

MY LOCAL BROKER

REMUNERATION SCHEDULE (Chattel Finance & Personal Lending)

NOTE: All commission rates exclude GST unless stated

BANK	COMMISSION DETAILS	TRAIL	CLAWBACKS		
ALLIANZ		NIL	NIL		
	Insurance			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%		
	*80% paid to Broker/Groups Example \$1000 Home Policy = \$1000 x 14% x 80% = \$112				
AMB (Australian Military Bank)	Brokers may charge a mandate fee not exceeding \$900 with respect to settle personal loans and car loans great than \$4000				
AMFIN	50% of the value of the finance income making up a settled transaction	NIL	100% 0-12 months		
FIRSTMAC	Upfront Commission - 1.80%	NIL	100% 0-6 months 50% 6-12 months		
HONEY INSURANCE		NIL	Clawback is pro-rata based number of days usage		
	Insurance Product Type			New Business	Renewal
	Home & Contents Policy			\$300	\$0
	Landlord Only			\$150	\$0
	Home Only & Contents Only	\$150 each	\$0		

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Chattel Finance & Personal Lending as at 28 November 2023

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BANK	COMMISSION DETAILS	TRAIL	CLAWBACKS																				
NOW Finance	<ul style="list-style-type: none"> Minimum 2% to a maximum of 2.2% Plus below brokerage can be charged: 	NIL																					
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Amount of Credit</th> <th style="width: 50%;">Base Broker Fee (Max)</th> </tr> </thead> <tbody> <tr> <td>\$5,000 - \$7,999</td> <td>\$550</td> </tr> <tr> <td>\$8,000 - \$9,999</td> <td>\$880</td> </tr> <tr> <td>\$10,000 - \$19,999</td> <td>\$990</td> </tr> <tr> <td>\$20,000 - \$50,000</td> <td>\$1,650</td> </tr> <tr> <td>\$50,000 +</td> <td>\$1,990</td> </tr> </tbody> </table>			Amount of Credit	Base Broker Fee (Max)	\$5,000 - \$7,999	\$550	\$8,000 - \$9,999	\$880	\$10,000 - \$19,999	\$990	\$20,000 - \$50,000	\$1,650	\$50,000 +	\$1,990								
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PEPPER ASSET		NIL	100% within 6 months 50% with 6-12 months																				
Personal Loans - 1.80% Chattel Finance Consumer: <ul style="list-style-type: none"> Commissions on customer rates listed provide commissions of approx. 5%. Origination fee up to \$990 can be charged. Caravan																							
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Personal loans <ul style="list-style-type: none"> Origination Fees: Maximum – must not exceed highest of <ol style="list-style-type: none"> 10% of N.A.F; or 990 Commission 1.5% ; N.A.F																							
Classic Car Loans <ul style="list-style-type: none"> Origination Fees Maximum – Must not exceed highest of <ol style="list-style-type: none"> 8% of N.A.F ; or 990 Commission 0.75% of N.A.F																							
Renewable Energy Loans <ul style="list-style-type: none"> Origination Fees Maximum – must not exceed highest of <ol style="list-style-type: none"> 10% of N.A.F ; or 990 <ul style="list-style-type: none"> Commission 1% of N.A.F 		NIL	100% 0-6 Months 50% 6-12 Months																				

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ST GEORGE EQUIPMENT FINANCE (WA Only)	Add on Brokerage up to 3.00% is paid on std rate transactions. Add 0.50% if brokerage to be charged is over 3.00%. Max. Brokerage is 4.00% Brokerage is paid upon settlement on deal by deal basis.		NIL	0-12 months 100%						
WISR Inclusive GST	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #d3d3d3;">BROKER ORIGINATION FEE</th> <th style="background-color: #d3d3d3;">LOAN PROCEEDS</th> </tr> </thead> <tbody> <tr> <td style="background-color: #d3d3d3;">\$990</td> <td style="background-color: #d3d3d3;">\$5,000 - \$19,999</td> </tr> <tr> <td style="background-color: #d3d3d3;">\$2000</td> <td style="background-color: #d3d3d3;">\$20,000 - above</td> </tr> </tbody> </table>	BROKER ORIGINATION FEE	LOAN PROCEEDS	\$990	\$5,000 - \$19,999	\$2000	\$20,000 - above	Personal Loans 1% up to a maximum of \$350 Secured Vehicle Loans 1.5% inc. GST	NIL	0-6 months – 100% 6-12 months – 50% Clawback will only apply to all loans settled on or after 1 July 2023.
BROKER ORIGINATION FEE	LOAN PROCEEDS									
\$990	\$5,000 - \$19,999									
\$2000	\$20,000 - above									

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