

# Game Plan



## A message from **Your broker**



Hi

Thank you for this opportunity to help you achieve your goals - I'm excited to go on this journey with you!

What you can expect from me. I'm your personal negotiator with at least 20 lenders. My focus is on finding and presenting you with options that meet your current needs, keeping the process simple, and importantly, helping you reach your financial goals.

Your personalised Game Plan features a range of competitive options for your new loan (based on your current financial situation). It outlines:

- what we have discussed; the information provided by you on your requirements, objectives and goals
- what I recommend; and why I believe these recommendations are in your best interests
- what it will cost you; we are transparent so any fees, commissions, interest or charges relating to the products and services are laid out for you to see

What's next? Take some time to review these options and understand what it means to proceed. I'm here to answer all your questions. Once you're ready to proceed, I'll prepare your loan application ready for your review, approval, and signature. I'll then submit your application and let you know the moment it's approved by the lender.

I'm just a phone call or email away for any questions you may have.

Let's review  
**Your goals.**



Let's review  
**Your goals**



**What is the primary purpose of this funding?**

**Notes on your immediate goals & objectives**

**Your future financial goals**

Family / Lifestyle

Assets

Summary

Solution summary

# Our recommendation



## Solution summary

# Selected product & recommendation rationale

### Split 1

Loan Term & Amount

Year 1 - 30 principal and interest (variable)

Total Loan Amount Total

Interest Charged

Total Initial Monthly Repayments

**Why I believe this solution is in your best interest**

## Solution summary

# Your loan preferences

### Your preferences have driven our recommendation

The overall solution and product recommendations have been driven by your preference. These factors have helped me narrow down options available. I understand why these preferences are important to you and considered any special requirements in my recommendations. It's important you understand the potential impact of your particular preferences and product features, so I've included important information related to your loan preferences. If you have any questions about this don't hesitate to ask.

#### Rate Preferences

Rate Type

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Why is this important to you?

#### Special Feature Preferences

Feature

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Why is redraw important to you?

#### Lender Preferences

Current Bank

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Happy with Current Bank?

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Preferred Lender

#### Repayment Preferences

Repayment Frequency

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Why are principal & interest repayments important?

#### Other Information Preferences

Any other requirements and objectives?

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Are there any conflicts between any of the loan preferences?

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Feature

#### Important information related to your loan preferences

< Variable Rate Insert Details >

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< Redraw (amend as required) >

## Solution summary

# Full transparency on fees & commissions



### An overview of the service a mortgage broker provides

The service a mortgage broker provides is called *Credit Assistance*. At the point of issuing you this document, I've undertaken extensive research, talked to you to understand your needs and objectives and collected information on your current financial circumstances. This has given me the information I need to make a recommendation that is aligned to your best interests.

I have many legislative obligations I must adhere to that ensure your needs and requirements are at the centre of my work. These laws, including but not limited to the *National Consumer Credit Protection Act 2009 (Responsible Lending)*, *The Privacy Act 1988*, *Anti-Money Laundering and Counter Terrorism Financing Act 2006 (AML/CTF)*, are designed for your protection.

### How mortgage brokers get paid for the work they do

Generally as your mortgage broker, I'll be paid by the lender (with no additional cost to you) in the following ways:

#### Initial payment

When your loan has "settled", the selected lender will pay me an initial payment as a percentage (%) of the "net borrowings" (total loan, less any amount in the linked offset account). This percentage varies by lender however generally ranges between and % including GST.

If the loan is transferred or is paid out within 2 years of the settlement date, the lender may reclaim some or all of these commissions from me.

#### Ongoing monthly payments

The selected lender may also pay an ongoing monthly payment to me as a percentage (%) calculated and paid on the outstanding balance of your loan at the end of each month. The percentage varies by lender and includes GST.

Regardless of how I'm paid by a lender, I'll be there to help you with any questions both now and throughout the life of the loan!



## Solution summary

# Full transparency on fees & commissions

### Loan fees included in your loan (you pay these direct to lender)

Establishment Fee payable at settlement	\$
Application Fee payable at settlement	\$
Settlement Fee payable at settlement	\$
Valuation Fee payable at settlement	\$
Legal Fee payable at settlement	\$
Ongoing Annual Fee payable annually	\$
Ongoing Monthly Fee payable monthly	\$
Total	\$

#### Disclaimer:

You agree to pay the fees specified above by the time specified above. These figures are estimates only and the final figures will be shown in your credit contract or lease. Some or all of these fees may be paid from the finance proceeds. We are not aware of any other fees or charges payable to anyone else in relation to the application for finance, but the financier may impose some additional requirements.

### Mortgage broker commission (paid by the lender)

Initial payment	of the loan amount (less any amount in a linked offset account)	\$
Ongoing monthly payment	the outstanding balance of your loan each month	\$

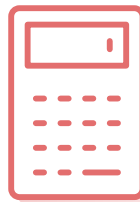
The displayed monthly payment is the highest possible amount. It is recalculated monthly and is based on the outstanding balance.

#### All numbers quoted above include GST

\*In making my assessment about the recommendation in this Game Plan, I emphasise that at all times I have prioritised your interests above any potential conflicts with third parties that referred you to me as a potential client.

Let's review

# How we calculated how much you need to borrow



## Let's review

# How we calculated how much you need to borrow



Funds Required

Your Contributions

Proposed Lending

Surplus

### Funds Required

Purchase (QLD, Owner Occupied, Established)	\$
Stamp Duty on Property	\$
Mortgage Registration Fees	\$
Transfer Fees	\$
<b>Total</b>	<b>\$</b>

### Funds Available

Savings	\$
Deposit Paid	\$
Proposed Lending	\$
<b>Total</b>	<b>\$</b>

### Surplus

Total Funds Required	\$
Total Funds Available	\$
<b>Total Surplus</b>	<b>\$</b>

Let's review

## The properties used as security & LVR



Total Securities

LVR

### Securities

Address

Type

Transaction

Ownership

Valuation Basis

Status

Purpose

Zoning

Property Type

**Contract Date**

### LVR (Loan to Value Ratio)

New Lending

\$

Existing Lending

\$

Total Securities

\$

**Total**

%

Let's review

# The options we considered



## Let's review

# Product comparison

	Option 1	Option 2	Option 3
<b>Product name</b>			
<b>Initial period</b>			
<b>Ongoing period</b>			
<b>Max loan term</b>			
<b>Comparison rate*</b>			
<b>MAX LVR</b>			
<b>Repayment frequency</b>			
<b>Offset</b>			
<b>Credit card</b>			
<b>Direct salary credit</b>			
<b>Allowable splits</b>			
<b>Redraw</b>			
<b>Redraw fee</b>			
<b>Ongoing monthly fee</b>			
<b>Ongoing annual fee</b>			
<b>Upfront fee</b>			
<b>Discharge fee</b>			
<b>Total repayment and fees</b>			
<b>Lifetime cost difference</b>			

**Interest rates and repayments:** these may change from those disclosed in this document if the lender changes its interest rate. Before you accept your loan offer, you should check it carefully to ensure that the terms of the loan meet your requirements as they may differ from the terms set out in this document.

**Comparison rates:** this helps you identify the overall cost of a loan rather than just the advertised interest rate and allows you to compare loans from different lenders. It factors in interest rates, your loan amount, repayment frequencies and any account fees and charges. It doesn't include government fees and charges or fees/charges that are only required in certain circumstances (e.g. if you pay off the loan early). As this comparison rate is tailored to your scenario, it will differ from the lender's advertised comparison rate. **WARNING:** this comparison rate is true only for this example and may not include all fees and charges. Different terms, fees or other loan amounts might result in different comparison rates. **Fixed rate warning:** if you exit a fixed rate loan before the term expires, you may need to pay a "Break Cost" which is determined by your lender at the time. You should consider your objectives when fixing your loan term e.g. if you intend to sell your home in 2 years then you likely wouldn't request a 5 year fixed rate term.

## Appendix

# The information that informed our research



# Appendix Summary

## Important information

Our assessment have been based on the information which you have provided to us. You should check carefully that the information provided is accurate and up to date and doesn't leave out any material details which may impact your ability to meet the repayment requirements in the credit contract outlined in the solution. This includes any foreseeable changes to your circumstances that may otherwise impact on your ability to meet your contractual obligations.

## The applicants

### Borrowers

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### Broker Details

### Licensee Details



## Borrower 1 summary

### Personal details

Name

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DOB

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Gender

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Marital Status

### Identification

### Personal details

Home

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Business

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Mobile

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Email

### Particulars

Mother's Maiden Name

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Marketing Opt-in

### Citizenship

Citizenship

---

Residency

### Dependents

### Address History

Address

Lenght of stay

Address

Lenght of stay

Address

Lenght of stay

### Employment History

## Borrower 2 summary

### Personal details

Name

---

DOB

---

Gender

---

Marital Status

### Identification

### Personal details

Home

---

Business

---

Mobile

---

Email

### Particulars

Mother's Maiden Name

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Marketing Opt-in

### Citizenship

Citizenship

---

Residency

### Dependents

### Address History

Address

Lenght of stay

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Address

Lenght of stay

Address

Lenght of stay

### Employment History

## Joint application statement

### Income

Type	Details	Ownership	Frequency	Amount
------	---------	-----------	-----------	--------

### Expenses

#### Groceries

Type	Ownership	Frequency	Amount
------	-----------	-----------	--------

#### Primary Residence Expense (excl. Insurance)

Type	Ownership	Frequency	Amount
------	-----------	-----------	--------

#### Insurance

Type	Ownership	Frequency	Amount
------	-----------	-----------	--------

#### Personal Care

Type	Ownership	Frequency	Amount
------	-----------	-----------	--------

## Joint application statement

### Expenses continued...

#### Recreational & Entertainment

Type	Ownership	Frequency	Amount
------	-----------	-----------	--------

#### Telephone & Internet

Type	Ownership	Frequency	Amount
------	-----------	-----------	--------

### Assets

Type	Details	Ownership	Amount
------	---------	-----------	--------

**Total**

## Joint application statement

### Liabilities

Type Lender Asset	Clearing? Ownership	Repayment Balance Limit
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Type Lender Asset	Clearing? Ownership	Repayment Balance Limit
-------------------------	------------------------	-------------------------------

Type Lender Asset	Clearing? Ownership	Repayment Balance Limit
-------------------------	------------------------	-------------------------------

Type Lender Asset	Clearing? Ownership	Repayment Balance Limit
-------------------------	------------------------	-------------------------------

**Total Balance**

**Total Limit**

### Financial Circumstances Changes

Does the applicant plan or anticipate changes (other than retirement) to their future financial circumstances that could adversely impact their capability to repay the loan?

Does the applicant plan to retire during the term of the loan?

At what age does the applicant plan to retire?

How would the applicant propose to repay the loan?

### Financial Circumstances Changes

Does the applicant plan or anticipate changes (other than retirement) to their future financial circumstances that could adversely impact their capability to repay the loan?

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At what age does the applicant plan to retire?

How would the applicant propose to repay the loan?

Approval to proceed  
Time to sign. Let's do this.



## Time to sign

# Collection notice for privacy purposes & consent

[we,us,our] we are collecting personal information about you and this may include sensitive information (such as health information).

A complete copy of our privacy policy can be found at

1. The information you provide will be held by us.
2. You appoint us your agent (Access Seeker) to obtain your credit information from a credit reporting body on your behalf and for the purpose of assisting you with your finance application. You authorise us to disclose any credit information we obtain to prospective financiers in connection with your finance application.
3. We may use credit information and personal information you provide us to arrange or provide finance and other services to you and you authorise us to make any enquiries necessary to do so.
4. We may exchange personal information with the following types of entities, some of which may be located overseas: our employees, franchisor, related bodies corporate, contractors or service providers for the purposes of operation of our website or our business, fulfilling requests by you, and to otherwise provide products and services to you including, without limitation, web hosting providers, IT systems administrators, couriers, payment processors, data entry service providers, electronic network administrators;
  - persons who provide finance or other products to you, or to whom an application has been made for those products;
  - financial consultants, accountants, lawyers and advisers;
  - any industry body, tribunal, court or otherwise in connection with any complaint regarding our services;
  - any person where we are required by law to do so;
  - any of our associates, related entities or contractors;
  - your referees, such as your employer, to verify information you have provided;
  - any person considering acquiring an interest in our business or assets;
  - any organisation providing online verification of your identity; or
  - any person or organisation for any authorised purpose with your express consent.
5. You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at \_\_\_\_\_ or by contacting us on \_\_\_\_\_. Our privacy policy information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process.
6. If you do not provide the information we may not be able to assist in arranging finance or providing other services to you.

### Do we disclose your personal information to anyone outside Australia?

We may disclose personal information to our franchisor's related bodies corporate, our related bodies corporate and third party suppliers and service providers located overseas for some of the purposes listed above. Your personal information may be stored in the cloud in an overseas country. In the event that a disclosure is made in that overseas country (which we consider unlikely), the information will not be protected by the Australian Privacy Principles. In any event, by providing your details, you consent to your information being disclosed in this manner.

### Consent to give notices electronically

You consent to us sending you notices and other documents in connection with your dealings with us by email.

You understand that upon giving this consent:

- a. we will either make all notices and other documents available for a reasonable period of time on our website for retrieval by you or we will send you notices and other documents by e-mail;
- b. if the information is displayed on our website we will promptly send you an e-mail to your nominated e-mail address notifying you that
- c. information is available for retrieval from our website and notify you of the nature of that information;
- d. we will not send paper copies of notices and other documents;
- e. you must regularly check your nominated e-mail address for notices; and
- f. you may withdraw your consent to the giving of notices and other documents electronically at any time.
- g. you have facilities to enable you to readily print notices of other documents retrieved from our website if you desire.

### Consent to give notices electronically

For the purposes of all dealings with us:

1. I consent to the use of an electronic signature system for the execution of any documents; and
2. I confirm I am the person named in the document where I indicate I am signing, I approve of the information communicated and I accept this method as reliable in the circumstances for communicating this type of information.

By signing this document you agree to us collecting, holding, using and disclosing personal information about you in accordance with our Privacy Policy.

## Time to sign

# Terms, disclaimers, and acknowledgements

### **This document\* includes a recommendation for a lender and a specific product**

*When providing credit assistance, we must act in your best interests (Best Interests Duty). This means that any products we recommend to you must be in your best interests, and the reasons for these recommendations will be recorded and explained to you.*

In order to ensure your best interests have been met, we will assess what product(s) and what credit assistance will be in your best interests.

To do this, we need to:

1. Gather information about you and your situation,
2. Use this information to assess what credit assistance (if any) is in your best interests, and ;
3. Depending on this individual assessment, make a recommendation to you.

This recommendation will include information about why this is in your best interests and how it is aligned to your needs and objectives.

In addition, we also have the following obligations:

1. To satisfy the responsible lending obligations and assess the products as NOT UNSUITABLE for you and that you can comply with the credit obligations without substantial hardship;
2. In the case of actual, potential or perceived conflicts of interest to prioritise your interests ahead of the licensee and broker in all circumstances; and
3. Any products recommended to you will align to your specific goals and objectives.

The document includes information about why this is in your best interests and makes a recommendation to you which aligns with your specific goals and objectives.

Design and distribution obligations are intended to help consumers obtain financial products that are appropriate for them. Each product must have a Target Market Determination (TMD) which specifies the product issuer's distribution conditions, including who the target market of the product is. For more information, or to see the TMD for the recommended product, please ask your broker.

It also represents the completion of our interaction with you and draws upon our discussions with you, the analysis of your financial circumstances, the research across a range of products and the consideration of what is important to you.

**\*Note this document is valid for 90 days from signature date. Information on loan products is supplied by lenders and is subject to frequent changes (i.e. as interest rates change). Any material changes will be raised with you by your mortgage broker and may result in a revised document.**

### **The information you have provided to your mortgage broker**

*By signing this Customer Acknowledgement and Declaration you are confirming that you have checked the information you provided is accurately represented in the document and as far as you know there are no omissions or inaccuracies.*

The information used in the document has been recorded and used in accordance with information provided by you. You should check the information in your document for any inaccuracies and/or omissions (including any foreseeable changes) which may impact on your ability to meet loan repayments in the future and advise your mortgage broker immediately as this may alter the assessment and recommendation.

### **Agreeing to this recommendation instructs your mortgage broker to apply for the loan**

*By signing this Customer Acknowledgement and Declaration you are instructing your mortgage broker to proceed to lodge a loan with the recommended lender and product.*

Some important things to note as we move forward to lodging a loan application:

- **Your broker will assist you to verify the payout costs** with your current lender when refinancing an existing credit contract
- **Your mortgage broker represents you and has obligations to the lenders** This means your broker must not provide any information they or you know is misleading or deceptive. Your broker also has obligations under the law to report any fraud, forgery, or other illegal activities. By signing this agreement you confirm that you understand that your broker has these obligations to the lender and under the law. If you have any questions about their role, ask before you sign.
- **A loan is a credit contract with the lender**, you should read the details carefully before signing, checking that it matches your requirements.

**We do not provide legal and/or financial advice**, unless specified in a separate contract. Accordingly, it is important you ensure you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice. We do not determine or recommend the conditions of the credit contract (such as interest rates, fees, or the term of the loan).

We confirm the process to produce and lodge the loan application will be commenced immediately following your confirmation. This will include the provision of information that you have provided to us and that we have collated, information obtained in accordance with your consent from external parties i.e. credit history, financial statements, contracts of sale and any other related or lender requested documentation.



Time to sign

**Ready to proceed?**



**Borrower Acceptance**

Sign \_\_\_\_\_  
Date \_\_\_\_\_

Sign \_\_\_\_\_  
Date \_\_\_\_\_

**Broker Signature**

Sign \_\_\_\_\_  
Date \_\_\_\_\_

**Disclaimer:** By signing this document you agree to the terms, disclaimers, and acknowledgements set out on the previous page.