

Mobile:

Email: @moneyquest.com.au

Website: www.moneyquest.com.au

Credit Proposal Disclosure

Date: 5/03/2018

This credit proposal disclosure sets out the information that we must give you when we provide you with credit assistance.

It contains details of certain fees and charges payable and commissions that we or other parties may receive in relation to the proposed loan.

ABOUT US ("we, us, our")	
Credit Representative	Credit Representative Number:
Corporate Credit Representative	Credit Representative Number:
Licensee	Money Quest Australia Pty Ltd ACN: Australian Credit Licence Number:
Broker Group	Pennley Pty Ltd (Choice) ACN: Credit Representative Number:

ABOUT YOU ("you, yours")	
Client name(s)	
Proposed application for the following credit	Application Name: Loan Type: Application Type: Primary Purpose: Loan Amount: \$
Credit provider	

FEES AND CHARGES

ESTIMATE OF TOTAL FEES AND CHARGES YOU ARE LIKELY TO PAY US IN RELATION TO THE LOAN

We do not charge you a fee for providing credit assistance or any other fees in relation to the loan.

ESTIMATE OF TOTAL FEES AND CHARGES YOU ARE LIKELY TO PAY THE LENDER FOR APPLYING FOR THE LOAN

An estimate of the total fees and charges payable by you to the lender for applying for the loan is as follows:

FEE	AMOUNT
Application fee	\$0
Establishment fee	\$0
Valuation fee	\$0
Lenders Mortgage Insurance	\$0
Total Fees	\$0.00
Total Fees (payable from loan)	\$0.00

These amounts are estimates only. The final figures will be shown in your loan contract agreement which will be issued by the lender. Some or all of these fees may be payable from the loan proceeds.

OTHER FEES AND CHARGES UNDER THE LOAN

You may be liable to pay fees and charges to the lender or other parties. Some of these fees and charges may be payable by you even if you choose not to proceed with an application for the loan, or your application is not successful, or we recommend that you remain in your existing loan (if applicable).

AMOUNT OF LOAN AVAILABLE WHEN ABOVE FEES ARE PAID (TO THE EXTENT THESE ARE PAYABLE OUT OF THE LOAN FUNDS)

Amount of loan applied for:	\$
Total amount of fees and charges payable to us, the credit provider and/or third parties that is expected to be disbursed from the amount of the loan:	\$0.00
NET FUNDS AVAILABLE	\$

Please note: This amount does not necessarily represent the amount of funds that will ultimately be available to you. Other types of fees and charges that are not required to be disclosed here may also be disbursed from the funds provided to you - **please see your credit contract agreement for details.**

COMMISSIONS

COMMISSIONS WE OR OUR CREDIT REPRESENTATIVE MAY RECEIVE IN RELATION TO THE LOAN

We are likely to receive commissions from the lender directly or indirectly in relation to the loan. These amounts are not payable by you.

COMMISSION TYPES

Upfront commission payable by the credit provider is calculated as 0.715 % of the amount of the loan and is usually paid after settlement of the loan. We estimate that the upfront commission we will receive in relation to this loan will be:	\$
Trail commission payable by the credit provider is calculated regularly as up to 0.22 % p.a. of the outstanding loan balance and is paid in arrears. We estimate that the highest monthly instalment amount of trail commission we will receive in relation to this loan will be:	\$

PAYABLE BY	PAYABLE TO	UPFRONT COMMISSION AMOUNT	HIGHEST INSTALMENT OF TRAIL COMMISSION	TOTAL UPFRONT & HIGHEST INSTALMENT OF TRAIL COMMISSION
	Broker Group	\$	\$	\$
Which is then disbursed as follows:				
Choice		\$	\$	\$
Choice		\$	\$	\$

For further information about commissions we may receive please contact us.

VOLUME BONUS ARRANGEMENTS

We are not eligible for volume bonuses in relation to the loan.