

[CLIENT FEE MANDATE]

Finlay Abbot Mortgage Broker Limited (Finlay)

This document sets out the services that Finlay will provide and the remuneration that Finlay will receive for these services. Please take the time to read this and if you are happy to proceed, sign and return to us the second copy of this document.

The following attachments form part of this document and by signing and returning a copy you are agreeing that you have read and understood these attachments:

1. Personal Disclosure Statement (this gives you information about us)
2. Fee Menu which outlines your options.

Services Provided

Finlay will advise and make a recommendation for you after assessing your needs.

The *attached* Personal Disclosure Statement outlines the lenders with whom Finlay holds broker agreements.

The Fee Menu sets out the types of services for which a fee should be reasonably charged.

Fees for Services

1. Commission from Lenders: We receive commissions from the lenders as set out in the Personal Disclosure Statement – this may be a one-off commission and/or an ongoing trail commission.
2. Unconditional fee for services: You agree to pay Finlay a fee based on the Fee Menu for Finlay's services regardless of whether or not you receive a loan offer from a lender on acceptable terms (*delete options not applicable*):
 - A. Home Purchase Coach \$295
 - B. Investment Property Coach \$995
 - C. Hourly Consulting Rate of \$175/hour

Please note these rates do not include GST. Finlay is not registered for GST.

Please note: The payment of a fee to Finlay for financial advice and recommendations is potentially in addition to any commission income Finlay, or other companies, may generate from lender commissions, insurance commissions or any other income.

Signed

Signed

Name

Name

Dated / /