

# Introducer Accreditation Application Form



Complete and return this form to:

Email [accreditations@redzed.com](mailto:accreditations@redzed.com)

Master Introducer \_\_\_\_\_ Business Name \_\_\_\_\_  
(Your aggregator or business accredited with RedZed) (Who you work for)

Title \_\_\_\_\_ First Name \_\_\_\_\_ Last Name \_\_\_\_\_ D.O.B DD / MM / YY

Address \_\_\_\_\_

Postal Address \_\_\_\_\_  
(If different from above)

Email Address \_\_\_\_\_ Mobile Phone Number \_\_\_\_\_

Office Phone Number \_\_\_\_\_ Preferred Sporting Code \_\_\_\_\_

Team \_\_\_\_\_

## Licensing Details (Please select option that applies to you)

### Option 1 I am an Authorised Credit Representative ("ACR")

I have been appointed as an ACR of \_\_\_\_\_ (ACL Holder)

ACR number \_\_\_\_\_

I confirm the above ACL holder is either the Master Introducer as noted above or holds an agreement with the Master Introducer

### Option 2 I hold my own Australian Credit Licence

I am the Director of an entity that holds an ACL

Entity \_\_\_\_\_ (ACL Holder)

ACL number \_\_\_\_\_

### Option 3 I am a Representative (employee) operating under an entity that has an ACL

As an employee, I am a Representative of \_\_\_\_\_ (ACL Holder)

ACL number \_\_\_\_\_

I confirm the above ACL holder holds an agreement with the Master Introducer

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## Your Professional Indemnity ("PI") Insurance Policy

- I am covered under the Master Introducer's Insurance Policy
- I am covered under another Insurance Policy
- I have my own Insurance Policy

## Anti-Money Laundering & Counter Terrorism Funding ("AML/CTF") Training

- I have completed AMF/CTF Training and attached one of the following certificates as confirmation (mandatory)
  - AML/CTF course completion certificate
  - MFAA membership certificate
  - FBAA membership certificate(certificate must be < 2yrs old)

## Master Introducer Declaration

We confirm that;

- The applicant is authorised to settle finance applications via our Master Introducer agreement with RedZed
- The applicant is duly licenced to engage in credit activities as (tick one);
  - A** an Authorised Credit Representative of the ACL Holder mentioned in – **Licensing Details (Option 1)**
  - B** a Director (Representative) of the ACL Holder mentioned in – **Licensing Details (Option 2)**
  - C** an Employee (Representative) of the ACL Holder mentioned in – **Licensing Details (Option 3)** and we have verified their employee status
- They are authorised to settle loan applications with RedZed under our Master Introducer Agreement
- We hold evidence of their Professional Indemnity Insurance cover with a minimum cover of \$2 million
- We have satisfactorily verified the identity of the applicant
- All details provided as part of this application are true and correct

Signed for and on behalf of the Master Introducer by a duly authorised officer;

Name \_\_\_\_\_ Signature \_\_\_\_\_ Date DD / MM / YYYY



**Note: Secure digital or wet signature required**

## Introducer Agreement

By signing this form I agree to comply with the obligations imposed on an Accredited Introducer under the Master Introducer Agreement between the **Master Introducer** and RedZed Lending Solutions Pty Ltd ABN 31 123 588 527 ("Lender") and the terms and conditions set out below:-

### Refer Applications

You are authorised on a non-exclusive basis to refer Applications to the Lender.

You acknowledge that the Lender has not represented that the authorisation will continue for any period of time, and the ability to refer applications is at the absolute discretion of the Lender.

### Independent Contractor

You are an independent contractor and not, except as set out below, a general agent of the Lender.

### Not Bind the Lender

You are unable to bind the Lender in any way, and must not purport to do so.

### No obligation to approve

The Lender is under no obligation to consider or approve any application or to provide any product to an applicant

### Termination

The Lender may, by giving 30 days' notice, terminate this agreement at any time for any reason including, but not limited to, that in the reasonable opinion of the Lender, you:

- present an unacceptable credit risk, regulatory risk or reputational risk for the Lender or Perpetual;
- have engaged in unacceptable and material lack of professionalism;
- do not comply with this agreement or the reasonable instructions of the Lender; or
- fail to comply with the Lender's policies and procedures, training requirements.

### Variations

The Lender may vary any term of this agreement at any time by giving 30 days' notice in writing to you of the change, or a shorter period if the Lender reasonably considers that the change is not adverse to you.

### Australian Credit Licence (ACL)

You must be authorised to conduct Credit Activities as a holder of an ACL or be a Representative. You must not engage in Credit Activities with the Lender if your authorisation is revoked, cancelled, withdrawn or ineffective. You must notify the Lender immediately you are not able to conduct Credit Activities.

### 3rd Party Referrer

You are responsible for the conduct of any Third Party Referrer whose services you engage to generate referrals.

### Accurate & Complete Information

You must ensure any information provided to the Lender in relation to applications is accurate and complete.

You must not engage in any misleading or deceptive conduct or make any representations to any Applicant as to the likelihood of the success of an application.

### Products

You must not make any warranty or representation in relation to any products or other services provided by the Lender.

### Comply with procedures and accreditation requirements

You must introduce applications in accordance with procedures specified by the Lender from time to time and attend accreditation training as required by the Lender from time to time.

### Lender's advertising material

You must not use any advertising or promotional material that names the Lender in any way, without the prior written consent of the Lender which consent will not be unreasonably withheld.

### Professional indemnity insurance

You must take out and maintain professional indemnity insurance of not less than \$2 million on terms acceptable whilst accredited with the Lender and during any period trail commission is payable.

### Information regarding Applications

Upon request by the Lender, you must provide any reasonable information requested by the Lender regarding all the circumstances which relate to the referral of an applicant including advertising, meeting, diary notes, documents, and the personnel involved. The Lender may require this information in relation to a complaint or issue with an applicant or as part of its due diligence or compliance checking of the introduction process. This may include viewing these documents at your premises.

### Retain Applicant files

You must ensure that all original files relating to an applicant, including without limitation, financial documentation and privacy consents, are retained for a period of at least seven (7) years from the date a loan made pursuant to an application is settled.

### No churn unless benefit

You must not do anything which would encourage any applicant to refinance any loan unless there is a clear benefit to the applicant.

### Identify Applicants

The Lender appoints you as its agent to carry out the customer identification in accordance with the Lender's identification procedures as amended from time to time.

### Adverse information or circumstances

If prior to a product being provided by the Lender to an applicant, you become aware of any information or circumstances which would adversely affect the Lender's decision to provide the product, you must promptly inform the Lender.

### Privacy

You must at all times comply with the Australian Privacy Principles and the Privacy Act. You must notify the Lender as soon as practicable after becoming aware of any personal information is accessed or disclosed without authorisation or is lost.

### Indemnity

You irrevocably indemnify the Lender and Perpetual Trustee Company Limited (ACN 000 001 007) ("Perpetual") against any and all loss or damage suffered, incurred or made on or against the Lender or Perpetual as a consequence of you failing to comply with this agreement, or any applicable legislation including the National Credit Code and the Privacy Act except to the extent that any liability, loss or costs are caused by the Lender's or Perpetual's fraud, negligence or wilful misconduct.

### Costs

Each party must pay its own costs in relation to the negotiation, preparation, execution, and performance of this agreement.

### Assignment

You must not mortgage, charge, transfer, assign or deal in any other way with any right or liability under this agreement without the prior consent of the Lender which will not be unreasonably withheld.

### Governing Law and jurisdiction

This agreement is governed by and construed under the law in the State of Victoria.

### Severability

Any provision of this agreement which is invalid in any jurisdiction is invalid in that jurisdiction to that extent, without invalidating or affecting the remaining provisions of this agreement or the validity of that provision in any other jurisdiction.

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## Introducer Agreement (Continued)

### Counterparts and electronic execution

- The parties agree to execute this agreement electronically.
- This agreement may be executed in any number of counterparts.
- Counterparts may be exchanged in any electronic form the parties agree.

### Introducer acting as trustee

If you enter into this agreement as trustee of a trust, you and your successors as trustee of the trust will be liable under this agreement in your own right and as trustee of the trust. Nothing releases you from any liability in your personal capacity. You warrant that at the date of this agreement:

- all the powers and discretions conferred by the deed establishing the trust are capable of being validly exercised by you as trustee and have not been varied or revoked and the trust is a valid and subsisting trust;
- you are the sole trustee of the trust and have full and unfettered power under the terms of the deed establishing the trust to enter into and be bound by this agreement on behalf of the trust and that this agreement is being executed and entered into as part of the due and proper administration of the trust and for benefit of the beneficiaries of the trust; and
- no restriction on your right of indemnity out of or lien over the trust's assets exists or will be created or permitted to exist and that right will have priority over the right of the beneficiaries to the trust's assets.

### Confidentiality

Each party:

- acknowledges that all confidential information is passed to and received by it in the strictest confidence;
- must use any confidential information only for the purposes of carrying out its obligations under this agreement
- must not disclose any confidential information to any person except as specifically permitted by this agreement including on a confidential basis to its related companies and their officers, directors, employees, outside agents or consultants as required for the purposes of this agreement or as required by law, regulation, a regulatory body or the rules of a stock exchange;
- must take reasonable efforts to ensure that any person who has access to any confidential information does not make any unauthorised use, modification, reproduction or disclosure of that information;
- must notify the other party as soon as practicable after it becomes aware of a breach of its obligations under this clause;
- must comply with any of the other party's reasonable requests or directions arising directly from or in connection with the exercise of the functions of the Privacy Commissioner under the Privacy Act, or any other relevant laws, or otherwise, including, without limitation, the issuing of any guideline concerning the handling of personal information;
- must co-operate with the other party in any reasonable action which the other party may take to protect the confidentiality of confidential information; and
- acknowledges that its rights and obligations under this clause survive termination of this agreement for whatever reason.

### Privacy

You also agree that the Lender and its related bodies corporate (the "Parties") may exchange with each other any information about you

including any information provided by you in this document and any other personal information you provide to any of them or which they otherwise lawfully obtain about you.

If any of the Parties engages anyone ("Service Provider") to do something on its behalf (e.g. a mailing house or data processor) then you agree that the Parties and the Service Provider may exchange with each other any information provided above.

You agree that the Lender may give any information referred to above to any credit reporting agencies for the purposes of obtaining a commercial credit report about you and to entities other than the Parties and the Service Providers where it is required or allowed by law.

You agree that any information referred to above can be used by the Parties and any Service Provider for the purposes of deciding whether to grant you accreditation and for planning or research purposes.

You understand that you can access most personal information that the Parties hold about you (sometimes there may be a reason why that is not possible in which case you will be told why).

To find out what personal information the Lender holds about you please contact the Lender on 1300 722 462.

You understand that if you fail to provide any of the information requested by the Lender or do not agree to any of the possible exchanges or uses detailed above, my accreditation may not be approved by the Lender.

### Design and Distribution Obligations

In connection with all loan products for which there is a TMD in place, you must:

- Collect and keep written and accurate records of:
  - the number (if any) of the complaints in connection with the loan product;
  - all information required to be provided to the Lender by sub clauses (b) and (c) below;
  - the dates of providing any reports to the Lender as required by sub clauses (b) and (c) below;
- Within 10 Business Days of the conclusion of a Complaints Reporting Period report to the Lender in writing (in the form the Lender requires) the number of complaints you received in connection with a loan product and written details of each complaint;
- Within 10 Business Days of becoming aware of a Significant dealing in the loan product and that the dealing is not consistent with the TMD for that product report the dealing in writing to the Lender;
- If directed by the Lender, not engage in retail distribution conduct in connection with these loans; and
- Generally comply with the requirements of Part 7.8A of the Corporations Act as these apply to it.

**Complaints Reporting Period** means every 6 months or as otherwise advised by the Lender.

**Significant** in the context of a dealing for a product for which there is a TMD is to be assessed taking into account the proportion of customers purchasing the product who are not in the target market, the actual or potential harm to those customers and the nature and extent of the inconsistency of distribution with the TMD.

**TMD** means a Target Market Determination issued by the Lender for and on behalf of Perpetual Trustee Company Limited ABN 42 000 001 007 and located at [www.redzed.com/TMD](http://www.redzed.com/TMD) as amended from time to time as amended from time to time.

## EXECUTED as a Deed

### Signed, sealed and delivered

Name of Introducer Seeking Accreditation \_\_\_\_\_

Signature \_\_\_\_\_ Date DD / MM / YYYY



**Note: Secure digital or wet signature required**

**EXECUTED as a Deed**

Signed, sealed and delivered

SIGNED for and on behalf of RedZed Lending Solutions Pty Ltd by its duly authorised representative:

Name of authorised representative

Signature

Date

\_\_\_\_\_

\_\_\_\_\_

DD / MM / YYYY

**Office Use Only**

Residential

CR Confirmed on ASIC Register

Training completed DD / MM / YYYY

Commercial