

## SCHEDULE 2

Last Updated: 12<sup>TH</sup> December 2012

Note: Rates are exclusive of GST unless specified otherwise.  
Brokers commissions are calculated on the rates exclusive of GST.

STANDARD RESIDENTIAL LENDING COMMISSION RATES			
LENDER	UPFRONT		TRAIL
<b>Adelaide Bank</b> – Loans settled from 1 <sup>st</sup> September 2011	0.70%		0.15%
<b>AMP</b> – Affinity and Select Loans	0.30% of the Credit		0.15%
<b>AMP</b> – All loans other than Affinity and Select Loans and credit cards.	0.60% of the Credit		0.17%
<b>AMP</b> - Affinity and Select Loans <b>(Line of Credit)</b>	0.30% of 75% of the Credit.		0.15%
<b>AMP</b> – All loans other than Affinity and Select Loans and credit cards <b>(Line of Credit)</b>	0.60% of 75% Of the Credit		0.17%
<b>AMP</b> – Bonus Quarterly online lodgement is equal to or above calculated by AMP Banking	0.05%		Nil
<b>ANZ Bank</b> – effective 1 <sup>st</sup> February 2011  Loans with LVR<=75% and loan size >=\$350K and <\$500K  Loans with LVR<=75% and loan size >=\$500K and <\$2M	Base upfront commissions of 50bps and sales volume bonus 7.5bps (Total upfront commission 67.5bps) max  will receive an additional 5bps  will receive an additional 10bps		Year 1-3 = 0.15% Year 4+ = 0.20%
<b>Australian First Mortgage Alliance Option</b> brokers can forfeit their trail income to reduce end customer rate by 0.15%	Complete Option: effective 1/10/12	0.70%	0.136%
	Flexible:	0.65%	0.136%
	Secure Option:	0.65%	0.136%
	Alliance Option	0.50%	0.15%
<b>BankWest</b>	0.50%		Year 1-2 = 0.15% Year 3 = 0.20% Year 4 = 0.225% Year 5+ = 0.250%
<b>CBA Home Loans</b>	Up to 0.65% refer to Lenders Agreement - Submission Quality & Conversion Allowances		Under \$50,000 = NIL  Year 1 = Nil Year 2+ = 0.20%
<b>CBA Line Of Credit</b>	75% of up to 0.65% on credit limit refer to Lenders Terms & Summary		
<b>CBA – Equity Unlock for Seniors</b> <ul style="list-style-type: none"> <li>\$20,000 to \$39,999</li> <li>\$40,000 and over</li> </ul>	Flat Rate of \$500.00 Flat Rate of \$1,000.00		Nil Nil

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STANDARD RESIDENTIAL LENDING COMMISSION RATES																												
LENDER	UPFRONT	TRAIL																										
<b>CBA - Connect Cash Fulfillment Product Suite</b> <ul style="list-style-type: none"> <li>Bankcard, Visa, MasterCard</li> <li>Smart Access/Complete Access &amp; Overdraft &amp; Debit Mastercard</li> </ul>	<p style="text-align: right;">\$15.00 \$50.00</p>	<p style="text-align: center;">Nil Nil</p>																										
<b>CBA – Connect Referral Program</b> Refer to Agreement for further products TABLE E  ++ A Quality New Account has a minimum of \$500 total deposits with in 28 days of Opening.	<p style="text-align: center;">Note: Commission amounts in Table E are GST inclusive</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Personal Loans</td> <td style="text-align: right;">\$32.00</td> </tr> <tr> <td>Cash Investment A/c</td> <td style="text-align: right;">Up to \$100.00</td> </tr> <tr> <td>Business Transaction A/c</td> <td style="text-align: right;">\$55.00 Quality++</td> </tr> <tr> <td>Business Online Saver</td> <td style="text-align: right;">Up to \$100.00</td> </tr> <tr> <td>NetBank Saver A/c</td> <td style="text-align: right;">Up to \$100.00</td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>Products Gross Connect Commission</b></td> </tr> <tr> <td>Loan Protection</td> <td style="text-align: right;">\$110.00</td> </tr> <tr> <td>General Insurance</td> <td style="text-align: right;">\$38.50</td> </tr> <tr> <td>Risk Insurance</td> <td style="text-align: right;">Up to 17.5% of the first years premium for Personal Risk Products</td> </tr> <tr> <td>Award Saver A/c</td> <td style="text-align: right;">Up to \$100.00</td> </tr> <tr> <td>CommSec Margin Loans</td> <td style="text-align: right;">Loan Limit up to \$500,000 = \$150 Loan Limit greater than \$500,000 = \$250</td> </tr> <tr> <td>Funds under Mgmt</td> <td style="text-align: right;">0.1% of the total amount invested</td> </tr> <tr> <td>Term Deposit</td> <td style="text-align: right;">Min Term – 3 mths \$50,000 to \$249,999 = \$50 \$250,000 to \$999,999 = \$100 \$1,000,000+ = \$200</td> </tr> </table>	Personal Loans	\$32.00	Cash Investment A/c	Up to \$100.00	Business Transaction A/c	\$55.00 Quality++	Business Online Saver	Up to \$100.00	NetBank Saver A/c	Up to \$100.00	<b>Products Gross Connect Commission</b>		Loan Protection	\$110.00	General Insurance	\$38.50	Risk Insurance	Up to 17.5% of the first years premium for Personal Risk Products	Award Saver A/c	Up to \$100.00	CommSec Margin Loans	Loan Limit up to \$500,000 = \$150 Loan Limit greater than \$500,000 = \$250	Funds under Mgmt	0.1% of the total amount invested	Term Deposit	Min Term – 3 mths \$50,000 to \$249,999 = \$50 \$250,000 to \$999,999 = \$100 \$1,000,000+ = \$200	NIL
Personal Loans	\$32.00																											
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<b>Citibank – Mortgage Products Line of Credit</b>	<p>0.65% 70% of credit limit</p>	0.15%																										
<b>FASTLend</b>	0.70%	0.15% on loan balance for the life of the loan																										
<b>FirstMac</b> Fightback II Prof Pack Fightback II capped home loan	0.60%	0.15%																										
<b>Future Financial</b> Standard Premium	0.80%	0.15% Option 1 or Option 2 can be dialled up to 0.25% or 0.35%																										
<b>Heritage – loans disbursed after 1<sup>st</sup> February 2009</b>	0.55%	Year 1 – 2 = 0.15% Year 3 = 0.20% Year 4+ = 0.25%																										

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STANDARD RESIDENTIAL LENDING COMMISSION RATES					
LENDER	UPFRONT			TRAIL	
<b>HomeLoans Ltd</b> <i>effective 1<sup>st</sup> October 2012</i>  LOC are calculated on 75% on limit at settlement	Minimum Loan Size	Item	Upfront	Trail	
	\$50,000	MoniPower	0.60%	0.15%	
	\$50,000	Ultra	0.70%	0.15%	
	\$50,000	UltraPlus	0.70%	0.10%	
	\$50,000	ProSmart	0.60%	0.15%	
	\$50,000	Accelerate	0.70%	0.15%	
	\$50,000	FlexiChoice	0.70%	0.15%	
	\$10,000	Principle Increases	Per Product		
		Conversions	Nil		
	Substitutions	Nil			
<b>ING – effective 1<sup>st</sup> October 2010</b>	Base 0.50%		Annual Settlement Volume	Yrs 1 -3= 0.15% Year 4+ = 0.20%	
			>=\$200,000,000		
	Application to settlement conversion	<60%			0.075%
		>=60% & <70%			0.10%
		>=70% & <80%			0.125%
		>=80%			0.15%
>=80%			0.15%		
<b>La Trobe Financial – Express (Lite Doc)</b>	0.50%			0.25%	
<b>La Trobe –Standard</b>	0.50% or \$550 for discounted			0.25%	
<b>Liberty – Star Product</b> Turbo Commission!! Loyalty Commission!! !! Refer to Lender Terms & Conditions	Up to 1.00%			Up to 0.20% Up to 1.20% Up to 0.15%	
<b>Liberty – Private</b>	Up to 1.00%			Up to 0.50%	
<b>Liberty – Care<sup>†</sup></b> † Refer to Lender Terms & Conditions	Up to 0.50%			NIL	
<b>Loan Ave –</b> Premium Option 1 Option 2 (Refer to Terms Summary) Platinum and Advantage refer to terms summary	0.50%			0.15%	
	0.70%			0.25%	
<b>Macquarie Lending- effective 3<sup>rd</sup> September 2012</b>	0.65%			0.15% 1 to 3 yrs 0.20% Yr 4 onwards	
	Line of Credit will be the amount of the advance actually drawn down by the borrower or 70% of the approved credit limit, whichever is the greater on the day the New Product Loan is initially advanced				
<b>Mortgage Ezy – Full Doc, Prof Pack &amp; Low Doc Loans, Specialty Loans</b> *Special Discount effective 22 <sup>nd</sup> October 2012	0.727%			0.136%	
	*0.60%				

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STANDARD RESIDENTIAL LENDING COMMISSION RATES			
LENDER	UPFRONT		TRAIL
<b>Mortgage Mart</b>	◊MMA Optimiser – Full Doc, Fixed & Lo Doc	0.60%	0.10%
	◊MMA – Free Loan	0.70%	0.10%
	MMA Standard Loans, 95% Loan & Pro Packs	0.70%	0.25%
	MMA Lend	0.70%	0.15%
	◊Red Loan Non Gen Savings & 100% Offset	0.50%	0.10%
	◊NRAS Red Loan	0.60%	0.10%
	Bank Buster	As Charged	Add to Rate if Req
	MMA Optimiser Plus	As calc from matrix	Add to Rate if Req
	Solutions Plus	0.85%	Nil
		◊You can add extra trail on top of the rate up to 0.50% (adding extra trail will influence the rate by the amount of extra trail you add, point for point increase)	
<b>Homeside</b> 4 Star status all brokers effective 1 <sup>st</sup> January 2012	0.65%	Yr1	0%
		Yr 2	0.15%
		Yr3	0.20%
		Yr 4	0.25%
		Yr5	0.30%
		Yr 6+	0.35%
<b>National Australia Bank</b>	0.60%		Nil
<b>National Australia Bank – Flexi Plus</b>	60% of 0.60%		Nil
<b>Paramount</b> effective Feb 2012 -97% Non Genuine Saving	.30%		Nil
<b>Paramount – 95% Non Genuine Saving</b>	0.545%		0.182%
<b>Paramount – 66% Jumbo Residential</b>	0.90%		0.227%
<b>Paramount – 80% Residential Lo Doc</b>	0.455%		Nil
<b>Paramount</b> 80% Paid Defaults Considered	0.545%		0.182%
<b>Paramount – 80% Full Doc Unlimited Arrears and Defaults</b>	0.636%		Nil
<b>Paramount – 80% Full Doc Arrears and Minor Defaults Considered</b>	0.636%		Nil
<b>Paramount – 80% Full Doc Minor Defaults Considered</b>	0.636%		Nil
<b>Paramount – 70% Lo Doc Unlimited Cash Out Paid Defaults Considered</b>	Up to 0.90%		Nil
<b>Paramount – 80% Residential Lo Doc, No BAS &amp; No Trading Statements</b>	0.545 % - 1.00%		Nil

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STANDARD RESIDENTIAL LENDING COMMISSION RATES				
LENDER	UPFRONT			TRAIL
Paramount Credit Repair Lo Doc 12 month Loan	Up to 0.90%			Nil
Pepper Homeloans	0.60%			0.20%
Pepper Homeloans (Referrals) Upon settlement	0.30%			NIL
Pioneer Mortgages	1.00%			Nil
Police & Nurses Credit Society (WA only) query- effective 1 <sup>st</sup> October 2012	LVR≤80%	LVR >80%->95% inclusive	LVR≥95%	Yr1 0.10%
	0.70%	0.50%	0.40%	Yr 2 0.15%
				YR3 + 0.20%
Resi Mortgage	0.60%			0.15%
Resi Mortgage – FlexiFix	0.50%			0.15%
St George/Bank SA/ Bank of Melbourne – effective for loans settled on or after 1 <sup>st</sup> September 2011 Portfolio Loans are paid at 75% of standard loan rates.	0.50% base 0.15% for Conversion Ratio≥80%			Year 1 = 0.15% Year 2+ trail 0.15%
Suncorp – effective 1 <sup>st</sup> December 2012 - Upfront commission bonus is payable subject to 80% conversion of lodgements to settlements. This will be calculated and paid at an individual broker level not aggregator level.	Total Upfront 0.65% Component Base 0.50% Conversion Metric .0.15%			Year 1,2-3 = 0.15% Year 4+ = 0.20%
The Rock Building Society	0.55%			0.20%
Westpac	0.50%			0.15%
Wide Bay Australia Ltd effective 4 <sup>th</sup> October 2011	0.60%			0.20%

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BUSINESS/COMMERCIAL LOAN COMMISSION RATES					
LENDER	UPFRONT			TRAIL	
<b>Adelaide Bank</b>	0.60%			0.25%	
<b>ANZ - Commercial Eligible Business Product</b> – effective 1 <sup>st</sup> May 2009  <i>*unless agreed in writing between ANZ and the Originator</i>	Facility Amount	Commission Calculation rate		Facility	Com
	Up to \$50,000	Nil		Up to \$50,000	Nil
	\$50,000.01-\$2,500,000	0.50% of the eligible Business Produce Facility, unless otherwise agreed in writing		\$50,000 .01-\$10,000 ,000	.20%
	Greater than \$2,500,000	50% of the Loan approval Fee unless agreed in writing between ANZ and the Originator		≥\$10,000 ,000	*Nil
<b>ANZ – Commercial Referral Referrals made after 30/9/06.</b>  <i>*unless agreed in writing between ANZ and the Originator</i>	Facility Amount	Commission calculation rate		*Nil	
	Up to \$50,000	Nil			
	Greater than \$50,000	0.50% of EBP capped at \$20,000			
<b>Bank SA (SA Only)</b> Loans fully secured by residential property to LVR of 80%	Up to 0.50%			Up to 0.20%	
<b>BankWest - Commercial &amp; Business Banking</b> Facilities up to \$3 million	0.60%			0.20%	
	Facilities of \$3 million or more	As agreed up to 50% of App Fee			0.20%
<b>BankWest – Commercial – Referral Business</b>	50% of Establishment Fee			Nil	
<b>CBA (Non- Referral Business)</b> Facility Limits Total \$150,000 to \$3 million  Facility Limits Total > \$3 million to \$10 million  Facility Limits Total > \$10 million  Bank Guarantees and Documentary Letter of Credit Facilities	0.50%			0.227%	
	50% of Establishment Fee rec'd by bank with a minimum of \$15,000 unless otherwise agreed			Negotiable to maximum of 0.232%	
	As agreed but not greater than 50% of Establishment Fee			Negotiable to maximum of 0.227%	
	Nil			Nil	
<b>CBA – (Referral Business)</b> Facility Limit on initial drawdown >\$150,000 to \$3 million	0.50% up to maximum of \$25,000			Nil	
Facility Limit > \$3 million	Discretionary – not greater than 50% of Establishment Fee paid and up to a maximum of \$25,000			Nil	
<b>CBA Commercial Connect Program</b>	Variable depending on product – refer to Fee Schedule provided by Lender			N/A	
<b>IMB</b>	0.6%			0.30%	

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<b>ING</b> <i>effective 30/12/2012</i>	<table border="1"> <tr> <td colspan="2">Base 0.55%</td> <td>Annual Settlement Volume</td> <td></td> </tr> <tr> <td colspan="2"></td> <td>&gt;=\$200,000</td> <td></td> </tr> <tr> <td rowspan="4">Application to settlement conversion</td> <td>&lt;60%</td> <td></td> <td>0.075%</td> </tr> <tr> <td>&gt;=60% &amp; &lt;70%</td> <td></td> <td>0.10%</td> </tr> <tr> <td>&gt;=70% &amp; &lt;80%</td> <td></td> <td>0.125%</td> </tr> <tr> <td>&gt;=80%</td> <td></td> <td>0.15%</td> </tr> </table>	Base 0.55%		Annual Settlement Volume				>=\$200,000		Application to settlement conversion	<60%		0.075%	>=60% & <70%		0.10%	>=70% & <80%		0.125%	>=80%		0.15%	Year 1 -3= 0.15% Year 4+ = 0.20%
	Base 0.55%		Annual Settlement Volume																				
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		>=60% & <70%		0.10%																			
>=70% & <80%			0.125%																				
>=80%			0.15%																				
<b>La Trobe – Standard Full Doc &amp; Express Loans</b>	0.50% \$550 for discounted application Fee	0.25%																					
<b>Liberty</b>	Please refer to Lender Terms & Conditions																						
<b>Merchant Mortgages</b>	100% of Acceptance Fee	0.30%																					
<b>Mortgage Ezy Commercial Lending</b>	0.50%	Nil																					
<b>National Australia Bank - Other than Debtor Finance</b>	50% Of application fee collected	Nil																					
<b>National Australia Bank – Debtor Finance</b>	0.50% of the first batch of Purchased Debts	0.15% of Purchase charges																					
<b>Paramount – 70% Commercial Lo Doc</b>	0.50%	0.20%																					
<b>Paramount – 66% Jumbo Commercial Credit Impaired Lo Doc</b>	0.90%	0.227%																					
<b>Paramount – 70% Paramount Commercial Full Doc</b>	0.50%	0.20%																					
<b>St George – Commercial – Amount of Aggregated Customer Facilities: \$0 to \$250,000</b>	Nil	Nil																					
<b>St George – Commercial – Amount of Aggregated Customer Facilities \$250,001 and \$2,500,000</b> <b>St George – Commercial – Amount of Aggregated Customer Facilities: \$2,500,001 and above</b> •Refer to Lender Terms and Conditions	Up to 0.50% of the facility limit	Up to 0.20%																					
	Up to 50% of the establishment fee	Up to 0.20%																					

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<b>Suncorp – effective 16<sup>th</sup> March 2010</b> Business Banking Facilities >\$1,000,000 for Commercial Banking and >\$250,000 for Agribusiness Other Products –Term Loan, LOC, Equipment Finance <ul style="list-style-type: none"> <li>• Asset Purchase</li> <li>• Chattel Mortgage</li> <li>• Lease</li> </ul>	50% of Facility Establishment Fee	Up to 0.25%
<b>Westpac – Non Referral Business effective 1<sup>st</sup> October 2011</b> Business Loans & Bank Bill Credit Limit ≤\$3m	0.50%	0.182%
Credit Limit >\$3m	50% of establishment fee	0.182%
Commercial Bills ≤\$3m	50% of establishment fee	Nil
Business Loan Fixed <\$500K (resi security)	50% of establishment fee	0.091%
Business Options Overdraft	50% of establishment fee collected but capped at \$30,000	Nil
Westpac Invoice Finance	0.50% of the approved take up ledger but capped at \$20,000	15% of Invoice Acceptance Fee collected
<b>Westpac – Referral Business</b> Business Loans and Bank Bill Credit Limit ≤\$3m	0.50% of credit limit	Nil
Credit Limit >\$3m	50% of establishment fee	Nil
Commercial Bills ≤\$3m	50% of establishment fee	Nil
Business Loan Fixed <\$500K (resi security)	50% of establishment fee	Nil
Business Options Overdraft	50% of establishment fee collected but capped at \$30,000	Nil
Westpac Invoice Finance	0.50% of the approved take up ledger but capped at \$20,000	15% of Invoice Acceptance Fee collected

Note commission Caps: An upfront cap on term lending and commercial bills is the lower of 0.60% of exposure or \$45,000.00



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PERSONAL LOANS		
LENDER		
ANZ Personal Loans	1.50%	Nil
GE Personal Loans	2.5% up to a maximum of \$1300	

EQUIPMENT FINANCING & CHP COMMISSION RATES/PERSONAL LOANS/BUSINESS PRODUCTS												
	Volume Bonus Incentive											
<b>CBA Asset Finance</b> <i>(formerly CBFC)</i>	0.50%											
<b>ANZ Asset Finance</b> <i>(formerly Esanda)</i> <b>Edge Deal – refer to lenders terms &amp; conditions</b> <b>Non Edge Deal</b>	<table border="1"> <thead> <tr> <th colspan="2">Month End Incentive Matrix</th> <th>(VBI%)</th> </tr> </thead> <tbody> <tr> <td>Volume (% of NAF)</td> <td>Greater than \$3M</td> <td>0.60%</td> </tr> <tr> <td></td> <td>Up to \$3M</td> <td>0.50%</td> </tr> </tbody> </table>			Month End Incentive Matrix		(VBI%)	Volume (% of NAF)	Greater than \$3M	0.60%		Up to \$3M	0.50%
Month End Incentive Matrix		(VBI%)										
Volume (% of NAF)	Greater than \$3M	0.60%										
	Up to \$3M	0.50%										
<b>Liberty Motor</b> <b>\$100,000.00 - \$499,999.99</b> <b>&gt; \$500,000.00</b> <i>Net Amount Financed (of settled Loans) during month is equal to or greater than \$100,000 we may pay a Monthly Volume Bonus</i>	0.40% of total NAF 0.60% of total NAF											
<b>Macquarie Leasing</b> <i>effective 1<sup>st</sup> November 2012</i>	Monthly Volume (NAF)	VBI%										
	Nil - \$1.0 Million	0.25%										
	\$1.0 - \$6.0 Million	0.50%										
	\$6.0 - \$8.0 Million	0.60%										
	\$8.0 - \$10.0 Million	0.80%										
	\$10 Million +	1.00%										
<b>Westpac Leasing</b>	.50%											
<b>Service Finance Corporation</b> <i>effective 1<sup>st</sup> July 2011</i>	SFC will pay VBI of 0.5% for applications settled											
<b>NAB Asset Finance</b>	0.50%											
<b>GE Personal Loans</b>												
	0-5	Nil										
	6-10	0.25%										
	11-15	0.50%										
	16-20	0.75%										
	21-25	1.00%										
	26-50	1.25%										
	51-100	1.50%										
	101-200	1.75%										
	Greater than 200	2.00%										

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<b>INSURANCE</b>		
<b>LENDER</b>		
<b>Ali Group</b>	30% of Annualised Premium payable on your Insurance	Up to 16%

<b>DEPOSIT BONDS</b>		
<b>LENDER</b>		
<b>Deposit Power – Short Term Deposit Guarantees (STDPG)</b>	25% of STDPG Fees paid via FAST	
<b>Deposit Power – Long Term Deposit Guarantees (LTDPG)</b>	15% of LTDPG Fees paid via FAST	