

[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 \$495
 - C. Hourly Consulting Rate of \$175/hour

Please note these rates do not include 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 / /

[ADDITIONAL SERVICES MENU]

Home Purchase Coach

For 1st Home Buyers or those upgrading their house

Approximately 2 hours of your time.

What does this involve?

- :: Creating and implementing Personal Cashflow budget. What does your lifestyle cost and how will this affect the home you want to buy?
- :: Working out your optimum loan structure to achieve your short and medium term plans and goals
- :: Surveying your options with Lenders (there is more to it than the lowest interest rate)
- :: A thorough Risk Appraisal to insure you and your loved ones
- :: Coaching you through the Purchase and Negotiation Process. This can be a daunting prospect if you haven't done it before or for a while, we will remove as much of the stress as possible

What do you get?

- :: An interactive and easy to manipulate excel spreadsheet
- :: Resource materials to reinforce and remind you of what we discussed
- :: Pre-approval from a Lender (subject to credit criteria)
- :: Ongoing access through the purchase process 7 days a week (during reasonable hours)

What will it cost you?

\$295.00

[ADDITIONAL SERVICES MENU]

Investment Property Coach

For 1st time Investors or Investors wanting to expand their portfolio

Approximately 2 hours of your time.

What does this involve?

- :: Discussing and analysing your long term goals as they relate to Wealth Creation and Retirement
- :: Assisting you to create a Property Investment strategy
- :: Discussing tax implications and their future effects
- :: Discussing your options for Property Ownership Vehicles and protecting your future wealth
- :: Creating and implementing a Personal Cashflow budget. What does your lifestyle cost and how will this affect the home you want to buy?
- :: Working out your optimum loan structure to achieve your short and medium term plans and goals
- :: Surveying your options with lenders (there is more to it than the lowest interest rate)
- :: Liaising directly with your professional advisors in order to set up Companies, Trusts etc
- :: A thorough Risk Appraisal to insure you and your loved ones
- :: Coaching you through the purchase and negotiation process

What do you get?

- :: Excel spreadsheets to provide you with medium term forecasts for your portfolio
- :: Resource materials to reinforce and remind you of what we discussed
- :: Pre-approval from a Lender (subject to credit criteria)
- :: Ongoing access through the purchase process 7 days a week (during reasonable hours)

What will it cost you?

\$495.00

[ADDITIONAL SERVICES MENU]

Hourly Rate

For advice on:

- :: Your personal financial management
- :: Your Loan structure and interest rate options
- :: Reviewing your lender
- :: Re-fixing and/or re-structuring your debt
- :: Your Investment Property portfolio strategy

What will it cost you ?

\$175.00 per hour

Please note that this rate applies to meetings and any work required as a result. A breakdown of time and work completed will be supplied on the invoice.