

## **Commission & Clawback Structure**

Effective from 01-December-2023 for new applications.

Residential Products	Funder	Commission incl GST		Clawback Period			
		Upfront	Trail	12 Mths	18 Mths	24 Mths	
CABERNET Full Doc (incl SMSF)	Origin MMS	0.660%	0.165%	100%	75%	75%	
GREEN Full Doc	Sintex	0.660%	0.165%	100%	75%	50%	
OCEAN (incl SMSF & Bridging loans^^)	ORDE	0.550%	0.220%	Nil	Nil	Nil	
ORANGE - Prime Full Doc (excl Options products)	Resimac	0.660%	0.165%	100%	50%	50%	
ORANGE - Options Full Doc	Resimac	0.550%	0.077%	100%	50%	50%	
ORANGE - Prime Altdoc	Resimac	0.825%	0.165%	100%	50%	50%	
ORANGE - Lifestyle & Plus (NP AltDoc & Full Doc)	Resimac	0.825%	0.165%	100%	50%	50%	
PURPLE Altdoc Loans (excl Season Special OO)	La Trobe	0.660%	0.165%	Nil	Nil	Nil	
PURPLE Construction Loans (incl FD & Altdoc)	La Trobe	0.660%	0.165%	Nil	Nil	Nil	
PURPLE Full Doc Loans	La Trobe	0.660%	0.165%	Nil	Nil	Nil	
PURPLE SMSF - Residential (Altdoc & Full Doc)	La Trobe	0.660%	0.165%	Nil	Nil	Nil	
PURPLE Season Special OO (Full Doc & Altdoc)	La Trobe	0.550%	0.165%	Nil	Nil	Nil	
PURPLE Relocation <sup>^,</sup> - End Debt or Nil End Debt	La Trobe	0.550%	0.000%	Nil	Nil	Nil	
RED - all Residential Loans (Altdoc & Full Doc)	RedZed	0.605%	0.110%	Diminishing by 1/24th per month over 24 mths			

^^Note 1: The Ocean Bridging Loan and Purple Relocation Loan pay Upfront Commission on the PEAK Debt.

Click here to access the current schedule on our website

All rates (Residential and Commercial) are inclusive of GST.

## **Upfront Commission: Trail Commission:**

Paid 26th Monthly Paid 26th Monthly

Commercial Products	Funder	Commission incl GST		Clawback Period				
		Upfront	Trail	12 Mths	18 Mths	24 Mths		
CABERNET Commercial (incl SMSF)	Origin MMS	0.660%	0.165%	100%	75%	75%		
GREEN Commercial (incl SMSF)	Sintex	0.550%	0.165%	Nil	Nil	Nil		
OCEAN Commercial (incl SMSF)	ORDE	0.550%	0.200%	Nil	Nil	Nil		
PURPLE Commercial (incl SMSF)	La Trobe	0.550%	0.165%	Nil	Nil	Nil		
PURPLE Commercial Development	La Trobe	0.550%	0.000%	Nil	Nil	Nil		
RED Commercial	RedZed	0.550%	0.165%	Nil	Nil	Nil		
	Upfront & Trail Commissions will be negotiated on a case by case basis depending the broker's requirement for (A) Upfront (B) Trail or (C) Upfront and Trail.							

Fee for Service:

Fee for Service is available on some Commercial loans - refer to your BDM regarding restrictions.

All rates (Residential and Commercial) are inclusive of GST.

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