



Commission Clawback Policy

MMA Bank Buster & Trail Only options (Full Doc, Lo Doc and Fixed)

NIL

Smart/Uninsured SMSF

NIL

Smart/Uninsured Full & Lo Doc

Nil

Smart/Uninsured Commercial Full & Lo Doc

Nil

Smart/Uninsured Expat/Non Resident

Nil

All Standard MMA & Optimiser Products Full Doc, Lo Doc & Fixed

0 to 12 months 100% of Upfront Commission paid will be refundable by the Introducer

13 to 18 months 70% of Upfront Commission paid will be refundable by the Introducer

19 to 24 months 50% of Upfront Commission paid will be refundable by the Introducer

25 to 36 months 25% of Upfront Commission paid will be refundable by the Introducer

Solutions Plus

100% of Total Upfront commission paid to broker to be repaid if loan discharges within the first 12 months and 65% of Total Upfront commission paid to broker to be repaid if loan discharges within months 13 to 18

Ultra, Ultra SMSF, Ultra Expat & Portfolio Plus

Original Version

Calculated pro rata and based on the number of months the loan has been in force versus a 48 month period

New Version for all deals lodged from 1/12/2015

100% Months 0-12. 75% Months 13 to 24. Month 25 onwards Nil