



Merchant Mortgages

THE MERCHANT MORTGAGES REMUNERATION MODEL

The typical Merchant Mortgages Remuneration Model sets us apart:

UPFRONT COMMISSION

100% of the Acceptance Fee paid by borrowers
[& the amount is nominated by the broker (within reason) –
received by us and paid to you/your aggregator 100%
following settlement]

TRAIL

Year 1	Yes	100% of annual margin
Year 2	Yes	100% of annual margin
Ongoing	Yes	100% of annual margin

The typical loan term is 25 years.

CLAWBACK

Year 1	No	None
Year 2	No	None
Ongoing	No	None

CROSS SELL INCENTIVE / EXPECTATION

None	[& that's the way we like it! And, we don't cross-sell the borrowers or churn the loan!]
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CONVERSION RATIO / MINIMUM LOAN VOLUME

None

OTHER REQUIREMENTS

- **Electronic Lodgement** 0 [Use ANY application format! And, no need for anything to be signed by borrowers at application stage as we include Privacy Act form etc with detailed conditional loan approval]
- **File Quality** 0 [The better the quality the better the chance of the deal settling and you being remunerated. Simple really!]

For the information of mortgage loan Intermediaries.

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Merchant Mortgages Pty Limited

Wholesale Mortgage Manager

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Member of the Mortgage & Finance Association of Australia

Streamlining Commercial & Investment Residential Mortgage Loans for Intermediaries