

SCHEDULE B
July 2010

Note: All Rates are inclusive of GST

STANDARD RESIDENTIAL LENDING COMMISSION RATES		
LENDER	UPFRONT	TRAIL
Adelaide Bank – loans settled from 1/Sept/08	0.55%	0.165%
AIMS Home Loans	0.77%	0.25%
AMP – Affinity and Alliance Home Loans and Credit know as “Select” (Term Loans)	0.33% of the Credit	0.165%
AMP – For all Credit introduced, other than Affinity and Alliance Home Loans and Credit known as “Select” (as determined by AMP Banking) (Term Loans)	0.66% of the Credit	0.187%
AMP - Affinity , Alliance Home Loans and Credit known as “Select” (Line of Credit)	0.33% of 75% of the Credit.	0.165%
AMP – For all Credit introduced, other than Affinity and Alliance Home Loans and Credit know as “Select” (as determined by AMP Banking) (Line of Credit)	0.66% of 75% Of the Credit	0.187%
AMP – Bonus for Apply Online >75%	0.05%	Nil
ANZ Bank – between 1 Nov 2009-30 Apr 2010	0.6809%	Year 1-3 = 0.165% Year 4+ = 0.22%
ANZ Bank – loans Above \$250k	0.6875%	Year 1-3 = 0.165% Year 4+ = 0.22%
ANZ Bank - Easy Start Home Loan (all Applications received on or after 18Sep06)	Up to 0.77%	Year 1 = Nil 0.275% thereafter
Australian Central Credit Union (SA Only) – refer to Lender Terms & Conditions	0.77%	0.275%
Australian First Mortgage – Complete Option Discount	0.715%	NIL
Australian First Mortgage – Flexible Option and Secure Option	0.715%	0.15%
Australian First Mortgage – Complete Option Special; (refer to Lender Terms & Conditions)	Option A: 1.10% Option B: 0.715%	Option A: 0.00% Option C: 0.15%
Australian First Mortgage – Alternative Option; (refer to Lender Terms & Conditions)	Up to 0.77%	Up to 0.22%
Australian First Mortgage - Standard Products – Adelaide Bank, Challenger Conforming, Resimac, ING Bank	0.825%	0.275%
Australian First Mortgage – EFM Loans – New Originations	0.66% payable on the ABL portion only	0.22% payable on the ABL portion only
Australian First Mortgage – EFM Loans – Leads supplied by AFM	0.60% payable on the ABL portion only	0.20% payable on the ABL portion only
Bank SA (SA/NT Only)	Up to 0.66%	Up to 0.275%
Bank SA (SA/NT Only) - Homestart	\$400.00	Nil
BankWest	0.55%	Year 1-2 = 0.165% Year 3 = 0.22% Year 4 = 0.2475% Year 5+ = 0.275%
BankWest “Special Home Loan Products” – Products as advised from time to time.	Rate advised as each “Special Home Loan” product is launched.	Rate advised as each “Special Home Loan” product is launched.
Bettaway Home Loans	0.77%	0.275%

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LENDER	UPFRONT	TRAIL
CBA/Colonial	0.6875%	Year 1 = Nil Year 2+ = 0.22%
CBA/Colonial – Equity Unlock for Seniors		
<ul style="list-style-type: none"> \$20,000 to 39,999 \$40,000 and over 	Flat Rate of \$500.00 Flat Rate of \$1,000.00	Nil Nil
CBA/Colonial - Incentive Bonus Payments up to 30/06/08		
<ul style="list-style-type: none"> Bankcard, Visa, Mastercard All-in One Account 	\$16.50 \$27.50	Nil Nil
CBA/Colonial – Incentive Bonus Payments from 01/07/08		
<ul style="list-style-type: none"> Credit Card General Insurance Loan Protection Streamline **(client must make loan repayments from this account) 	\$15.00 \$35.00 \$100.00 \$50.00	NIL NIL NIL NIL
Citibank – Standard, Basic, Revolving & 2 in One, Construction and Offset Loans		
<ul style="list-style-type: none"> Up to \$1m Over \$1m to \$3m 	0.77% 0.77% for first \$1m then 0.385% between \$1m and \$3m	0.275% 0.275%
Domain Financial Services	0.88%	0.22%
EuroFinance (Private)	0.55%	0.275%
EuroFinance – True Residential Asset Lend	1.10%	Nil
FASTlend	0.77%	0.165%-0.22% on loan balance for the life of the loan
FirstMac	0.70%	0.275%
Future Financial	0.88%	0.275%
Future Financial - Solutions Premium Turbo & Solutions Plus Turbo Option	1.75%	Nil
Future Financial - Balanced Pro Advantage, Premium Advantage and Premium Advantage Pro Pack	0.77%	0.165%
Future Financial – Choice Saver	0.88%	0.275%
Future Financial - Solutions Specialty Small Security	0.55%	0.275%
Future Financial - Personal Loans & Balanced Equity Finance Mortgage	Nil	Nil
GE Money – no longer lending (refer to lender terms and conditions for rates)		
Heritage – loans disbursed after 1 Feb 09	0.605%	Year 1 – 2 = 0.165% Year 3 = 0.22% Year 4+ = 0.275%
HomeLoans Ltd	0.715%	Year 1 – 2 = 0.165% Year 3 + = 0.22%
HomeLoans Ltd - Premium Saver	0.715%	0.11%

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STANDARD RESIDENTIAL LENDING COMMISSION RATES			
LENDER	UPFRONT	TRAIL	
ING – loans settled from 1Jan09	0.66%	Year 1 -3= 0.165% Year 4+ = 0.22%	
La Trobe - Lite Doc	0.55%	0.275%	
La Trobe – Full Doc	\$550.00	0.275%	
Loan Ave – refer to Lender Terms and Conditions	Up To 0.88%	You Choose Trail Margin	
Loan Ave (Adelaide Bank Products)	0.825%	You Choose Trail Margin	
Mortgage Ezy - Standard	0.70%	Up to 0.50% -You determine rate by adding to Base Start Rate	
Mortgage Ezy – Premium	0.90%	Up to 0.50% -You determine rate by adding to Base Start Rate	
Mortgage Ezy - Standard & Premium–Double Up (Trail Turbo Option)	Up to maximum of 1.4% if 0.25% is added to Base Start Rate	Nil	
Mortgage Ezy - Standard & Premium–Double Up (Trail Turbo Option + Trail)	Up to maximum of 1.4% if 0.50% is added to Base Start Rate	0.25%	
Mortgage Ezy - Standard & Premium–Triple Up (Trail Turbo Extreme Option)	Up to maximum of 2.0% if 0.50% is added to Base Start Rate	Nil	
Mortgage Mart Not License in WA			
Mortgage Mart – XTRA Optimiser 80	0.66%	0.275%	
Mortgage Mart – MMA Uninsured (OPTION 1)	0.77%	0.275%	
Mortgage Mart – MMA Uninsured (OPTION 2)	1.10%	Nil	
Mortgage Mart – XTRA Head Start (12mth special) ** refer to lender terms and conditions	0.55%	0.275**	
Mortgage Mart – MMA Property Plus Owner Occupied	Nil**	Nil	
Mortgage Mart – MMA Property Plus Investment	Nil**	0.66%	
Mortgage Mart – Intro Plus Variable & MMA Optimiser	0.66%	0.11%	
Mortgage Mart – MMA Loans, Pro Packs, ING Wholesale & MMA Uninsured (OPTION 1)	0.77%	0.275%	
Mortgage Mart – MMA Loans, Pro Packs, ING Wholesale & MMA Uninsured (OPTION 2)	1.10%	Nil	
Mortgage Mart – Non Conforming	1.54%	Nil	
Mortgage Mart – MMA Super Packs	0.77%	Nil	
NABBroker (Note: Stepped Trail only applicable for loans written 01/07/07 onwards – refer Lender Commission Terms & Conditions)	0.715%	Years 1-3 Year 4 Year 5 +	0.275% 0.33% 0.385%

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STANDARD RESIDENTIAL LENDING COMMISSION RATES			
LENDER	UPFRONT	TRAIL	
NABbroker - Trail effective 1 August 2008 - Upfront will have four tiers applicable for loans settled from 1 Nov 2008	Up to 0.715%	Year 1	0%
		Year 2	0.165%
		Year 3	0.22%
		Year 4	0.275%
		Year 5	0.33%
		Year 6+	0.385%
National Australia Bank	0.66%	Nil	
National Australia Bank – Flexi Plus	60% of 0.66%	Nil	
OneLend	0.77%	0.275%	
Paramount – 95%, 5% Non genuine savings (securitised)	0.6%	0.20%	
Paramount – 80% Full Doc Unlimited Arrears and Defaults	0.7%		
Paramount – 80% Full Doc Arrears Only	0.7%		
Paramount – 80% Residential Lo Doc CRAA Impaired, Lo Doc Residential and 50% Lo Doc Construction	0.5%	Nil	
Paramount – 66% Jumbo No Doc	1%	0.25%	
Paramount – 60% Lo Doc (securitised) and Credit Repair Lo Doc	1%	Nil	
Pepper Homeloans	0.66%	0.22%	
Pioneer Mortgages	0.66%	0.275%	
Police & Nurses Credit Society	0.55%	Year 1	0.11%
		Year 2	0.165%
		Year 3+	0.22%
Royal Bank of Scotland (previously ABN AMRO) – Reverse Mortgage	Option 1 – Lump Sum	1%	0.275%
	Monthly Income Option	1%	
	Flexible Drawdown	0.5%	
Royal Bank of Scotland (previously ABN AMRO) – Reverse Mortgage	Option 2 – Lump Sum	2%	N/A
	Monthly Income Option	1%	
	Flexible Drawdown	0.5%	
Royal Bank of Scotland (previously ABN AMRO) – Accommodation Bond Loan	Flat rate \$1650	N/A	
Royal Bank of Scotland (previously ABN AMRO) – Investment Property Mortgage	Flat rate \$1650	N/A	
St George - Effective for loans secured on or after 10Oct09	Up to 0.66%	Book Run off Meets or exceeds agreed threshold = 0.165% Book Run off Below agreed threshold = 0.22%	

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STANDARD RESIDENTIAL LENDING COMMISSION RATES		
LENDER	UPFRONT	TRAIL
Suncorp – Residential, loans settled on or after 1Mar09 (if at any time a variable loan is switched to a fixed reate, you will still obtain a trail income of 0.15% for that fixed rate period, (trail beings year 2)	Up to 0.66%	Year 1 = Nil Year 2-3 = 0.22% Year 4+ = 0.275%
The Rock Building Society	0.77%	0.275%
The Rock Building Society (loans settle on & from 3Nov08) – Trail paid on outstanding monthly balance at the end of each month of a loan	0.605%	0.220%
Westpac	0.55%	0.165%
Wide Bay Australia Ltd as at 1 May 2009	0.5%	0.2&

Note (1): CBA/Colonial Upfront Commission is made up of 4 parts from 01/08/08 to 01/11/08 - Base of 0.55%, Management Service Allowance of 0.11%, Conversion Allowance of 0.275% and Submission Quality Allowance of 0.275%. The 'Allowances' will be reviewed again in September 2008 based on quarterly performance and changes will be made effective 01/11/08.

NON-CONFORMING LENDING COMMISSION RATES		
LENDER	UPFRONT	TRAIL
Australian First Mortgage – Resimac NC-Secure NC Option AND Resimac Lo Doc NC	0.77%	0.17%
GE Money – No longer lending (refer to lender terms and conditions for rates)		
Liberty	Rates pending (refer to your Partnership Manager)	
Mariner Retirement Solutions	1.10%	0.275%
Vision Equity – Lump Sum Plan – Option 1 (only lending in NSW)	2.50%	Nil
Vision Equity - Lump Sum Plan – Option 2 (only lending in NSW)	1.10%	0.275%
Vision Equity - Living Income Plan – Option 1 (only lending in NSW)	1.50% of total income component	Nil
Vision Equity - Living Income Plan – Option 2 (only lending in NSW)	1.10% of total income component	0.275%
Vision Equity - Combination Lump Sum and Income Plan – Option 1 (only lending in NSW)	2.0% of lump sum plus total income component	Nil
Vision Equity – Combination Lump Sum and Income Plan – Option 2 (only lending in NSW)	1.10% of lump sum plus total income component	0.275%
Vision Equity – Flexible Drawdown Plan (only lending in NSW)	0.50% of un-drawn facility at initial settlement	0.275%
Vision Equity – All Plans – Reduce interest rate by 0.15% pa (A settlement fee may be added to the loan) (only lending in NSW)	Nil	0.33%

BUSINESS/COMMERCIAL LOAN COMMISSION RATES		
LENDER	UPFRONT	TRAIL
Adelaide Bank	0.66%	0.275%

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BUSINESS/COMMERCIAL LOAN COMMISSION RATES		
LENDER	UPFRONT	TRAIL
ANZ - Commercial – Tier One Originators Upfront for deals up to \$2.5m (as at 1May09)	0.55%	(no trail paid on facilities less than \$50k) 0.20%
ANZ - Commercial – Tier One Originators Upfront for deals over \$2.5m (as at 1May09)	50% of the LAF	(no trail paid on facilities less than \$50k) 0.20%
ANZ – Commercial - (Referral Business) for all Eligible Business products other than Invoice Finance Facilities <ul style="list-style-type: none"> Greater than \$50,000 \$50,000 - \$10,000,000 Greater than \$10,000,000 	0.50% of facility amount, capped at \$20,000 unless otherwise agreed in writing with ANZ	Nil
		0.20%
		Nil, unless otherwise agreed in writing between ANZ and the Originator
Bank SA (SA Only) <ul style="list-style-type: none"> Loans fully secured by residential property to LVR of 80% All other Commercial Loans 	0.77%	0.275%
	0.715%	0.165% or 0.275%
BankWest - Commercial & Business Banking <ul style="list-style-type: none"> Facilities up to \$3 million Facilities of \$3 million or more 	0.66%	0.22%
	As agreed up to 50% of App Fee	0.22%
BankWest – Commercial – Referral Business	50% of Establishment Fee	Nil
CBA/Colonial (Non- Referral Business) <ul style="list-style-type: none"> Facility Limits Total \$150,000 to \$3 million Facility Limits Total > \$3 million to \$10 million Facility Limits Total > \$10 million Bank Guarantees and Documentary Letter of Credit Facilities 	0.55%	0.275%
	55% of Establishment Fee rec'd by bank with a minimum of \$16,500 unless otherwise agreed	Negotiable to maximum of 0.275%
	As agreed but not greater than 55% of Establishment Fee	Negotiable to maximum of 0.275%
	Nil	Nil
CBA/Colonial – (Referral Business) <ul style="list-style-type: none"> Facility Limit >\$150,000 to \$3 million Facility Limit > \$3 million 	0.50% up to maximum of \$25,000 inc GST	Nil
	Discretionary – not greater than 50% of Establishment Fee paid inc GST and up to a maximum of \$25,000 inc GST	Nil
CBA Commercial Connect Program	Variable depending on product – refer to Fee Schedule provided by Lender	N/A
Challenger Commercial Lending <ul style="list-style-type: none"> Standard Product Blended Product 	Up to 1.10% if added to Establishment Fee	Unlimited – depending on what you add to Delivery Rate
	Up to 0.275% if added to Establishment Fee	Up to 0.66% - depending on what you add to Delivery Rate
Citibank - \$1.5m or less (refer Lender Commission Terms for loans over \$1.5m)	0.66%	0.22%
EuroFinance	0.55%	0.275%

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BUSINESS/COMMERCIAL LOAN COMMISSION RATES		
LENDER	UPFRONT	TRAIL
EuroFinance- True Commercial Asset Lend	1.10%	Nil
IMB	0.66%	0.33%
ING	0.66%	0.275%
La Trobe – Private Label	0.275%	0.275%
Liberty	Rates pending (refer to your Partnership Manager)	
Macquarie Commercial	50% of Establishment Fee	0.275%
<ul style="list-style-type: none"> Up to \$10M 		
<ul style="list-style-type: none"> Greater than \$10m 	50% of Establishment Fee	Negotiable up to 0.275%
Mariner Securities	Up to 1.10%	Up to 0.50% plus.05% bonus
Merchant Mortgages	100% of Acceptance Fee	0.33%
National Australia Bank - Other than Debtor Finance	0.50%	Nil
National Australia Bank – Debtor Finance	0.50% of the first batch of Purchased Debts	0.15% of Purchase charges
Paramount – Lo Doc Commercial Construction	0.5%	Nil
Paramount – 70% Commercial Full Doc and Lo Doc	0.55%	0.22%
Paramount – 60% Jumbo Credit Impaired Lo Doc	1%	Nil
Paramount – 60% Jumbo Commercial No Doc	1%	0.25%
Paramount – Short Term	0.55% (Min\$1650.00)	Nil
Perpetual Investments	Mandated Fee – paid Direct	0.275%
Provident Inventory Finance	1% of Facility Limit Approved	0.50%
Resimac Commercial	0.60% of Establishment Fee	0.275%
St George – Commercial – Amount of Aggregated Customer Facilities:	Nil	Nil
<ul style="list-style-type: none"> 0 to \$250,000 		
St George – Commercial – Amount of Aggregated Customer Facilities:	Up to 0.55% of the facility limit*	Up to 0.22%
<ul style="list-style-type: none"> \$250,001 and \$2,500,000 		
St George – Commercial – Amount of Aggregated Customer Facilities:	Up to 55% of the establishment fee	Up to 0.22%
<ul style="list-style-type: none"> \$2,500,001 and above 		
Suncorp – Small Business	0.66%	Year 1 = Nil Year 2-3 = 0.22% Year 4+ = 0.275%

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BUSINESS/COMMERCIAL LOAN COMMISSION RATES		
LENDER	UPFRONT	TRAIL
Suncorp (Fully Originated) - Note: for Small Business Loans under \$400K please refer to Suncorp under Standard Residential listing. <ul style="list-style-type: none"> Business Banking Term Lending facilities between \$400K and \$1m only – excludes Agribusiness Term Loan Facilities Business Banking Term Lending facilities over \$1m and Agribusiness Term Loan Facilities 	0.66%	0.275%
	50% of Establishment Fee	0.275%
Suncorp (Referral Business Only)	50% of Establishment Fee	Up to 0.275%
Westpac – Non Referral Business Business Loans & Bank Bill Business Loans <ul style="list-style-type: none"> Credit Limit less than \$3m Credit Limit \$3m or more 	0.55%	0.15%
	50% of establishment fee collected but capped at the lower of 0.55% or \$45,000	0.15%
Commercial Bills & Business One Loans <ul style="list-style-type: none"> Up to and including \$3m Greater than \$3m 	50% of establishment fee collected but capped at the lower of 0.55% or \$45,000	0.20%
	50% of establishment fee collected but capped at the lower of 0.55% or \$45,000	0.15%
Business Loan Fixed <\$500K (resi security)	50% of establishment fee collected but capped at the lower of 0.55% or \$45,000	0.10%
Business Overdraft	50% of establishment fee collected but capped at \$30,000	Nil
Westpac Invoice Finance	0.50% of the approved take up ledger but capped at \$20,000	15% of Invoice Acceptance Fee collected
Westpac – Referral Business Business Loans and Bank Bill Business Loan <ul style="list-style-type: none"> Credit Limit less than \$3m Credit Limit \$3m or greater 	0.50% of credit limit	Nil
	50% of establishment fee collected but capped at the lower of 0.50% or \$45,000	Nil
Commercial Bills and Westpac Business One Loans <ul style="list-style-type: none"> ≤ \$3m 	50% of establishment fee collected but capped at lower of 0.50% or \$45,000	Nil
Business Loan Fixed <\$500K (resi security)	50% of establishment fee collected	Nil
Business Overdraft	50% of establishment fee collected but capped at \$30,000	Nil
Westpac Invoice Finance	0.50% of the approved take up ledger but capped at \$20,000	15% of Invoice Acceptance Fee collected

EQUIPMENT FINANCING & CHP COMMISSION RATES		
LENDER	VBI	Trail

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EQUIPMENT FINANCING & CHP COMMISSION RATES

LENDER	VBI	Trail
CBFC	0.55%	Nil
Esanda FAST business volume up to \$3m per month	0.55%	Nil
FAST business volume over \$3m per month	0.66%	Nil
Iden Leasing	0.66%	Nil
Macquarie Leasing	0.55%	Nil
Westpac Leasing	0.55%	Nil

Note: The commissions shown for the Equipment Financing & CHP Lenders above are only those for VBI paid via FAST and do not include any Upfront or Referral commissions/fees paid to you direct by the Lender. The FAST Fee for Equipment Financing & CHP loans will be 50% (inc GST) of the commission paid via FAST.

MARGIN LENDING COMMISSION RATES

LENDER	UPFRONT	TRAIL
St George	Nil	From 0.275% refer FAST Lender Commission Terms Summary

DEPOSIT BOND COMMISSION RATES

LENDER	UPFRONT	TRAIL
Deposit Access - Bonds under \$150,000 with a Term < 6 months	12.75% of Gross Written Premium paid Direct to broker	Nil
Deposit Access - Bonds under \$150,000 with a Term > 6 months	8.50% of Gross Written Premium paid Direct to broker	Nil
Deposit Access - Bonds greater than \$150,000	As Negotiated	Nil
Deposit Power – Short Term Deposit Guarantees (STDPG)	25% of STDPG Fees paid via FAST	Nil
Deposit Power – Long Term Deposit Guarantees (LTDPG)	15% of LTDPG Fees paid via FAST	Nil

Note: - The commission shown above for Deposit Power will be paid via FAST and therefore a claim will need to be lodged. The FAST Fee on Deposit Power commissions will be 15%(inclusive of GST) of the amount of commission received (i.e. on a STDPG the broker will receive 21.25% and FAST will retain 3.75% as a fee).

General Notes:

1. This Schedule is prepared by Finance & Systems Technology Pty Ltd (FAST) from information provided by the Lenders listed which we believe to be correct at the time of publication.
2. Whilst all care has been taken FAST, its directors or employees do not implicitly warrant that the information is correct.
3. The commissions shown are subject to various conditions such as minimum loan sizes and should be viewed in conjunction with the FAST Lender Commission Terms Summary. They do not take into account any 'Special' commission rates which Lenders may offer for short periods.
4. The commissions shown are subject to change by the lending panel, an amended schedule will be provided from time to time as changes occur.
5. A FAST processing fee of no more than 5% will be incurred on commission income in relation to "Allianz" transactions.