

Commission and Remuneration Disclosure

Broker	Zakary Avery (Known as: Zak)		
Authorised Credit Representative name and Credit Representative number	Zakary Robert Avery (ACR# 481409)		
Organisation/Trading Name	Blue Fox Finance		
Address	30 Newman St Gaythorne, QLD, 4051	Phone:	0734567800
Email Address	zak@bluefoxfinance.com.au	Fax:	
Australian Credit Licence (ACL) name and Australian Credit Licence number	Australian Finance Group Ltd (ACL# 389087)		
Australian Company Number of ACL holder	066385822		
Mobile:	0466-392-717		

Lender panel and Commission rates

Commission Received By AFG	UPFRONT *	TRAIL **
86 400	.693%	.165%
AFG Commercial Powered by Thinktank	.66%	.22%
AFG Home Loans - Alpha	.715%	.165%
AFG Home Loans - Edge	.715%	.165%
AFG Home Loans - Link	.715%	.165%
AFG Home Loans - Options	.803%	.165%
AFG Home Loans - Retro	.715%	.165%
AMP Bank	.715%	.187%
ANZ	.715%	.165%
ASCF	.55%	0%
Adelaide Bank	.715%	.165%
Auswide Bank	.66%	.22%
Bank Australia	.66%	.165%
Bank SA	.715%	.165%
Bank of China	.715%	.165%
Bank of Melbourne	.715%	.165%
Bank of QLD	.715%	.165%
Bank of Sydney	.715%	.165%
Bankwest	.77%	.165%
Better Mortgage Management	.66%	.165%
Beyond Bank	.715%	.165%
Bluestone	.77%	.275%
CUA	.715%	.165%
Citibank	.715%	.165%
Commonwealth Bank	.715%	.165%
Firefighters Mutual Bank	.66%	.22%
Granite Home Loans	.66%	.165%
Health Professionals Bank	.66%	.22%
Heritage Bank	.715%	.165%
HomeStart Finance	.55%	.165%
IMB Ltd	.66%	.025%
ING	.7975%	.165%
Keystart	.55%	.11%
La Trobe Financial	.55%	.275%
Liberty Financial	1.1%	.22%
ME	.715%	.165%
MKM Capital Pty Ltd	.7%	.2%
Macquarie Bank	.715%	.165%
MyState	.715%	.187%
NAB	.715%	.165%
Newcastle Permanent	.605%	.198%

Commission Received By AFG	UPFRONT *	TRAIL **
P&N Bank	.715%	.11%
Pepper Money	.803%	.22%
QBANK	.715%	.165%
Resimac	.715%	.165%
St George Bank	.715%	.165%
Suncorp	.715%	.165%
Teachers Mutual Bank	.66%	.22%
UniBank	.66%	.22%
Virgin Money	.66%	.22%
Westpac	.715%	.165%

* Upfront commission is a one time payment from the lender and is based on a percentage of the principal loan amount that is advanced at Settlement.

** Trail commission is an annual payment that is paid in monthly instalments (payable throughout the term of the loan). This is expressed as a maximum value. The trail amount may vary from year to year, depending on the lender, the product selected and the balance of the loan. Therefore, this is an estimate of the maximum amount that will be received as a monthly trail commission. As the loan amount decreases over time, the monthly trail payment will correspondingly decrease over time. Some lenders do not pay any trail commission in the first 12 months after loan settlement. All amounts are inclusive of GST.

Commission Rates table

The commission rates displayed in the previous table reflect the maximum commission that is payable to AFG Ltd as our aggregator. We will subsequently receive a percentage of the amount displayed in accordance with our agreement with AFG.

The values displayed in the commissions table are expressed as maximum values but may not reflect the amount of commission that is ultimately paid to the broker at settlement. Commissions rates can be affected by loan parameters including volume of loans submitted, conversion ratios of loans submitted, Loan to Value ratios of applications lodged and sales of ancillary products.

How is commission calculated

Lenders commission is calculated against the principal value of the loan (at settlement) and may vary from product to product.

If a lender pays 0.60% in upfront commission, the maximum commission payable to AFG (our aggregator) on a \$300,000 loan would be \$1,800 after the loans settles. Organisations or individual brokers will be paid a percentage of that amount via the aggregator. In the situation where the broker works for an organisation, the organisation may be paid a percentage through AFG, who will then pay the broker a different rate.

Principal Loan Amount	Total; loan amount	\$300,000
Rate / amount paid to aggregator from the Lender	0.60% of loan amount	\$1,800
Rate / amount paid to organisation (or individual) from amount paid to aggregator	85% of amount paid to aggregator	\$1,530
Rate / amount paid to individual from amount paid to organisation	70% of amount paid to organisation	\$1,071

The details of any remuneration that we receive will ultimately be disclosed in a credit proposal / disclosure that will be provided to you prior to the lodgement of your loan. If you have any questions regarding that disclosure document, please ask us for clarification.

Additional commission on associated products

Some lenders pay additional commission on personal accounts that are opened during the submission of the loan application: Example: CBA (Commonwealth Bank) will pay the following commission on accounts opened:

Streamline Transaction A/c \$50 per acc
Debit MCD Transaction A/c \$50 per acc
Credit Card \$15.00

Interest Rate reductions

Some lenders are able negotiate a reduced variable rate on the basis of certain volume and / or performance hurdles being met. This means that a consumer will benefit from a lower interest rate if a certain amount of loans are lodged within a specific period with a specific lender.

Incentives and rewards

From time to time we receive benefits in the form of conferences and training sessions provided by the licensee, financiers, or others. The value of these benefits cannot be ascertained.

Our responsibility in appropriate product selection

Irrespective of any incentive offered through financial institutions or aggregators, we have a responsibility by law, to ensure that the loan selected is not unsuitable for you requirements.