



**Community
Choice**

Appointment to Act

WA Finance Brokers Contract - Private & Confidential

Community Choice Financial Services PTY LTD

ABN 43 115 256 089

Financial Brokers Licence No. 3103 Licensee D Brandenburg 1554



WA Finance Brokers Contract and Appointment to Act

This document authorises Community Choice and its employees to act on your behalf and discuss relevant information to relevant interested parties for the purpose of locating and negotiating your financial requirements. Further to this, the document does three things:

1. It details the loan(s) you require;
2. Provides information about our obligations to you and your obligations to us; and
3. Informs you how we deal with your personal and credit information.

After you have read this document carefully, please sign it. We will retain the original signed document and provide one to you on request.

WHY USE COMMUNITY CHOICE?

We take the confusion and hassle out of shopping around for a mortgage that meets your needs. As an independent mortgage broker we can assist you to objectively assess the loan products of more than 30 different Lending Institutions in Australia. It is our aim to help provide all information that may be needed so that you can make your own educated decisions.

The lender pays us a commission on settlement of your loan and on an ongoing basis after settlement. The cost to you of the loan, with respect to interest rates or fees and charges, is no greater than if you had negotiated your loan directly with the lender. The only fee Community Choice will charge is a \$179.00 administration fee. If your home loan application is declined and we are unable to arrange finance for you the \$179.00 fee will be refunded. This fee enables you full access to all departments and services, which includes financial planning, accounting, conveyancing, and investment property coaching, together with 1 free credit check, a free insurance review, all postage and any other sundries that are involved with approving your finance application.

PROPOSED TIME FRAME TO ESTABLISH YOUR ELIGIBILITY FOR A LOAN

Most lenders endeavour to advise us of conditional approval within 72 hours of application with all supporting documentation when lodged. We then expect a formal approval within 10 days of this. Please keep in mind that lenders at times may operate outside of these parameters.

Details of the Loan You Require

Borrower(s) full name(s)	_____
Borrower(s) address	_____
Certificate of Appointment <small>[In accordance with the Finance Brokers Control Act 1975]</small>	I/We the Applicant/s hereby appoint Community Choice Financial Services Pty Ltd to act on my/our behalf and permit them to provide and discuss all relevant information to all parties involved in the transaction. I/We the Applicant/s, agree that I/We will provide any and all necessary information to complete the loan application and will upon reasonable request, be available to sign all necessary documentation. Once a commitment has been made by the Applicant/s for Community Choice Financial Services Pty Ltd to arrange the finance, all cost incurred by Community Choice Financial Service Pty Ltd in relation to this application are the responsibility of the Applicant/s.
Broker's full name	Community Choice Financial Services Pty Ltd ABN 43 115 256 089
Broker's address	Unit 28/168 Guildford Road, Maylands, WA 6051
Broker's licence number	Community Choice Financial Services Pty Ltd 3103 Licensee Mr. D Brandenburg 1554
Sub-contractor's name and licence number	_____



COMMISSION DISCLOSER

Community Choice receives 94% of any commission paid direct to AFG and shares a minimum of 50% of these entitlements with the Community Choice Mortgage Planner.

Institution	Comm. Paid to AFG	Trail Comm.	Institution	Comm. Paid to AFG	Trail Comm.
Adelaid Bank (SA/NT only)	0.770%	0.3025%	La Trobe	0.550%	0.275%
AFG - Mortgage Management Home Loans	0.825%	0.275%	Liberty Financial	1.1% to 1.65%	0.33% to 0.55%
AFG - Mortgage Management - Non Conforming	0.825% to 2.0%	Nil to 0.275%	Macquarie Residential	0.770%	0.330%
AMP Banking	0.770%	0.257%	Mariner Equity Access (Upfront Option)	2.750%	Nil
ANZ	0.803%	0.275%	Maxis Loans	0.715%	0.275%
ACCU (SA/NT/WA only)	0.770%	0.275%	MKM Capital Long Term Products	0.990%	0.500%
Bank SA (SA/NT only)	0.770%	0.275%	MKM Capital Short Term Products	1.485%	Nil
BankWest	0.770%	0.330%	National Australia Bank	0.660%	Nil
Bluestone	0.825% to 2.0%	Nil to 0.33%	Over Fifty Group - Upfront Only	2.200%	Nil
Citibank	0.770%	0.275%	Pepper Home Loans	1.100%	0.550%
Colonial/ Commonwealth Bank	0.770%	0.275%	QLD Community Credit Union (QLD only)	0.770%	0.275%
GE Mortgage Solutions	1.100%	0.550%	RAMS	0.770%	0.275%
Heritage (QLD/SA/VIC/NSW only)	0.715%	0.275%	Savings & Loans Credit Union (NT/SA/WA only)	0.660%	0.275%
Home Building Society (WA only)	0.770%	0.275%	Siezia Mortgages	0.770%	0.330%
Homeloans Ltd	0.770%	0.275%	St George Bank	0.770%	0.275%
Homeside Lending	0.715%	0.275%	Suncorp	0.715%	0.330%
IMB Ltd	0.660%	0.330%	The Rock Building Society	0.770%	0.275%
ING Bank	0.770%	0.275%	Westpac	0.770%	0.275%
Keystart (WA)	0.660%	0.220%	Other*		

* Other lenders are available through Community Choice Financial Services, however their commission rates are negotiated at the time of application and will be disclosed to you when available. ** Correct at time of printing.

INTERESTED PARTIES

We have a direct or indirect financial interest in CCFP, Community Choice Conveyancing, Community Choice Accounting and Tax, GPS (WA) and Sotherbys.

We have a direct or indirect interest in the company which owns the property you are purchasing at

[Record address if applicable] _____

We will receive a referral fee from [State name] _____ for the property being purchased.



We will receive a referral fee from [State name] _____ for any Wealth Management/ Financial Planning, insurances made in conjunction with this transaction.

I am a participant in the AFG 'Pride of Africa' competition. If this loan settles it will contribute to meeting eligibility to receive a prize.

External parties sharing in remuneration
[If a referral fee is paid] We have paid or will pay [Insert name] _____ a referral fee of \$ _____ for referring you to us.

If you are refinancing.
Amount required to repay existing loans and related transaction costs

Payout figure(s) approximately	\$ _____
Costs approximately	\$ _____
Total	\$ _____

PAYMENT OF FEES

Option 1
Credit Card Authorisation

I/We authorise application and associated fees totalling \$ _____ to be charged to my/our credit card as follows.

Paid by: _____

Name on card: _____

Bank: _____ Visa Matercard Bankcard

A/C N° _____ Exp: __/ __

Signature of card holder _____

Option 2
Payment by Cheque

Paid by: _____

Cheque N°: _____ Drawer: _____

BSB _____ Date: _____

Option 3
Payment by Cash

Paid by: _____

Amount Paid: \$ _____ Date: _____

Notes: Please provide all information required in order to enable us to process your application as quickly as possible.

All fees include GST.

Security to be provided by you

A first/second mortgage by: [Name of mortgagors] _____

Over: [Property address] _____

Guarantee by: [Guarantor's name] _____

Borrower(s)' needs and objectives

Purchase property for \$ _____

Refinance debt(s) as shown above

Other: [Describe] _____



Borrower(s)' financial circumstances Broker has retained copy of application form setting out this information.
 Other: [Describe] _____

You have told us you would like the finance to be available by: [Date] ___ / ___ / _____

General Information and Obligations

1. The remuneration of finance brokers is limited to a maximum, as prescribed by the Maximum Remuneration Schedule set by law.
2. Before you accept your loan offer, please make sure you read the credit contract/loan agreement carefully to find full details of the loan. **Warning:** You should be aware that some institutions charge a deferred establishment fee if you pay your loan out early. Please check the loan agreement/credit contract to ensure that the terms of the loan do not vary from what you require. If they do, please inform us immediately so that we can assist you.
3. If you have a complaint about your loan transaction or our services please contact the office on 1300 555 541. If you feel the complaint has not been satisfactory resolved you may lodge a complaint with the Commissioner for Consumer Protection in WA, phone: 1300 136 237. Alternatively, you can refer the matter to a free dispute resolution scheme known as COSL (Credit Ombudsmen Services Limited) phone 1300 78 08 08.
4. We are obliged to act in your best interests and give you undivided loyalty unaffected by any of our interests. However, we also represent lenders and have obligations to them, in particular not to provide any information we know is misleading or deceptive. We also have obligations under the law to report any fraud, forgery, or other illegal activities. By signing this agreement you confirm that you understand that we have these obligations to the lender and under the law. If you have any questions about our role, please ask before you sign.
5. We are required by law to ensure that the finance we arrange for you is appropriate. This means we need to make reasonable enquiries in relation to your needs, objectives, and financial circumstances.
Warning: Proposed loan arrangements will be based on the products available from our panel lenders and the information provided by you. If the information you provide is incomplete or inaccurate, before entering the loan you should consider its appropriateness having regard to your relevant personal circumstances and if necessary seek independent financial advice.
6. It should be noted that you are not required to proceed with any loan offer until the mortgage document provided by the financial institution has been executed by all interested parties.
7. If you are refinancing a loan(s), and your commitments will be increased, you should seek independent financial advice to make sure that you are able to meet the increased commitments. **Warning:** Your regular repayments may not increase, but the total you have to pay may increase – for example by having to make repayments over a longer period.
8. We do not provide legal or financial advice unless specified in a separate contract. 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 before you enter the loan contract.

Would you like an appointment with one of our qualified financial planners? Yes or No

Would you like an appointment with one of our qualified accountants or tax agents? Yes or No

Would you like an insurance review to see if you are adequately covered? Yes or No



Consent to Disclose Personal Information to AFG

Australian Finance Group Limited (AFG) ABN 11 066 385 822 and its Appointed Agent, are required to collect, use and disclose your personal information to provide the products and services requested by you or on your behalf. Appointed Agent means the Appointed Agent specified below and includes successors, assigns and transferees.

PURPOSE FOR COLLECTING PERSONAL INFORMATION

You agree that AFG and its Appointed Agent may collect, use and disclose your personal information for the following purposes:

1. Processing and tracking your requested services and products;
2. Processing commission payments to AFG and its Appointed Agent;
3. Marketing and sales promotion so as to inform you of any similar or new products and services which may be of benefit to you in the future;
4. Administrative operations including statistical reports, accounting, record keeping, development and testing of systems and the training of staff and appointed agents;
5. Complying with legislative and regulatory requirements; and
6. Developing, establishing and administering alliances and other arrangements with other organisations relating to the promotion, administration and use of our respective products and services.

DISCLOSURE OF PERSONAL INFORMATION

You agree and consent that AFG and its Appointed Agents may disclose your personal information to each other. You also agree and consent that AFG and its Appointed Agent may disclose your personal information to the following types of organisation for the purpose outlined above:

1. Banks, non-banks and other financial institutions;
2. AFG's related corporations;
3. Organisations with whom AFG have alliances and arrangements and any agents used by AFG and its business partners in administering such an alliance or arrangement; and
4. Any person(s) or contractor(s) engaged by AFG.

ACCESS TO YOUR PERSONAL INFORMATION

All your personal information held by AFG will be used and disclosed in accordance with the AFG Privacy Policy, available on the AFG web site at www.afgonline.com.au. Subject to the provisions of the Privacy Act 1988 (Cth), you can arrange access to your personal information held by AFG and its Appointed Agent by calling the AFG Helpline on 1800 063 210.

If you do not provide AFG and its Appointed Agent with the requested personal information, AFG will not be able to supply you with the products and services requested by you or on your behalf.

You have the right at any time to request AFG and its Appointed Agent not to telephone you or provide you with any further information about products and services and not to disclose your information to any other organisations (including related corporations) for that purpose. You may do this by calling the AFG Helpline on 1800 063 210.

COMMISSION DISCLOSURE ACKNOWLEDGEMENT

I/We refer to my/our Application to the Lender and acknowledge that I/we have been made aware that if the Lender approves the Application and I/we proceed to accept the Lender's subsequent offer of a loan or overdraft facility, the Lender will pay AFG a fee for an amount agreed between the Lender and AFG for the Appointed Agent's work in the preparation and administration of the Application. I/We also acknowledge that AFG has the right to pay a fee to the Appointed Agent and AFG and the Appointed Agent may pay a fee to any referring party for any assistance with completing this finance application and also for introducing you to AFG and/or the Appointed Agent.

APPLICANT/S ACKNOWLEDGEMENT

I/We acknowledge that I/we have read the above and agree that my/our personal information may be passed to AFG to be used as stated above. I/We also consent to AFG paying a fee to the Appointed Agent for this transaction. I/We understand that if I/we do not sign this consent and acknowledgement form, the Appointed Agent will not be able to complete my/our services and products requested, and all my/our personal information will be discarded in a safe and secure manner.

BORROWER 1	BORROWER 2
Signature _____	Signature _____
Print full name _____	Print full name _____
Date: ___ / ___ / _____	Date: ___ / ___ / _____
_____	Community Choice Financial Services Pty Ltd
Name of Appointed Agent	Name of Appointed Agent's Organisation



Authority to Obtain Credit Information Held by Credit Reporting Agency [Privacy Act 1988]

I/We _____ & _____
[Full name of ALL applicants]

Authorise Community Choice Financial Services Pty Ltd to:

- Act as my/our agent in seeking access to my/our consumer credit information file held by a credit reporting agency.

This authority only applies to enquiries made by Community Choice Financial Services Pty Ltd in connection with:

- An application, or proposed application, by me/us for credit.
- My/Our having sought advice in relation to existing credit.

<p>BORROWER 1</p> <p>_____ Signature</p> <p>_____ Print full name</p> <p style="text-align: right;">Date: ___ / ___ / _____</p>	<p>BORROWER 2</p> <p>_____ Signature</p> <p>_____ Print full name</p> <p style="text-align: right;">Date: ___ / ___ / _____</p>
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BORROWER/S INFORMATION

BORROWER 1

Address: _____

Suburb: _____ State _____ Postcode: _____

Previous Address: [If less than two years] _____

Suburb: _____ State _____ Postcode: _____

Length of residence: _____ Loan amount: \$ _____

Date of birth: ___ / ___ / _____ Drivers licence N°: _____

Employment: [If self employed - ABN] _____

Company: _____ Position: _____

BORROWER 2

Address: _____

Suburb: _____ State _____ Postcode: _____

Previous Address: [If less than two years] _____

Suburb: _____ State _____ Postcode: _____

Length of residence: _____ Loan amount: \$ _____

Date of birth: ___ / ___ / _____ Drivers licence N°: _____

Employment: [If self employed - ABN] _____

Company: _____ Position: _____