

Gross Commissions Summary (GST Inclusive)

Commissions are subject to change without notice

Funder	Upfront Commission	Trail Commission (pa)
86400	0.693%	0.165%
Adelaide Bank (Residential)	up to 0.77%	0.165%
Adelaide Bank (Commercial)	0.66%	0.275%
AMP Banking	up to 0.66%	up to 0.187%
ANZ Bank	up to 0.715%	up to 0.22%
ANZ Bank - Commercial	up to 0.50%	up to 0.20%
ANZ Personal Loans	1.65%	Nil
Auswide Bank (formally Widebay)	0.66%	0.20%
Australian Military Bank	up to 0.66%	up to 0.22%
Bank Australia	0.66%	0.165%
Bank of China	0.715%	0.165%
Bank of Queensland	0.715%	up to 0.242%
Bank of Queensland - commercial	0.605%	up to 0.275%
Bank of Sydney	0.715%	0.22%
Bank of Sydney - commercial	up to 0.55%	0.25%
BankWest	0.715%	0.22%
BankWest - Commercial	0.55%	0.275%
Bendigo Bank - SmartSuite	0.66%	0.275%
Bendigo Bank - Commercial Finance	up to 0.605%	up to 0.275%
Bendigo Bank - Equipment Finance	up to 3.3%	Variable (negotiated)
Bendigo Bank - Consumer Finance	0.715%	0.165%
Beyond Bank	0.715%	0.165%
Bluestone	0.715%	0.165%
Brighten Home Loans	0.75%	0.15%
Citibank	up to 0.715%	0.165%
Commonwealth Bank	0.715%	0.22%
Commonwealth Bank - Commercial	0.55%	0.275%
Commonwealth Bank - Commercial Connect Program	Various	Nil
Deposit Assure	up to 25%	Nil
Deposit Power	25.00%	Nil
Firstmac	0.66%	0.165%
Gateway	0.715%	up to 0.22%
Granite Home Loans Pty Ltd	0.66%	0.165%
Heartland Seniors Finance	up to 1.00%	up to 0.22%
Heritage	0.715%	up to 0.275%
IMB - Commercial	0.55%	0.22%
ING - Commercial	up to 0.605%	up to 0.275%
ING Direct	up to 0.7975%	up to 0.22%
Judo - Commercial	0.60%	0.30%
Judo - Residential	0.715%	0.165%
Keystart Loans - WA Only	0.55%	0.11%
Latitude Financial	up to 15%	Nil
LaTrobe Financial (Residential)	0.55%	0.275%
LaTrobe Financial (Commercial)	0.55%	0.275%
Liberty - Commercial	up to 2.00%	up to 2.00%
Liberty Home Loans	up to 1.1%	up to 0.55%
Liberty Asset Finance - Drive	up to 4.4%	Nil
Loan Avenue	up to 0.66%	up to 0.165%
Loans Today	Various	Various
MA Money	up to 0.88%	up to 0.22%
Macquarie - Leasing	Various (negotiated rate)	Nil
Macquarie Bank	0.715%	0.165%
Macquarie Commercial	up to 0.55%	up to 0.275%
ME Bank	0.715%	0.165%
MedFin	0.55%	0.20%
Merchant Mortgages	100% of acceptance fee	100% of annual margin
Money Place	1.50%	Nil
Moneytech	Due to variance of commission paid on Moneytech products please refer to Vow Commission Policy Document	Due to variance of commission paid on Moneytech products please refer to Vow Commission Policy Document
Mortgage Ezy	up to 0.75%	up to 0.20%
My State / The Rock	0.715%	0.187%
NAB Broker	up to 0.715%	up to 0.33%

National Australia Bank - <i>Commercial</i>	Due to variance of commission paid on NAB commercial product please refer NAB Broker Product Schedule in the NAB broker portal	Due to variance of commission paid on NAB commercial product please refer NAB Broker Product Schedule in the NAB broker portal
National Australia Bank - Equipment Finance	up to 3.3%	Nil
Oak Capital	As agreed with broker prior to formal approval	As agreed with broker prior to formal approval
One 26	0.715%	0.165%
Orde Financial	0.550%	0.275%
OzForex	20.00%	Nil
P&N Bank - (formerly Police & Nurses Credit Society - <i>WA Only</i>)	up to 0.715%	up to 0.22%
Paramount	up to 1.10%	up to 0.22%
Pepper Money - Residential	0.715%	0.165%
Pepper Money - Commercial	0.66%	0.22%
Pepper Asset Finance	Various	Nil
Plenti (Personal Loans)	1.00%	Nil
Prime Capital	up to 0.20%	up to 0.20%
Prospa	up to 4%	Nil
RedZed Residential	0.77%	0.165%
RedZed Commercial	0.77%	0.165%
Resi Mortgage Corporation	up to 0.77%	0.165%
Resimac	up to 0.825%	up to 0.22%
Scottish Pacific	0.50%	0.250%
St George Bank & BankSA & Bank of Melbourne	up to 0.715%	up to 0.165%
St George Bank & BankSA - <i>Commercial</i>	(up to \$3mil) - 0.55% (above \$3mil) - 50% estab fee	0.275%
Suncorp - <i>Commercial & Agribusiness</i>	0.550%	up to 0.275%
Suncorp - <i>Residential & Small Business</i>	0.715%	up to 0.275%
Teachers Mutual Bank	0.66%	0.22%
Think Tank - <i>Commercial</i>	up to 1.10%	up to 0.55%
Think Tank - <i>Residential</i>	0.66%	0.22%
Valiant	0.77% (varied via approval)	Nil
Vero Insurance	up to 20%	up to 20%
Victorian Mortgage Management Group	0.66%	0.275%
Virgin Money	0.66%	up to 0.22%
Vow Leasing	Various	Nil
Vow Wealth Management – Advice & Risk Insurance	30% of upfront received by Vow Wealth	Nil
Westpac	0.715%	0.165%
Westpac - <i>Commercial</i>	≤ \$3m 0.55% > \$3m 50% Establishment Fee	up to 0.25%
Westpac - <i>Equipment Finance</i>	up to 4.4%	Nil

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