Commission Schedule

Effective Date: 1/10/2020

Lender	Type	%	Notes
86 400: Residential	Upfront	0.693 %	
	Trail	0.165 %	
Adelaide Bank: Residential	Upfront	0.715 %	
	Trail	0.165 %	
Adelaide Bank (Commercial): Commercial	Upfront	0.66 %	
	Trail	0.275 %	
AMP: Residential	Upfront	0.715 %	Base Upfront 0.66% on all loans. Affinity and Select products will be paid an upfront of 0.33% only. LOC Facilities: Upfront paid based on 75% of the net facility amount Upfront includes Connective Online Lodgement Bonus 0.055% No Upfront is paid on the AMP First Home Loan.
	Trail	0.187 %	Effective on loans settled on or after 01/05/2010 Affinity and Select products will be paid at 0.165% No trail is paid on the AMP First Home Loan
ANZ: Residential	Upfront	0.715 %	Effective for loans that settle from 1st January 2019: Base Upfront Commission - 0.6875% Additional comission payable on individual loans where the LVR is less than or equal to 80% - 0.0275% Maximum Total Upfront Commission: 0.715% Effective for loans that settle from 1st February 2018: Base Upfront Commission - 0.6875% Loan Value Adjustment - 0.0275% added to the Base Upfront for new business if the loan to value ratio (LVR) is equal to or less than 80% . Maximum Total Upfront Commission - 0.715%. Refer Commission Guide for more information.
	Upfront	1.65 %	ANZ Personal Loans
	Trail	0.22 %	Effective on loans settled on or after 15 August 2008* Trail in the first 3 years is

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			0.165% increasing to 0.22% in year 4 and beyond.
	Trail	0 %	Trail is not paid on ANZ Personal Loans
ANZ (Commercial): Commercial	Upfront	0.55 %	Nil - For Loans up to $50,000 0.55% Commission payable for loans greater than $50k up to $2.5 mil 50% of the Loan Approval Fee for loans greater than $2.5 mil *Note: ANZ commercial does not pay trail on all their Eligible Lending product. Refer to the Commission Guide in Mercury for more information.
	Trail	0.2 %	Trail payable for loans greater than $50k up to $15mil. Nil trail for loans over $15mil unless agreed in writing with ANZ
Australian Life Insurance: Residential	Upfront	45 %	Life Insurance Products: Up to 45% of annualised new business premium. General Insurance: Up to 19.8% of net premiums received on introduced policies. Refer to the Commission Guide for more information. Connective retains 10% of all calculated upfront commissions.
	Trail	10 %	Life Insurance Products: 10% on going trail from month 13. Refer to the Commission Guide for more information. Connective retains 10% of all calculated trail commissions.
Australian Military Bank: Residential	Upfront	0.66 %	Upfront on Non DHOAS Home Loans: 0.66% Upfront on DHOAS Home Loans: 0.45% Note: DHOAS (Defence Home Ownership Assistance Scheme). Minimum loan amounts apply to receive an upfront on all loans, refer Commission Guide for more information.
	Trail	0.22 %	Trail on Non DHOAS Home Loans: 0.22% Upfront on DHOAS Home Loans: 0.20% Note: DHOAS (Defence Home Ownership Assistance Scheme) Minimum loan amounts apply to receive trail on all loans, refer Commission Guide for more information.
Auswide Bank: Residential	Upfront	0.77 %	
	Trail	0.2 %	

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Bank of China: Residential	Upfront	0.715 %	
	Trail	0.165 %	
Bank of Melbourne: Residential	Upfront	0.715 %	Interim Upfront Commission - Has been extended from 1st February 2014 until further notice for new and existing residential loan increases that settle, Bank of Melbourne will pay 0.715%. The current conversion incentive has been discontinued until further notice.
	Trail	0.165 %	Effective for loans settled 1 September 2011* Year 1 and life of loan 0.165%
Bank of Melbourne (Commercial): Commercial	Upfront	0.605 %	Upfront - calculated on the amount of aggregated customer facilities with commission paid, on loan products in their Approved Product List, as follows: * Loan of $0 to $250,000 - nil upfront commission. * Loan of $250,001 to $2,500,000 - up to 0.605% of the facility limit. * Loan amount of $2,500,001 and above - up to 50% of the establishment fee. These upfront commission amounts are subject to a maximum payable of $45,000 or as otherwise negotiated on each referred transaction and is calculated on total amount of finance facilities approved and settled. Refer to the Commission Guide in Mercury for further information including a list of loan products on their Approved Product list.
	Trail	0.275 %	$0 - $250,000 - nil $250,001 and above - trail up to 0.275% Refer to the Commission Guide in Mercury for further information including a list of loan products on their Approved Product List.
Bank of Queensland: Residential	Upfront	0.715 %	
	Trail	0.242 %	Trail commission is payable as follows: Years 1 to 3 - 0.165% Year 4 - 0.22% Years 5 and on - 0.242%
Bank of Queensland (Commercial): Commercial	Upfront	0.605 %	Upfront varies based on the loan amount. For loans less than $3 miilion upfront is 0.605% of the facility limit. For loans above $3 million, 0.66% of the loan establishment fee is paid. Refer to the Commission Guide in Mercury for more information.
	Trail	0.33 %	Basic trail is 0.275% (incl. GST). Additional trail can be paid to a maximum of 0.33% (incl. GST). Refer to the Commission Guide in Mercury for more information.

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Bank SA: Residential	Upfront	0.715 %	Interim Upfront Commission - Has been extended from 1st February 2014 until further notice for new and existing residential loan increases that settle, Bank SA will pay 0.715%. The current conversion incentive has been discontinued until further notice.
	Trail	0.165 %	Effective for Loans settled 1 September 2011* Year 1 and life of loan: 0.165%
Bank SA (Commercial): Commercial	Upfront	0.605 %	Upfront - calculated on the amount of aggregated customer facilities with commission paid, on loan products in their Approved Deposit List, as follows: * Loan of $0 to $250,000 - nil upfront commission. * Loan of $250,001 to $2,500,000 - up to 0.605% of the facility limit. * Loan amount of $2,500,001 and above - up to 50% of the establishment fee. These upfront commission amounts are subject to a maximum payable of $45,000 or as otherwise negotiated on each referred transaction and is calculated on total amount of finance facilities approved and settled. Refer to the Commission Guide in Mercury for further information including a list of loan products on their Approved Product List.
	Trail	0.275 %	$0 - $250,000 - nil $250,001 and above - trail up to 0.275% Refer to the Commission Guide in Mercury for further information including a list of loan products on their Approved Product List.
Bankwest: Residential	Upfront	0.77 %	Commission of 0.77% effective on loans settled on or after 1 August 2013 Commission is calculated and capped on a maximum loan of $3 million.
	Trail	0.22 %	Trail effective for loans that settle from 1st July 2018: Year 1 = 0.165% Year 2 = 0.165% Year 3 = 0.165% Year 4 = 0.22% Year 5+ = 0.22% Trail effective for loans that settled up to & including 30th June 2018: Year 1 = Nil Year 2 = 0.165% Year 3 = 0.22% Year 4 = 0.22% Year 5 + = 0.275%
Bankwest Business: Commercial	Upfront	0.55 %	Effective 5 August 2016 Commercial Lending Less than $25,000 - nil $25,000 to $150,000 - A fixed payment of $500 (plus GST) per lending deal between $25,000 and $150,000 $150,000 to $3 million - 0.55% Greater than $ 3 million - 50% of the establishment fee received by the bank Asset Finance Not greater than 4% of amount financed Refer to the Commission

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			Guide in Mercury for more information.
	Trail	0.275 %	Commercial Lending Less than $150,000 - nil $150,000 to $3 million - 0.275% per annum Greater than $3 million - Negotiable to a maximum limit of 0.275% per annum. Trail will increase to 0.33% per annum with 3 cross sells in addition to the loan. Refer to the Commission Guide in Mercury for more information.
Better Choice Commercial: Commercial	Upfront	0.66 %	Reset, Silver & Alternate Products - 0.66%, Classic Product - 0.55%. For further information refer to the Commission Guide.
	Trail	0.275 %	Reset, Silver & Alternate Products - 0.275%, Classic - 0.165%. For further information refer to the Commission Guide.
Better Choice Home Loans: Residential	Upfront	0.77 %	Classic Variable & Fixed - 0.66%, Gold - 0.66%, Options - 0.66%, Platinium, Assist, Reset & Alternate Products - 0.77%. For further information refer to the Commission Guide.
	Trail	0.165 %	Classic Variable & Fixed - 0.11%, Gold, Options, Platinium, Assist, Reset & Alternate Products - 0.165%. For further information refer to the Commission Guide
Better Mortgage Management: Residential	Upfront	0.715 %	Upfront Commission payments vary from 0.55% to 0.715% depending on the lender and loan product selected. Refer to the Commission Guide in Mercury for more detailed information.
	Trail	0.22 %	Trail Commission will vary from 0.165% to 0.22% depending on the lender and loan product selected. Refer to the Commission Guide in Mercury for more detailed information.
Better Mortgage Management (Commercial): Commercial	Upfront	0.66 %	Upfront Commission payments vary from 0.55% to 0.66% depending on the lender and loan product selected. Refer to the Commission Guide in Mercury for more detailed information.
	Trail	0.22 %	Trail Commission will vary from 0.165% to 0.22% depending on the lender and loan product selected. Refer to the Commission Guide in Mercury for more detailed information.
Bluebay Home Loans: Residential	Upfront	0.77 %	Effective 24/07/2017 This loan is paid an upfront of 0.77% - Bluebay (Resimac) Specialist Lending home loans. These loans are paid an

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			upfront of 0.715% - Bluebay (Adelaide Bank) home loans. These loans are paid an upfront of 0.66% - Bluebay (Resimac) home loans, Bluebay (Altitude) home loans. For Adelaide Bank LOC, upfront calculated on 75% of approved limit or actual amount drawn at setlement whichever is greate
	Trail	0.165 %	Effective 24/07/2017 These loans are paid a trail of 0.11% - Bluebay (Adelaide Bank) Bonus Saver home loans, Bluebay (Resimac) Horizon home loans. These loans are paid a trail of 0.165% - Bluebay (Adelaide Bank) home loans, Bluebay (Resimac) home loans, Bluebay (Resimac) Specialist Lending home loans, Bluebay (Altitude) home loans.
Bluebay Home Loans: Commercial	Upfront	0.55 %	The Bluebay (Adelaide Bank) Smart Suite Commercial loans
Bluestone: Residential	Upfront	0.77 %	From 20/11/19, Bluestone will no longer pay upfront commission only. Prime Products: Full Doc & Alt Doc 0.66% Near Prime, Specialist & Specialist Plus Products - Full Doc & Alt Doc: 0.77% Refer to the Commission Guide for more information.
	Trail	0.275 %	From 20/11/19, Bluestone will no longer pay upfront commission only. Trail on their Products Prime & Near Prime Products: Full Doc & Alt Doc 0.165% Specialist & Specialist Plus Products - Full Doc & Alt Doc: 0.275% Refer to the Commission Guide for more information.
Citibank: Residential	Upfront	0.715 %	
	Trail	0.165 %	
Collins Home Loans: Residential	Upfront	0.66 %	Standard Variable Product paid at 0.363%
	Trail	0.22 %	Below trail are paid at 0.11% - Premium Variable, Line of Credit, Standard Variable
Commonwealth Bank: Residential	Upfront	0.715 %	Effective 8th May 2018, CBA changed the commission payable under Plan A with the following Upfront commission paid : Home Loans - 0.715%, Lines of Credit - 0.53625%. Plan B is no longer available for new brokers, however, existing CBA accredited brokers receiving commissions under Plan B will continue to receive commission under this Plan. Refer to the

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Lender	Type	%	Notes
			Commission Guide in Mercury for more information.
	Trail	0.22 %	Effective 8th May 2018, CBA changed the commission payable under Plan A with the following Trail commission paid: Year 1 to Year 3 - 0.165%, Year 4 on 0.22%. Plan B is no longer available for new brokers, however, existing CBA accredited brokers receiving commission under Plan B, will continue to receive commission under this Plan. Refer to the Commission Guide in Mercury for more information.
Commonwealth Bank (Commercial): Commercial	Upfront	0.55 %	0.55% for loans between $150,000 and $3 Mil. Upfront may vary as a percentage of the application fee depending on size of loan for loans above $3 Mil
	Trail	0.275 %	For loans above $3Mil, Trail may vary depending on rate quoted.
Connective Advance: Residential	Upfront	0.66 %	Residential Full Doc and Lo Doc Loans - 0.66% Residential SMSF Loans - 0.55%
	Trail	0.275 %	Residential Full Doc and Lo Doc Loans - 0.22% Residential SMSF Loans - 0.275%
Connective Advance by Thinktank (Commercial): Commercial	Upfront	0.66 %	Standard carded rate. The upfront can be increased/decreased by negotiation on a case by case basis.
	Trail	0.275 %	Standard carded rate. The trail can be increased/decreased by negotiation on a case by case basis.
Connective Essentials: Residential	Upfront	0.77 %	
	Trail	0.165 %	
Connective Select: Residential	Upfront	0.715 %	
	Trail	0.165 %	
Connective Solutions: Residential	Upfront	0.77 %	Connective HL Solutions Prime
	Upfront	0.66 %	Connective HL Solutions Near Prime and Specialist loan products
	Trail	0.165 %	Connective HL Solutions Prime
	Trail	0.22 %	Connective HL Solutions Near Prime and Specialist loan products
Deposit Assure : Residential	Upfront	0 %	A commission of 25% of the deposit bond premium is paid for the Express Deposit Bond and Standard Deposit Bond received

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			by Deposit Assure and is paid for each bond arranged by a Connective Mortgage Broker. For more information refer to the Commission Guide.
emoney: Residential	Upfront	0.715 %	Advance, Enhance, Breakthrough, Refresh & Elect (all products unless otherwise stated for Low Rate & Low Fee products)
	Upfront	0.55 %	Low Rate, Low Fee Any Product which includes 'Discounted', 'Special' or 'Flagship'
	Trail	0.165 %	Advance, Enhance, Breakthrough, Refresh & Elect (all products unless otherwise stated for Low Rate & Low Fee products)
	Trail	0.11 %	Any Product which includes 'Discounted', 'Special' or 'Flagship'
emoney (commercial): Commercial	Upfront	0.715 %	
	Trail	0.165 %	
Firefighters Mutual Bank: Residential	Upfront	0.66 %	
	Trail	0.22 %	
Firstmac: Residential	Upfront	0.66 %	
	Trail	0.165 %	
Gateway Bank: Residential	Upfront	0.715 %	From 1 September 2015, Upfront of 0.715% will be paid on the following home loans: - Standard Variable/Fixed loan - Premium Package Variable/Fixed loan - Land Variable/Fixed loan - Construction loan - Low Rate Essentials Home Loan EquiSmart Line of Credit will be paid an upfront of 0.495% Up to 31 August 2015 Upfront of 0.66% was paid on the following home loans: - Low Rate Plus Package Variable/Fixed loan - Premium Package Variable/Fixed loan - Standard Variable/Fixed loan - Construction Variable loan - Land Loan Variable/Fixed loan EquiSmart Line of Credit was paid an Upfront of 0.495% which is calculated on credit facility limit. Low Rate Essential Variable is paid an upfront of 0.605%
	Trail	0.22 %	From the 1 September 2015 trail will be

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			paid on home loans as follows: 0.165% in Year 1 (the first year) and beyond on - Standard Variable/Fixed loan - Premium Package Variable/Fixed loan - Land Loan Variable/Fixed loan - ConstructionlLoan - Low Rate Essentials loan The following loan will be paid trail of 0.22% in Year 1 (the first year) and beyond - EquiSmart (Line of Credit) Up to the 31 August 2015, trail was paid on home loans as follows: 0.22% in Year 1 (the first year) and beyond on - Standard Variable/Fixed - Construction Loan Variable - Land Loan Variable/Fixed - EquitiSmart Line of Credit The following loans are paid a trail of 0.165% in Year 1 (the first year) and beyond - Low Rate Plus Package Fixed - Premium Variable/Fixed The following loans are paid a trail of 0.11% in Year 1, 0.165% in Year 2, 0.22% in Year 3 and beyond - Low Rate Essential - Low Rate Plus Package Variable
Health Professionals Bank: Residential	Upfront	0.66 %	
	Trail	0.22 %	
Heritage Bank: Residential	Upfront	0.715 %	
	Trail	0.275 %	0.165% for years 1 and 2, 0.22% for year 3, 0.275% for year 4 and beyond.
HomeStart Finance: Residential	Upfront	0.55 %	For all loans minimum upfront commission is $440 (incl GST) Upfront commission is not payable on any Breakthrough Loan.
	Trail	0.165 %	0.165% (incl GST)
IMB Bank: Commercial	Upfront	0.66 %	
	Trail	0.275 %	
IMB Bank Residential: Residential	Upfront	0.66 %	
	Trail	0.275 %	One twelfth 0.275%
ING: Residential	Upfront	0.7975 %	Effective for loans from 1 January 2019, upfont will be paid as follows: Where loan has an LVR less than or equal to 60% - 0.7975%. Where loan has an LVR greater than 60% and less than or equal to 80% - 0.6875%. Where loan has an LVR greater than 80% - 0.5775%. Bonus Fee will no longer be paid.

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Lender	Type	%	Notes
			Effective for settlements from 1 January 2016, upfront will be paid as follows: Where loan has an LVR less than or equal to 60% - 0.77%. Where loan has an LVR greater than 60% and less than or equal to 80% - 0.66%. Where loan has an LVR greater than 80% - 0.55%. Bonus Fee - Where a loan is owner occupied and Orange Advantage product taken an additional 0.055% will be paid for loans settling from 1 July 2016 . Refer to the Commission Guide in Mercury for further information.
	Trail	0.22 %	Trail commission 0.165% years 1-3. Years 4 and above 0.22%
ING (Commercial): Commercial	Upfront	0.605 %	Effective for settlements from 01.03.2018, upfront calculated as follows: Loans < $3 million - 0.605% Loans > $3 million An amount of up to 50% of the Establishment Fee (paid to ING by the debtor under the loan), which is determined by ING in respect of each loan (in discussion with the broker) prior to ING's formal approval of the loan. Effective for settllements from 01.01.2016 to 28.02.2018, upfont was calculated at 0.715% Refer to the Commission Guide for more information
	Trail	0.22 %	Effective 1 March 2018 trail is calculated as follows: 0.22% from year 1 for the life of the loan. For loans that settled from 1.10.2008 to 28.02.2018. Trail commission was paid as follows: Year 1 to Year 3 - 0.165%. Year 4 on 0.22%. Refer to the Commission Guide for more information.
Judo Bank: Residential	Upfront	0.715 %	Residential Loans
	Trail	0.165 %	Residential
Judo Bank: Commercial	Upfront	0.6 %	Commercial Loans
	Trail	0.3 %	Commercial Loans
Keystart Home Loans: Residential	Upfront	0.55 %	Effective for deals submitted from 1st January 2015. Before this date the upfront payable was 0.45%.
	Trail	0.11 %	
La Trobe Financial: Residential	Upfront	0.55 %	Upfront can be reduced by broker to reduce application fee paid by the borrower For the P2C loan product refer to the Commission

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			Guide in Mercury as the Upfront will differ dependent on the loan structure.
	Trail	0.275 %	
La Trobe Financial: Commercial	Upfront	0.55 %	
	Trail	0.275 %	
Latitude Financial Services: Consumer	Upfront	15 %	Latitude Personal Loans- 15% of the net amount financed, capped at $990 which is paid at settlement direct to the broker. And in addition, commission will also be paid at 2.5% (to a maximum of $1300) of the Latitude Financial Services amount for each settled loan, which amount will be paid within ten (10) days of the end of the month in which the loan settled. This commission is paid to Connective. Latitude Low Rate Personal Loans (LLRP) - A commission of 1.5% of the LLRP loan amount (capped at $1300) for each approved and settled LLRP loan will be paid direct to the broker within 10 days of the end of the month in which LLRP loan was settled. Refer to the Commission Guide for more information.
Lifebroker: Residential	Upfront	0 %	Upfront: Lifebroker receive 66% commission from the insurer which is inclusive of GST. From this Lifebroker deducts and retains a $150 admin fee, any policy fee and any other Government charges. 55% is paid to Connective who retain 10% with the balance paid to the broker.
	Trail	0 %	Trail: Lifebroker does not pay an ongoing trail
LJ Hooker Home Loan Accelerator: Residential	Upfront	0.825 %	
	Trail	0.198 %	
LJ Hooker Home Loan Access: Residential	Upfront	0.935 %	
	Trail	0.275 %	
LJ Hooker Home Loan Connect: Residential	Upfront	0.935 %	
	Trail	0.22 %	

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LJ Hooker Home Loans 5 Star: Residential	Upfront	0.825 %	
	Trail	0.165 %	
Loanave : Residential	Upfront	0.66 %	Upfronts: Flexi Product Range: Prime 0.66%, Specialist 0.66%, Ultra Product Range: Prime 0.66%, Near Prime 0.66, Specialist 0.66%, Advantage Product Range: 0.66%, Premium Product Range: 0.66% Refer to Commission Guide in Mercury for more information.
	Trail	0.165 %	Trail: Flexi Product Range: Prime & Specialist 0.165%, Ultra Product Range: Prime, Near Prime & Specialist 0.165%, Advantage Product Range: 0.165%, Premium Product Range: 0.165% Refer to the Commission Guide in Mercury for more information.
Macquarie Bank: Residential	Upfront	0.715 %	Home Loans 0.715% Insurance Products Initial fee of 12% (plus GST) of the premium paid by the customer
	Trail	0.165 %	For loans settled on or after 16th October 2017 trail is 0.165% from year 1 on for life of loan. For Loans settled prior to 16th October 2017 trail is: Home Loans Trail for years 1-3 = 0.165% Trail for years 4 on for life of loan = 0.22% For the Macquarie Bank Flyer Home Loan products the trail is a flat 0.165% from year 1 on for life of loan. Insurance Products Trailer Fee of 12% (plus GST) of the premium paid by the customer on each renewal of the insurance following year one, and continue to be paid each year that the customer maintains the product
Macquarie Bank (Commercial): Commercial	Upfront	0.55 %	For Loans less than $500,000 no upfront is paid. For loans of $500,000 and above the upfront paid is dependent on the New Loan product. For some New Loan Products the broker will be paid a percentage of the Establishment Fee. Refer to Commission Guide in Mercury for more information.
	Trail	0.33 %	For Loans less than $500,000 no trail is paid. For loans of $500,000 and above the trail is paid dependent on the New Loan product. Refer to Commission Guide in Mercury for more information.

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ME Bank: Residential	Upfront	0.715 %	
	Trail	0.165 %	
Merchant Mortgages (Commercial): Commercial	Upfront	0 %	100% of the acceptance fee. Refer to the Commission Guide in Mercury for more information.
	Trail	0 %	Year 1 - 100% of annual margin Year 2 - 100% of annual margin Ongoing - 100% of annual margin Refer Commission Guide in Mercury for more information.
MKM Capital: Residential	Upfront	0.7 %	For loans quoted from 4/3/2019 - Upfront will be 0.70% for all loan products. For loans quoted up to and including 3/3/2019 - Upfront up to 1.00% depending on the loan product. 1.00% inc GST - 6+6 2 year loan & 0.50% inc GST - 30 year loans
	Trail	0.2 %	For loans quoted from 4/3/2019 - Trail will be 0.20% for all loan products. For loans quoted up to and including 3/3/2019 - Trail up to 0.30% depending on the loan product. Nil - 6+6 2 year loan & 0.30% incl GST - 30 year loans
MyState: Residential	Upfront	0.715 %	For further information refer to Commission Guide
	Trail	0.187 %	For further information refer to Commission Guide
MyState: Commercial	Upfront	0.495 %	Calculated on net funded loan contract amount. Not exceeding $1 million - 0.44% Exceeding $1 million - 0.495%
	Trail	0.187 %	For further information refer to Commission Guide
NAB : Residential	Upfront	0.715 %	Effective for loans settled from 01/01/2012 . Lines of Credit are calculated on 75% of the Approved Limit
	Trail	0.33 %	For loans settled from 01/08/2008 to 30/09/14 the following trail applied Year 1 = 0% Year 2 = 0.165% Year 3 = 0.22% Year 4 = 0.275% Year 5 = 0.33% Year 6 on = 0.385% For new loans settled from 01/10/14 the following trail applies Years 1 & 2 = 0.165% Year 3 = 0.22% Year 4 = 0.275% Year 5 on = 0.33%
National Australia Bank	Upfront	0 %	Due to the variance of commission paid on

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(Commercial): Commercial			NAB Commercial loan products please refer to the Commission Guide for more information.
	Trail	0 %	Due to the variance of commission paid on NAB Commercial loan products please refer to the Commission Guide for more information.
Newcastle Permanent Building Society Limited : Residential	Upfront	0.605 %	
	Trail	0.198 %	
P & N Bank: Residential	Upfront	0.715 %	For loans formally approved that proceed to settlement from 01/07/2020, upfront is payable as follows: If LVR is 80% or less - 0.715%, If LVR is greater than 80% but less than or equal to 95% LVR - 0.55%. If LVR is above 95% - 0% For loans formally approved that proceed to settlement for 07/04/17 to 30/06/2020, upfront was paid as follows: If LVR is 80% or less - 0.715%. If LVR is greater than 80%but less than or equal to 95% -0.55%. If LVR is above 95% - 0%
	Trail	0.2 %	Year 1 = 0.10% Year 2 = 0.15% Year 3 and onwards = 0.20%
Paramount Mortgage Services: Residential	Upfront	1.1 %	Upfront varies depending on loan product selected starting from 0.50%. Refer to the Commission Guide in Mercury for more information.
	Trail	0.22 %	Trail varies depending on the loan product selected and ranges from nil to 0.22%. Refer to the Commission Guide in Mercury for more information.
Paramount Mortgage Services (Commercial): Commercial	Upfront	0.55 %	Upfront varies depending on the loan product selected. Refer to the Commission Guide in Mercury for more information.
	Trail	0.2 %	Trail varies depending on the loan product selected and ranges from nil to 0.20%. Refer to the Commission Guide in Mercury for more information.
Pepper Money: Residential	Upfront	0.803 %	For loan applications lodged and settled after 1 April 2015, the Pepper Prime Home Loan product suite, includes the Pepper Prime Full documentation, Full documentation PLUS and Pepper Prime Alternative Documentation and Alternative Documentaton Plus home loans.
	Upfront	0.66 %	For loan applications lodged and settled after 1 April 2015, for Pepper Non-

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Lender	Type	%	Notes
			Conforming Product Suite includes the Pepper Near Prime Suite of Products, Pepper Specialist Suite of Products and Pepper Alternative Documentation Suite of Products.
	Trail	0.165 %	For loan applications lodged and settled after 1 April 2015, the Pepper Prime Home Loan product suite, includes the Pepper Prime Full documentation, Full documentation PLUS and Pepper Prime Alternative Documentation and Alternative Documentaton Plus home loans.
	Trail	0.22 %	For loan applications lodged and settled after 1 April 2015, for Pepper Non-Conforming Product Suite includes the Pepper Near Prime Suite of Products, Pepper Specialist Suite of Products and Pepper Alternative Documentation Suite of Products.
Resimac Home Loans: Residential	Upfront	0.715 %	Effective 01/03/2019 - Upfront on all loans 0.715% Refer to the Commission Guide in Mercury for more information.
	Trail	0.165 %	Effective 01/03/2019 - Trail on all products 0.165% Refer to the Commission Guide in Mercury for more information.
St George Bank : Residential	Upfront	0.715 %	Interim Upfront Commission - Has been extended from 1st February 2014 until further notice for new and existing residential loan increases that settle, St George will pay 0.715%. The current conversion incentive has been discontinued until further notice.
	Trail	0.165 %	Effective for loans settled 1 September 2011* Year 1 and life of Loan: 0.165%
St George Bank : Consumer	Upfront	1.1 %	
St George Bank (Commercial): Commercial	Upfront	0.55 %	Upfront - calculated on the amount of aggregated customer facilities with commission paid, on loan products in their

Note: Commission Schedule is subject to change from our Lender Panel.
Commission is inclusive of GST.
Commission rates are subject to minimum and maximum loan sizes.
Refer to Commission Guide for further information.

Lender	Type	%	Notes
			Approved Product List, as follows: * Loan of $0 to $250,000 - nil upfront commission. * Loan of $250,001 to $2,500,000 - up to 0.55% of the facility limit * Loan amount of $2,500,001 and above - up to 50% of the establishment fee. These upfront commission amounts are subject to a maximum payable of $45,000 or as otherwise negotiated on each referred transaction and is calculated on total amount of finance facilities approved and settled. Refer to the Commission Guide in Mercury for further information including a list of loan products on their Approved Product List.
	Trail	0.275 %	$0 -$250,000 - nil $250,001 and above - trail up to 0.275% Refer to the Commission Guide in Mercury for further information including a list of loan products on their Approved Product List.
Suncorp (Commercial): Commercial	Upfront	0.55 %	Refer to the Commission Guide for more information on Upfronts payable on their business loans.
	Trail	0.275 %	Up to 0.275% . Refer to the Commission Guide for more information on Trail payable on their business loans.
Suncorp Bank: Residential	Upfront	0.715 %	For loan applications received after 17 December 2015 the upfront commission paid will be 0.715%. * Suncorp removed the Conversion hurdle and corresponding bonus on 1 August 2014 resulting in an increase to the Base Up front commission
	Trail	0.275 %	Effective for settlements from 27 February 2015 Trail Year 1,2 & 3 0.165% Trail Year 4 + 0.275% Note: Year 4+ trail increased from 0.22% to 0.275% for new loans settling from 27 February 2015
Teachers Mutual Bank: Residential	Upfront	0.66 %	
	Trail	0.22 %	
UniBank: Residential	Upfront	0.66 %	
	Trail	0.22 %	
Virgin Money: Residential	Upfront	0.66 %	

Note: Commission Schedule is subject to change from our Lender Panel.
Commission is inclusive of GST.
Commission rates are subject to minimum and maximum loan sizes.
Refer to Commission Guide for further information.

Lender	Type	%	Notes
	Trail	0.22 %	
Westpac: Residential	Upfront	0.715 %	Effective for settlements on or after 1 May 2014 75% of approved LOC Limit
	Trail	0.165 %	Effective from settlements on or after 1 June 2008
Westpac (Commercial): Commercial	Upfront	0.55 %	Under Westpac's Broker Accredited commission model Upfront is paid on eligible commercial loan products to a maximum of 0.55% depending on the loan product selected. Under Westpac's Referrer Accredited model Upfront is paid on eligible commercial loan products to a maximum of 0.50% depending on the loan product selected. Refer to the Commission Guide in Mercury for more detailed information on Broker and Referrer commissions.
	Trail	0.25 %	Under Westpac's Broker Accredited commission model Trail is paid on eligible commercial loan products to a maximum of 0.25% p.a. depending on the loan product selected. Under Westpac's Referrer Accredited model Trail is paid on eligible commercial loan products to a maximum of 0.15% p.a. depending on the loan product selected. Refer to the Commission Guide in Mercury for more detailed information on Broker and Referrer commissions.

*Where commission levels are performance based, maximum possible commissions are noted.

Note: Commission Schedule is subject to change from our Lender Panel.
Commission is inclusive of GST.
Commission rates are subject to minimum and maximum loan sizes.
Refer to Commission Guide for further information.