Overdrafts</b> Commission paid on increase amount only for existing clients.</p>	<p>0.136% (on amounts up to \$10m)</p> <p>NIL</p> <p>0.272%</p>	<p>Upfront + Trail 100% 0 – 12 months 50% 12 – 18 months</p>
BANK OF QUEENSLAND	<p>Commercial/Business Loan Advance &lt;\$3,000,000 0.55% Minimum Loan Amount \$1,000,000.</p> <p>Commercial/Business Loan Advance &gt;\$3,000,000 60% of the loan establishment fee. (Minimum Loan Amount \$3,000,000)</p> <p>Property Development Referral Fee: up to 60% of the loan establishment fee</p>	<p>0.25% of the outstanding loan balance.</p> <p>0.25% of the outstanding loan balance.</p>	<p>Completion day to the last day of the 6th month after completion 100% of referral fees. 1st day of the 7th month after completion to the last day of the 12th month after the completion day 50% of referral fees.</p>
BANK OF SYDNEY	<p>Business Overdraft, Business Loan, Commercial Loan &amp; SMSF Commercial Investment Loan – Loans of \$100,00 &amp; above – Upfront 0.50% Upfront Commission: 50% of the loan application fee collected by us on individual loan applications above \$10,000,000.</p> <p>Commercial Construction and Development Loans – Loans of \$100,00 &amp; above – Upfront 0.50% Upfront Commission: 50% of the loan application fee collected by us on individual loan applications above \$10,000,000.</p>	<p>0.227%</p> <p>NIL</p>	<p>If loan is repaid within 12 months of settlement 100%</p> <p>If loan is repaid within 18 months of settlement 50%</p>
CBA	<p>Loans under \$150,000 – No Upfront or Trail Commission. \$150,000 to \$3 million 0.50% of approved Facility limit.</p> <p>&gt;\$3 million – to \$10 million 55% of establishment fee received by the Bank with a min. of \$15,000 unless otherwise agreed.</p> <p>&gt;\$10 million not greater than 55% of establishment fee received by the Bank. (Upfronts are paid in full on initial drawdown)</p>	<p>NIL</p> <p>0.25%</p> <p>Negotiable to max limit of 0.25%</p> <p>Negotiable to max limit of 0.25%. (Trail calculated on the daily outstanding balance not limit and payable monthly in arrears)</p>	<p>Within 12 months– 100% 12-18 months – 50%</p>
IMB	Upfront 0.60%	0.15%	50% 0-12 months

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Commercial Lending as at 2 October 2023

BANK	COMMISSION DETAILS	TRAIL	CLAWBACKS
ING DIRECT	<p style="text-align: center;">Loan Amount</p> <p>&lt; 3 million      0.55%</p> <p>&gt; 3 million      An amount of up to 50% of the Establishment Fee (paid to ING by the debtor under the loan), which is to be determined by ING in respect of each Loan (in discussion with the Intermediary) prior to ING's formal approval of the loan.</p>	0.20%	<p>100% on loans closed within first 12 months</p> <p>50% on loans closed within months 13 to 18.</p> <p>(Clawback upfront commissions on loans that enter 60 days arrears within 6 months of settlement)</p>
JUDO BANK	<p><b>BUSINESS LOAN &amp; LINE OF CREDIT:</b>  Foundation Partner Broker* – Upfront 0.545%  Foundation Partner Referrer - Upfront 0.545%  Referral Partner – Upfront 0.545%</p> <p><b>EQUIPMENT LOAN &amp; FINANCE LEASE (AF):</b>  Foundation Partner Broker* – Upfront 3.0%  Foundation Partner Referrer - Upfront 1.36%  Referral Partner – Upfront 1.36%</p> <p><b>HOME LOAN (HL):</b>  Foundation Partner Broker* – Upfront 0.065% (max)  Foundation Partner Referrer - Upfront 0.065%</p> <p>*Not all Foundation Partner brokers are accredited for home loan (i.e. AF brokers and/or direct accreditation whereby brokers don't have their own ACL &amp; PI)</p> <p>Other points to note:</p> <ul style="list-style-type: none"> <li>No commission is payable for Bank Guarantee product</li> <li>Asset Finance upfront is capped commission at 3.0%, with broker able to reduce rate by discounting their commission on a needs basis.</li> <li>Commissions above are applicable to transactions up to \$5m. Any transactions over \$5m are subject to negotiation. Note: the Standard Commission Variation Request form must be used for all negotiated commissions for transactions &lt;\$5m.</li> </ul>	<p>0.273%</p> <p>Nil</p> <p>Nil</p> <p>Nil</p> <p>Nil</p> <p>Nil</p> <p>0.15%</p> <p>Trail commission will not accrue or be paid for loans in arrears for 30 days+</p>	Nil (unless a fraud has been committed)
LA TROBE	Upfront 0.50%	0.25%	
LIBERTY	Upfront 0.75%	0.35%	Nil
MACQUARIE BANK	<p>Commercial Loan – Upfront 0.50%</p> <p>Consumer Loan – Front 0.65%</p>	<p>Max 0.30% (Negotiable)</p> <p>0.15%</p>	<p>100% 0-6 months</p> <p>75% 6-12 months</p> <p>50% 12-18 months</p> <p>100% 0-12 months</p> <p>50% 12-18months</p>
MEDFIN AUSTRALIA	<p>Business Loan Products – Upfront 0.50%</p> <p>Line of Credit Facility – Upfront 0.25%</p> <p>Draw Down Facility – No Upfront</p> <p>Asset Finance – Maximum upfront 3%</p>	<p>0.18%</p> <p>0.18%</p> <p>0.18%</p> <p>Nil</p>	<p>0-12 months 100%</p> <p>12-18 months 50%</p>

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Commercial Lending as at 2 October 2023

BANK	COMMISSION DETAILS	TRAIL	CLAWBACKS
MKM CAPITAL	0.90% upfront - Land, Specialist or Recovery Product  0.63% upfront – Clear or Near Product	Nil 0.18%	Nil Nil
NAB	These arrangements are only available to NAB Commercial <u>approved</u> brokers.  Commercial Lending inclusive of Term Loans & Overdrafts >\$50k <ul style="list-style-type: none"> <li>- Upfront Commission</li> <li>Term Loans 0.50%</li> <li>Overdraft Facilities 0.50% (50% of approved limit)</li> <li>Upfront max \$27.5k for loans &gt;\$5M (for loans &gt;\$5m negotiated)</li> </ul> <u>NAB TRADE FINANCE PRODUCTS:</u> NAB Invoice Finance Facility & NAB Debtor Finance Facility – Upfront 0.454% NAB Trade Refinance Facility – Upfront 0.454% NAB Standby Letter of Credit Facility – Upfront 0.454% NAB Import Transaction – Upfront Nil NAB Export Transaction – Upfront Nil	Valued Broker 0.1818% of the average monthly debit balance. Premier Broker 0.1818% of the average monthly debit balance.  0.225% Nil 0.1818% 0.1818%	
OAK CAPITAL	0.5% of the loan amount  <u>Premium</u> - Fixed introducer fee of 1.5% of the approved loan amount  <u>Accelerate</u> – Fixed introducer fee of 2% of the approved loan amount	0.15% of the outstanding Loan Balance  Nil  Nil	Nil
ORDE FINANCIAL	“70” – 0.70%  “50” – 0.50%	0.15%  0.25%	Nil
PARAMOUNT MORTGAGES	Lo-Doc Commercial = 0.50-0.60% Upfront Lo-Doc Rural = 0.50-0.60% Upfront Private 1 <sup>st</sup> & 2 <sup>nd</sup> Mortgage = 0.50 -1.00% Upfront	Nil-0.20% Nil Nil	Within 6 months – 100%
PEPPER MONEY	Commercial Real Estate (CRE) – Upfront 0.60%	0.20%	0-12 months 100% 13-18 months 50 %
PRIME CAPITAL	Upfront commission: <ul style="list-style-type: none"> <li>• Settlements &lt;\$10M pa – 0.8% + Refer Note 1</li> <li>• Settlements &gt; \$10M pa – 0.8% + Refer Note 1</li> </ul> Note 1: The Introducer may charge an upfront commission to the Applicant which will be deducted from the loan amount and paid at settlement	N/A 0.20% pa (incl GST)	

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PROSPA	<p>Commission is based on the new loan funds or additional capital disbursed to the customer.</p> <p>New Customer = 3.63% Repeat Customer = 1.80%*</p> <p>*Repeat customer commission will only be paid if, while the Agreement remains in operation, partner refers a minimum ongoing quarterly volume of \$250,000 in new settled loans.</p>	Nil	Nil												
SHIFT	<p>Flexible Business Loan – Initial Commission 100% of Establishment Fee, up to 4% of the loan amount</p> <p>Flexible Business Loan – Redraw Commission 50% of the Establishment Fee (Establishment Fee on redraw or subsequent loan must be the same percentage of the drawdown amount as the initial loan)</p> <p>Trade Finance Line of Credit Load disclosed broker fee of up to \$1,500 &amp; 0.75% per drawdown</p> <p>Equipment Finance Loans Load up to 8%</p>	Nil	Nil												
ST GEORGE/BOM/ BANK SA	<table border="1"> <thead> <tr> <th>Aggregated Customer Limit</th> <th>0 - \$50,000</th> <th>\$50,000 - \$3,000,000</th> <th>\$3,000,000 +</th> </tr> </thead> <tbody> <tr> <td>Upfront Commissions</td> <td>NIL</td> <td>0.50%</td> <td>50% Est. Fee</td> </tr> <tr> <td>Trail Commissions</td> <td>NIL</td> <td colspan="2">Up to 0.227%</td> </tr> </tbody> </table> <p>SPOT REFER UPFRONTS AS ABOVE – NO TRAIL</p> <p>ADDITIONAL PROVISIONS RELATING TO UPFRONT COMMISSIONS</p> <p>(a) The following Commercial Finance Facilities are not included in the aggregate facility limit of a Customer’s Commercial Finance Facilities referred to us by you.</p> <p>(i) Invoice Discounting or Invoice Discounting Plus facilities; and</p> <p>(ii) Commercial Finance Facilities with a facility limit of more than \$20,000,000 which are provided for property development and investment purposes.</p> <p>(b) The Upfront Commission payable on each Invoice Discounting or Invoice Discounting Plus Commercial Finance Facilities is up to 100% of the standard service fee for that facility.</p> <p>(c) Unless otherwise agreed with us, no Upfront Commission is payable on Commercial Finance Facilities with a facility limit or more than \$20,000,000 which are provided for property development and investment purposes</p>	Aggregated Customer Limit	0 - \$50,000	\$50,000 - \$3,000,000	\$3,000,000 +	Upfront Commissions	NIL	0.50%	50% Est. Fee	Trail Commissions	NIL	Up to 0.227%		<p>Refer Commission Details</p> <p>N/A</p>	0 – 12 months 100%
Aggregated Customer Limit	0 - \$50,000	\$50,000 - \$3,000,000	\$3,000,000 +												
Upfront Commissions	NIL	0.50%	50% Est. Fee												
Trail Commissions	NIL	Up to 0.227%													

BANK	COMMISSION DETAILS	TRAIL	CLAWBACKS
SUNCORP	<p><u>Small Business Upfront</u> 0.65%</p> <p><u>Business Banking Facilities</u> } 50% of collected Facility Establishment Fee</p> <p><u>Trade Finance Facilities</u></p> <p><u>Equipment Finance Facilities</u>} Up to 4% of Facility Amount at Suncorp Broker Carded Rate.</p> <p><u>Debtor Finance Facilities</u> 50% of collected Facility Establishment Fee, or 50% of the collected Take-on Management Fee.</p>	<p><u>Year 1</u> 0.15%</p> <p><u>Years 2 &amp; 3</u> 0.15%</p> <p><u>Years 4 &amp; onwards</u> 0.25%</p> <p>Up to 0.25%</p> <p>Nil</p> <p>Up to 0.25%</p> <p>Up to 0.25%</p>	<p>100% Up to 12 months.</p> <p>0% 13 months onwards</p>
THINKTANK	<p>Maximum Upfront 1.00% of loan amount incorporated into the establishment fee</p>	<p>Max. 0.50% of upfront loan amount</p>	<p>Nil</p>
WESTPAC	<p>≤ \$3m = Upfront 0.50%</p> <p>&gt; \$3m = 50% Establishment Fee</p> <p>Business Options Overdraft = 50% of Establishment Fee (Cap \$30,000)</p> <p>Westpac Invoice Finance = Upfront 0.454% of take-up ledger (Cap \$20,000).</p> <p><u>Refer to conditions below:</u></p> <ol style="list-style-type: none"> <li>All commissions are exclusive of GST.</li> <li>The Business products that commissions can be paid on are restricted to the following; Business Overdrafts, Business Loans, Commercial Bills, Bank Bill Business Loan, Westpac Business One Loan and Westpac Invoice Finance.</li> <li>The commissions apply except for the listed products below: <ul style="list-style-type: none"> <li>(a) Upfront commission for Commercial Bills and Westpac Business One Loans ≤ \$3m is 50% of e/fee.</li> <li>(b) Business Loans – Fixed &lt; \$500k (secured by residential property) upfront is 50% of e/fee and 0.09% trail.</li> </ul> </li> <li>Commission Caps: An upfront cap on term lending and commercial bills is the lower of 0.50% of exposure of \$45,000.</li> <li>No caps on trail commissions apply.</li> <li>The appropriate commission tier is determined based on the total size.</li> <li>There is no commission payable where the total deal size is &lt; \$50,000.</li> <li>Bankers are able to negotiate non standard commissions for transactions greater than \$3m.</li> </ol> <p><b>Members Please Note: Westpac Commercial Referrer Agreement is also available. Please contact Specialist Finance Group for further details.</b></p>	<p>0.227% excluding - 3(b)</p> <p>- Invoice Finance</p> <p>- Business o/drafts</p> <p>- Any facility credit limit &lt; \$50,000</p> <p>Not Applicable</p> <p>15% of Invoice Acceptance Fee collected</p>	<p>Within 6 mths – 100%</p> <p>6 -12 mths – 75%</p> <p>12 – 18 mths – 50%</p>

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