

Credit Proposal Disclosure

Date:

This credit proposal disclosure sets out the information that I must give you when I provide you with credit assistance. It contains details of certain fees and charges payable and commissions I or other parties may receive in relation to the proposed loan or lease.

ABOUT ME:

Licensee	Paul Woodley – ABN 39 181 292 170 Australian Credit Licence Number: 377643 Address: P O Box 666 Matraville NSW 2036 Tel: 02 9661 1272 Mob: 0414 878 376 Fax: 02 9661 1247 email: paul@pwloans.com.au
Broker Group	Finance & Systems Technology Pty Ltd ACN 092 660 912 Credit Representative Number 392527

ABOUT YOU:

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

FEES AND CHARGES

ESTIMATE OF TOTAL FEES AND CHARGES YOU ARE LIKELY TO PAY ME 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.

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.

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 I recommend that you remain in your existing loan or lease.

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 the credit provider 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 I MAY RECEIVE IN RELATION TO THE LOAN OR LEASE

I am 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 will be paid to my broker group. My broker group will keep a portion of the commission with the balance paid to me. In some instances I may share some of this commission with a referring party.

COMMISSION TYPES

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

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	Me	\$	\$	\$
		\$	\$	\$

For further information about commissions I may receive please contact me.

VOLUME BONUS ARRANGEMENTS

I am not eligible for volume bonuses in relation to the loan or lease.