

NCH LOANS AUSTRALIA

National Competitive Home Loans Australia ABN 45 874 137 831

P 02 8021 2798

MFAA Member 050312

F 02 8088 7138

COSL Member 412731

E myloan@nchloans.com.au

Web: www.nchloans.com.au



FINANCE BROKING CONTRACT & PRIVACY STATEMENT AND DISCLOSURE

Lyndon Kirkpatrick trading as NCH Loans Australia ABN 45 874 137 831 will proceed to procure finance on my/our behalf as per the terms and conditions set out in this agreement, as signed by the applicant/s and an authorized representative of NCH Loans Australia.

Applicant 1: Dr/Mr/Mrs/Ms/Miss

(Print Name In Block Letters)

of address, _____

Applicant 2: Dr/Mr/Mrs/Ms/Miss

(Print Name In Block Letters)

of address, _____

LOAN SUMMARY TABLE:

Loan Amount:		Lender's Application Fee:	\$
*Interest Rate Range:	%pa and %pa	Property Valuation Fee:	\$
Type of Loan:		Estimated Monthly Repayments:	\$
Lender Selected:		Total Upfront Commission:	% Gst inclusive
Loan Purpose:		Total Trailing Commission:	% Gst inclusive
Special loan features:	<input type="checkbox"/> Redraw facility <input type="checkbox"/> Internet banking <input type="checkbox"/> Card access <input type="checkbox"/> Telephone banking <input type="checkbox"/> Bpay		

**Interest rate/s and interest rate ranges quoted are an indicative guide only and subject to change upon formal assessment of your loan application form and all requested supporting documentation upon loan submission. A higher rate may apply if the loan is in default. If there is a general increase in the market interest rates, the rate will be correspondingly increased.*

Broker's Panel Lenders: We have entered into arrangements with the lenders, if any, specified on the attachment to this contract marked 'ATTACHMENT A'. Subject to meeting lender's criteria, we are able to obtain credit for you from those lenders. These lenders do not necessarily represent all the lenders who offer credit of the nature seek.

Fees Payable By You: As per this signed agreement, no fees are payable by you to us.

Benefits to be received by us by persons other than you:

If you accept our recommendations we will receive an upfront commission of up to \$_____._____ plus ongoing commissions of 0._____% of the balance owing by you on or about the end of each calendar month.

These percentages include Gst.

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We confirm that:

- We do not determine or recommend the conditions of the credit contract (such as interest rates, fees or the term of the loan);
- We and nobody else will receive any financial or other benefit or have any other interest or relationship which could reasonably be expected to influence our recommendation other than as disclosed in this agreement;
- We undertake to inform you if, after recommending a particular product and prior to you entering into a contract for that product, the commission payments differ from those described in this agreement.

Referral Fee: A fee of up to: \$_____.

may be paid to: _____ for referring you to us.

Valuation and/or an application fee(s) as set out in the above loan summary table is/are payable by you to the lender.

- You agree to engage us to arrange the loan described above on your behalf.
- We recommend you obtain your own legal and financial advice regarding the suitability of any loan.

Privacy Disclosure Statement:

We are collecting personal information about you to provide you with our brokering services. The information is required to allow us to assist you in preparing the loan application and locating an appropriate lender. If your information is not provided we may not be able to find an appropriate loan for you.

We may use your information to provide you with offers or information of other goods or services we or a third party may be able to provide you with, unless you tell us not to.

We may disclose your information to other organisations to fulfill the purposes identified (or purpose related to those purposes). The types of organisations we may disclose your information to include:

- Lenders
- Mortgage insurers;
- Other mortgage intermediaries;
- Valuers; and
- Other organisations which assist us (such as printers, mailing houses, lawyers, debt collectors and accountants).

Applicant 1 _____
(Print Name In Block Letters)

_____/_____/_____
(Signature) (Date)

Applicant 2 _____
(Print Name In Block Letters)

_____/_____/_____
(Signature) (Date)

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ATTACHMENT "A"

Lenders:

Adelaide Bank	Genworth Financial
AMP Bank	GIO Commercial
ANZ	Heritage
BankSA Commercial	HLP Mortgage Co
Banksia Financial	Home Bldg Soc.
Bankwest	Homeloans Ltd
Bankwest Commercial	Homeside Lending
Bankwest Equip	HSBC Bank
Bettaway	IMB
Better Mortgage Company	ING Bank
Better Mortgage Management	Latrobe
Bluestone Mort	Legacy FS
BOQ - Bank of Queensland	Liberty Financial
BOQ - Commercial	Macq Personal Loans
BOQ - Equip Finance	Macquarie Leasing
Capital 1 Solution	Macquarie Mort.
Capital Finance	Majestic Mortgages
Capital First	Maxis Loan
Carrington National	Merchant Mortgages
CBA Bank	Mortgage Ezy
Challenger	Mortgage Mart
Circuit Finance	Mortgage Plus
Citibank	National Australia Bank
Citibank Personal Loans	Newcastle Permanent
Deposit Access	Paramount Mortgages
Deposit Power	Pepper Home Loans
Deposit Saver - Genworth	Pioneer Mortgages
Esanda	Provident Capital
Equity Bonds	RAMS
First Permanent	St. George
Firstmac	Suncorp
Fox Symes Home Loans	Suncorp Commercial
GE Capital Equip	The Rock
GE Money	Westpac
GE Personal Loans	Westpac Equip Finance

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