

Referral Partner Products

Products and Referral Fee Schedule

Effective from 1 November 2008.

Module	Product	Referral Fees	Conditions
Vehicle and Equipment Finance	Motor vehicle and business equipment finance	1% of the net amount financed Maximum referral fee of \$5,000.	Minimum transaction size \$20,000
Commercial Loans	Business Line of Credit BetterBusiness Bills BetterBusiness Loan Receivables Finance Overdraft	Referral Fee of 0.50% (inclusive of GST) of approved facility limit upon funding of the initial drawdown. The maximum amount of a Referral Fee payable in respect of a single referral is \$25,000.	Minimum loan size \$50,000 except for Better Business Bills where the minimum is \$250,000.
Home Loans	Home Loans Investment Home Loan Line of Credit	Aggregate Monthly Fundings Less than \$600,000 \$300 \$600,000 to \$1,499,999 0.30% \$1,500,000 and above 0.40% Maximum payment per individual loan \$5,500	Minimum individual loan size \$50,000 Excludes Bridging Loans
	Honeymoon Rate Home Loans	Referral fee paid per loan for aggregate monthly fundings Less than \$600,000 \$200 \$600,000 to \$1,499,999 \$250 \$1,500,000 and above \$300 Maximum payment per individual loan \$5,500	Minimum individual loan size \$50,000 1 year guaranteed rate or 12 month Discount Variable Rate
Investment Loans	Margin Loans	Scale determined by the initial facility limit: \$50,000 - \$499,000 \$150 \$500,000+ \$250	Minimum loan of \$50,000.
	Protected Loans	Scale determined by the initial facility limit: \$50,000 - \$499,000 \$150 \$500,000+ \$250	Minimum loan of \$50,000.
Investment	Business Online Saver – variable rate	\$55 per account opened	Minimum balance of \$10,000.

Referral Partner Program

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Insurance	Home Building Home Contents Car Insurance	\$40 per product sale completed																															
Wealth Management and Income Protection	Life, Total and Permanent Disability, Income Protection Insurance, Superannuation, Investment advice	20% of initial upfront fees and commissions. Maximum payment \$5,000																															
Risk Management	Interest Rate Swaps and Options	Scale determined by term and amount: <table><tr><td></td><td colspan="4">Years*</td></tr><tr><td>\$m</td><td>1-2</td><td>2-3</td><td>3-5</td><td>5 +</td></tr><tr><td>1-2</td><td>75</td><td>150</td><td>300</td><td>400</td></tr><tr><td>2-5</td><td>300</td><td>500</td><td>1,000</td><td>1,500</td></tr><tr><td>5-10</td><td>850</td><td>1,400</td><td>2,650</td><td>3,250</td></tr><tr><td>10+</td><td>1,400</td><td>2,300</td><td>4,000</td><td>5,000</td></tr></table> <p>*For swaptions "Years" is the term of the option.</p>		Years*				\$m	1-2	2-3	3-5	5 +	1-2	75	150	300	400	2-5	300	500	1,000	1,500	5-10	850	1,400	2,650	3,250	10+	1,400	2,300	4,000	5,000	<ul style="list-style-type: none">• Minimum amount \$1m.• Minimum term one year.• Wholesale clients and cash settled transactions only.• Derivatives Master Agreement or ISDA documentation required.• Excludes Fixed Rate Bills and Flexi Bill Solutions.
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1-2	75	150	300	400																													
2-5	300	500	1,000	1,500																													
5-10	850	1,400	2,650	3,250																													
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Transaction Products	EFTPOS facilities	Term: Non contracted \$100 Three years \$250																															
	Corporate Charge Card Corporate Credit Card	\$300 establishment fee plus \$40 per card	If establishment fee is reduced, the referral fee will be reduced by the same amount																														
	Business Credit card	\$100 per account opened																															
	Business Transaction account	\$55 per account opened																															
	Premium Business account																																

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All Referral Fee payments are inclusive of GST