

CREDIT PROPOSAL DISCLOSURE DOCUMENT (CPDD)

About You

APPLICANTS	DOB	E-MAIL	PHONE

About Us

CREDIT REPRESENTATIVE DETAILS

Credit Representative Name	Name Here
Credit Representative Number	Number Here
AFCA Membership Number	Number Here
MFAA Membership Number	Number Here
Email	Email Here
Phone Number	Number Here
Business Name	Name Here
Address	Address Here

CREDIT LICENCE DETAILS

Australian Credit Licence	Vow Financial Pty Limited
Credit Licence Number	390261
AFCA Licence Number	44626
Address	Level 11, 1 Chifley Square, Sydney NSW 2000
ABN	66 138 789 161
Phone Number	1300 656 922

Date:

About This Document

This Credit Proposal Disclosure Document (CPDD) sets out important information about the particular credit contract that you have selected or are interested in.

We are required to provide this Credit Proposal Disclosure Document to you at the same time that we provide credit assistance to you. We provide "credit assistance" when we:

- suggest or assist you to apply for a particular credit contract with a particular credit provider; or
- suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or
- suggest you remain in a particular credit contract with a particular credit provider.

This Credit Proposal Disclosure Document is prepared solely for the use of the person/s to whom it is addressed. We do not accept any liability whatsoever for any third party relying on any information contained within the document.

This document includes:

- The particular credit contract you have selected, are interested in or recommended to you
- All fees, commissions, interests or associations that might influence the recommendation/s

NB: Before you decide to proceed, please read this document in full and should you have any queries, please do not hesitate to contact us. Once satisfied, please execute where indicated on the last page of this document and return an executed copy to our office, retaining a copy for your own records.

We have relied on information you have provided us

In preparing this Credit Proposal Disclosure Document we have relied on information you provided to us. We take no responsibility for the recommendations in this document if the information provided to us is incorrect or inaccurate.

If you believe that any aspect of your situation has been overlooked, is not correct or has changed, it is your responsibility to bring it to our attention before proceeding with any of the recommendations in this document.

Next steps

Before you decide to proceed with this Credit Proposal Disclosure Document you should:

- Read this document and supporting attachments in full
- Make sure you understand the document and the consequences of it; and
- Ask any questions you may have.

If you are satisfied, you understand the Credit Proposal Disclosure Document and wish to proceed, please sign the acceptance & receipt on the last page.

Credit Proposal Disclosure Document (CPDD)

The credit contract that you have selected or are interested in is:

PRODUCT DETAILS

Lender	
Total loan amount	\$
SPLIT #1	
Product name	
Loan amount	\$
Loan Term	
Interest rate	
Revert rate	
Monthly repayment	
Rate type	
Repayment type	
Annual fees	\$
Monthly fees	\$
Offset account	
Redraw facility	

Disclaimer: The above figures are current at the time that this document was issued and may change.

Lender Selection Justification

Product Selection Justification

Broker Commentary

COMMENTARY

FIXED RATE (if applicable)

INTEREST ONLY (if applicable)

INTEREST IN ADVANCE (if applicable)

Service Fees and Charges

We don't usually charge you a fee for providing credit assistance, but if we do, it will be detailed in a quote. Additionally, we do not charge fees in relation to the loan or lease. These amounts are inclusive of GST.

If the finance arranged is repaid for any reason within two years of settlement, the lender may clawback all or a portion of the commission paid to us. In such circumstances, the commission paid to the licensee and credit representative will also be clawed back.

Estimate of Total Fees and Charges

We estimate that the credit provider (lender) will charge the following fees in relation to this credit contract. These amounts are estimates only. The final figures will be shown in your loan contract or lease agreement which will be issued by the lender. Some or all of these fees may be payable from the loan or lease proceeds.

TYPE	VALUE
Application Fees	\$
Valuation Fees	\$
Legal Fees	\$
Settlement Fees	\$
Package Monthly Fees	\$
Package Annual Fees	\$
Rate Lock Fees	\$
LMI	\$
Other Fees	\$

Commissions We Receive

Commissions will be paid from the lender to the credit representative in relation to assisting you apply for this credit contract. Commissions will be paid by _____ to Vow Financial Pty Limited at a "one-off" Upfront; and an "on-going" Trail percentage (%) rate of the total loan amount contracted. This fee is not payable by you. We have calculated a reasonable estimate of the commissions we should receive & how they will be distributed as per the following table:

PAYABLE BY LENDER TO	UPFRONT % OF LOAN AMOUNT	UPFRONT	TRAIL % OF LOAN AMOUNT	MAXIMUM MONTHLY TRAIL
Vow Financial Pty Ltd	100.00%	\$	100.00%	\$
PAYABLE TO	PERCENT OF UPFRONT	UPFRONT	PERCENT OF TRAIL	MAXIMUM MONTHLY TRAIL
BROKER NAME		\$		\$

We may pay a referral fee (i.e. commission) for third party referrals. An example of a referrer would be a real estate agent or solicitor. This fee is not payable by you. This fee will be disclosed in the above.

Lender Clawbacks

If the finance arranged is repaid/refinanced within two years of settlement, any commissions received by the Credit Representative (or the business for which the Credit Representative acts) may be clawed back by the lender. An amount up to, but not exceeding the above-mentioned commissions may be charged to you.

Loyalty Bonuses

We (being credit representatives of Vow Financial Pty Limited) may receive Loyalty Bonuses/Commissions from the licensee for referring to Vow Financial Pty Limited Diversification Partners such as Vow Legal. Loyalty Bonuses and Commissions may vary between 20% and 25% of professional fees charged by the Diversification Partner. These are not fees payable by you. A Vow Financial Pty Limited Diversification Partner is a service provider with a referral arrangement in place with Vow Financial Pty Limited.

Other Benefits

We have attempted to carefully estimate all possible commissions and benefits that Vow Financial Pty Limited and its credit representatives may be paid in connection with your loan. We may from time to time receive financial or non-financial benefits from Vow Financial Pty Limited, lenders, lessors or others, the value (if any) are unascertainable. Further, some or all of a commission received by Vow Financial Pty Limited may be paid to our credit representatives.

Additional Provisions

If the purpose of the proposed finance includes refinancing an existing credit facility, it is your responsibility to obtain the final payout figure for any credit facility to be refinanced.

If the proposed finance is to be provided under a Fixed Rate credit product, you will need to acknowledge the following:

- The Credit Representative provided you with the option of taking a Rate Lock facility, under which the Fixed Rate is locked in for a defined period before settlement of the credit facility, subject to payment of any applicable fees and charges.
- The decision as to whether to enter into a Rate Lock arrangement is entirely at your discretion.
- You are aware that the repayment of, or the making of a substantial principal reduction to, a Fixed Rate credit facility, by any means (including a product switch) prior to the expiry of the Fixed Rate period, may incur an interest adjustment (break cost) that is payable to the finance provider.

You confirm that the Credit Representative provided no taxation advice and did not provide you with advice as to economic conditions and the predicted level of interest rates.

You acknowledge that no indication of approval of the proposed finance by the finance provider has been provided by the Credit Representative, and that you have been advised to obtain final approval from the finance provider prior to entering into any financial or legal commitment.

Before you accept a loan offer, you should check the offer carefully to make sure the terms of the loan meet your requirements. The terms of the loan offer may be different to the terms set out in this document.

Warning

- Interest rates and repayments may change from those disclosed in this document if the lender changes its interest rate.
- Before you accept your loan offer, you should check the offer carefully to ensure that the terms of the loan meet your requirements. The terms of the loan offer may be different from the terms set out in this document.
- As a credit representative of Vow Financial Pty Limited, I will on a best endeavours basis aim to meet your objectives. However, neither I nor Vow Financial Pty Limited can guarantee the outcome and time frame involved with any credit application and cannot be held accountable for any penalties associated with non-completion or delays in settling your loan application.
- Providing the broker or lender with fraudulent or misleading information can result in criminal prosecution and/or other penalties

The Choice is Yours

Thank you for the opportunity to help you secure your loan. This is just part of what we do for our valued clients.

When you take on a mortgage, you are exposed to risks if you're unable to make repayments. Mortgage protection provides benefits in the event of involuntary unemployment, trauma (such as cancer, heart attack or loss of independent living), terminal illness and death.

We have discussed these options with you and your response was:

We have also discussed the following other services with you and below are your responses.

QUESTION	ANSWER
Have you discussed ADDITIONAL WARRANTY for the current vehicle?	Client requires adequate insurance to mitigate risk. Have you discussed INSURANCE options with the client?
Client is purchasing a property and will require a CERTIFICATE OF CURRENCY/HOME AND CONTENTS insurance to complete loan settlement.	Client is purchasing a property and will require a solicitor to assist with the CONVEYANCING and complete loan settlement.
Client is purchasing a property. Have you discussed a complimentary UTILITY CONNECTION/RELOCATION SERVICE?	Client is purchasing a property and might require CAR BUYING ADVOCACY.
Client is purchasing a property and might require CAR FINANCE service.	Client is purchasing a property and might require DEPOSIT GUARANTEE.
Client is purchasing a property and might require DEPOSIT GUARANTEE.	Client is purchasing a property. Have you discussed a referral to BUILDING SERVICES providers?
Client is purchasing a property. Have you discussed a referral to BUILDING SERVICES providers?	Client doesn't have adequate estate plan in place. Have you discussed ESTATE PLANNING options with the client?
Client doesn't have adequate estate plan in place. Have you discussed ESTATE PLANNING options with the client?	Client indicated that they would like further assistance with INVESTMENT, SUPERANNUATION AND FINANCIAL PLANNING.
Client indicated that they would like further assistance with INVESTMENT, SUPERANNUATION AND FINANCIAL PLANNING.	Client indicated that they would like further assistance with the PROPERTY BUYING ADVOCACY.
Client indicated that they would like further assistance with the PROPERTY BUYING ADVOCACY.	Client indicated that they would like further assistance with PROPERTY INVESTMENT.
Client indicated that they would like further assistance with PROPERTY INVESTMENT.	Client indicated that they would like further assistance with HEALTH COVER.
Client indicated that they would like further assistance with HEALTH COVER.	Client is self employed. Have you discussed INVOICE FINANCE/CASH flow options available?
Client is self employed. Have you discussed INVOICE FINANCE/CASH flow options available?	Client is self employed. Have you discussed PROFESSIONAL INDEMNITY COVER options?

Your Acceptance and Receipt

By signing the below, you confirm that the information in this document at the time of issue is correct and true to the best of your knowledge, relating to, but not limited to, your personal information, financial situation, requirements & objectives; You provide authority for the credit representative to proceed with applying for the above particular credit contract. After you have signed this document in duplicate, we will provide you with a copy for your records.

Applicant 1:

Signature: _____

Date: _____

Applicant 2:

Signature: _____

Date: _____

Applicant 3:

Signature: _____

Date: _____

Applicant 4:

Signature: _____

Date: _____