



Commission Clawback Policy

Smart/Uninsured SMSF

NIL

Smart/Uninsured Full & Lo Doc

Nil

Smart/Uninsured Commercial Full & Lo Doc

Nil

Smart/Uninsured Expat/Non Resident

Nil

Optimiser Products

NIL on SMSF and Commercial

NIL on Non Resident and Expat

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

13 to 18 months 50% of Upfront Commission paid will be refundable by the Introducer

Month 19 onwards Nil

Ultra, Ultra SMSF, Ultra Expat & Portfolio Plus

100% Months 0 to 12.

75% Months 13 to 24.

Month 25 onwards Nil