

Credit Proposal Disclosure

Date:

This credit proposal disclosure sets out the information that we must give you when we provide you with credit assistance.

It contains details of certain fees and charges payable and commissions we or other parties may receive in relation to the proposed loan or lease.

ABOUT US ("we, us, our"):

Credit Representative	Andrew Burns Credit Representative Number 399246
Corporate Credit Representative	A and J Mortgage Solutions Pty Ltd Credit Representative Number 397501
Licensee	BLSSA Pty Ltd ACN 117651760 ("BLSSA") Australian Credit Licence Number: 391237
Broker Group	Pennley Pty Ltd ("broker group") ACN 071 979 498 Credit Representative Number 392528

ABOUT YOU: ("you, yours")

Client name(s):	
Proposed application for the following credit:	<p>Application Name:</p> <p>Primary Purpose:</p> <p>Loan Type:</p> <p>Application Type:</p> <p><input type="checkbox"/> New loan</p> <p><input type="checkbox"/> New lease</p> <p><input type="checkbox"/> Remain in existing loan</p> <p><input type="checkbox"/> Remain in existing lease</p> <p><input type="checkbox"/> Limit increase under an existing loan</p> <p>Loan or Lease Amount: \$</p>
Credit provider or Lessor:	("lender")

FEES AND CHARGES

ESTIMATE OF TOTAL FEES AND CHARGES YOU ARE LIKELY TO PAY US IN RELATION TO THE LOAN OR LEASE

We do not charge you a fee for providing credit assistance or any other fees in relation to the loan or lease.

Other than a fee for providing credit assistance, we do not charge fees in relation to the loan or lease.

More details about the fee for providing credit assistance are set out in the quote we have previously given to you.

ESTIMATE OF TOTAL FEES AND CHARGES YOU ARE LIKELY TO PAY THE LENDER FOR APPLYING FOR THE LOAN OR LEASE

An estimate of the total fees and charges payable by you to the lender for applying for the loan or lease is as follows:

FEE:	AMOUNT:
Application fee:	\$
Valuation fee:	\$
Rate lock fee:	\$
	\$
TOTAL	\$

These amounts are estimates only. The final figures will be shown in your loan contract or lease agreement which will be issued by the lender. Some or all of these fees may be payable from the loan or lease proceeds.

FEES AND CHARGES PAYABLE BY YOU TO THIRD PARTIES FOR APPLYING FOR THE LOAN OR LEASE

You may be liable to pay third parties' (other than the lender) fees and charges for applying for the loan or lease. These are:

FEE:	PAYABLE TO:	AMOUNT:
		\$

OTHER FEES AND CHARGES UNDER THE LOAN OR LEASE

You may be liable to pay fees and charges to the lender or other parties. Some of these fees and charges may be payable by you even if you choose not to proceed with an application for the loan or lease, or your application is not successful, or we recommend that you remain in your existing loan or lease (if applicable).

AMOUNT OF LOAN OR LEASE AVAILABLE WHEN ABOVE FEES ARE PAID (TO THE EXTENT THESE ARE PAYABLE OUT OF THE LOAN OR LEASE FUNDS)

Amount of loan or lease applied for	\$
Total amount of fees and charges payable to us, the credit provider and/or third parties that is expected to be disbursed from the amount of the loan or lease	\$
NET FUNDS AVAILABLE	\$

Please note: This amount does not necessarily represent the amount of funds that will ultimately be available to you. Other types of fees and charges that are not required to be disclosed here may also be disbursed from the funds provided to you - **please see your credit contract or lease agreement for details.**

COMMISSIONS

COMMISSIONS WE OR OUR CREDIT REPRESENTATIVE MAY RECEIVE IN RELATION TO THE LOAN OR LEASE

We are likely to receive commissions from the lender directly or indirectly in relation to the loan or lease. These amounts are not payable by you.

The commissions likely to be paid by the lender will be shared between parties including the credit representative, any referring party, employee or contractor and our broker group.

COMMISSION TYPES

Upfront commission payable by the credit provider is calculated as % of the amount of the loan and is usually paid after settlement of the loan. We estimate that the upfront commission we will receive in relation to this loan will be:	\$
Trail commission payable by the credit provider is calculated regularly as % on the outstanding loan balance and is paid in arrears. We estimate that the highest instalment amount of trail commission we will receive in relation to this loan will be:	\$

Upfront commission payable by the credit provider is calculated as % of the amount of the loan and is usually paid after settlement of the loan. We estimate that the upfront commission we will receive in relation to this loan will be:	\$
Trail commission is not payable.	

Upfront commission payable by the lessor is calculated as % of the lease and is usually paid after settlement of the lease. We estimate that the upfront commission we will receive in relation to this lease will be:	\$
Trail commission is not payable.	

PAYABLE BY	PAYABLE TO	UPFRONT COMMISSION AMOUNT	HIGHEST INSTALMENT OF TRAIL COMMISSION	TOTAL UPFRONT & HIGHEST INSTALMENT OF TRAIL COMMISSION
	Broker Group	\$	\$	\$
Which is then dispersed as follows:				
	Balance retained by Broker Group	\$	\$	\$
	Broker Group	\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$

For further information about commissions we may receive please contact us.

VOLUME BONUS ARRANGEMENTS

We are not eligible for volume bonuses in relation to the loan or lease.