

Credit Quote

Organisation/Trading Name	Aussie Mortgage Masters		
Address	PO BOX 2033	Phone:	1300 666 186
	Clarkson WA 6030	Fax:	08 63234663
		Mobile:	0438 944 458
Email Address	admin@beatthebanks.com.au		
Australian Credit Licence name and Australian Credit Licence number	LYNTON FINANCIAL SERVICES PTY LTD ACL# 365386		
Australian Company Number of ACL holder	ACN# 008930701 #365386		

Customer details (you / your)

Customer names	
Address	
Phone	
Email Address	
Mobile	
Fax	

Summary

This Credit Quote discloses the relevant fees and charges that you may be required to pay as part of the services provided in obtaining the finances required.

These services may include:

- credit advice; and
- assistance in entering into, or increasing the limit of, a credit contract.

Where documented, all fees and charges are expressed as a maximum value. If the calculation of the fee payable is indicated as a percentage or mathematical equation, the method for the calculation will be clearly explained next to the formula. The fees stated are an actual amount unless otherwise indicated by text that expresses the fee is a reasonable estimate.

Fees payable by the Borrower

If we successfully obtain approval for the loan you require, a brokerage fee will be paid indirectly by you to us.

The fee is not payable if we, once you have provided us with your financial situation and loan requirements, cannot provide you with the credit required.

As a Percentage

In instances where the brokerage fee is calculated as a percentage of the Net Loan Amount (up to a maximum value) this is generally capitalized / included into the total loan amount

borrowed. This means that instead of one bulk payment, the brokerage amount is distributed into the loan amount repayments and are paid off over the term of the loan. In a similar manner to commission payments, this amount may be spread among the organization and the individual brokers.

The maximum brokerage with most product offerings is 2.25%. For a \$20,000 loan, the maximum amount payable would be \$450, spread over the repayment cycle of the loan term.

Professional Services Fee

Irrespective of remuneration that we may receive from the lender through commission payments, we will charge a professional services fee. This is a one-off fee for the provision of credit advice and credit assistance. This assistance shall include (but is not limited to) assistance regarding:

- a) the consultation, collection and processing of information;
- b) what type of finance is appropriate and consistent with your requirements and objectives; and
- c) lodgment and submission of the application.

This professional services fee is a flat fee that is charged irrespective of the loan amount being sought. Our professional services fee is a one off up to \$990 including GST for the provision of credit advice and credit assistance.

The Professional Services Fee is payable on receipt of formal approval of credit (within the credit terms) and must be paid on settlement from the credit provided where directed (if a disbursement authority is signed) or is paid independently by you at settlement.

Fees payable to other parties

From time to time, we may pay a fee or charge to another person on your behalf. If we collect fees from you to pass onto a third party of your behalf the details of this will be disclosed to you in a communication prior to settlement.

Acceptance

By signing this document, you agree to the terms set out in this quote and to pay the fees specified above at the time specified above. After you have signed this document in duplicate, we will give you a copy of the signed document to keep.

Broker Signature _____ Date _____
Broker Name:

Client Signature _____ Date _____
Client Name:

Client Signature _____ Date _____