



Green
Light®

Green Light Services Guide and Broker Agreement

This service guide is an important document to help you understand the financial services that 'Green Light' provides. It is designed to assist you in deciding whether to use the services offered by us.

Whilst this document refers to Green Light it should be noted that Green Light is the trading name of Brokir Pty Ltd. and that this agreement is with

Brokir Pty Ltd ACN 084 635 110
Australian Credit Number 388670

All reference to Green Light in this document is in fact a reference to Brokir Pty Ltd.



About this Document

This guide acknowledges your right to ask about the services that we offer, the type of advice that we provide to you, our fees and charges and what you should do if you have a complaint.

Overview of Green Light

'Green Light' is a finance broker servicing the needs of clients' throughout Australia. As a member of the Australian Finance Group (AFG), we can offer a wide variety of financial solutions tailored to your needs. We pride ourselves in offering professional and personalised service; after all "We're Working for You".

Services

'Green Light' offers a variety of finance brokering services available to clients throughout Australia. We have access to a wide variety of products that cater for our customers' financial needs via our panel of lenders and associated business partners.

Product Group

Home Loan Solutions

- **Traditional Loans** – Line of Credit, Refinance, Debt Consolidation, First Home Buyers, Subsequent Home Buyers, Investment Loans, Off the Plan Purchases, Over Draft Facilities and Construction Loans.
- **Non-Conforming Loans** – Short term Self-Employed, Self-Employed with no tax returns and credit impaired applicants.

Business/ Commercial Solutions

In addition to the home loans services, 'Green Light Home' can also provide a range of business and commercial solutions through our panel of lenders.

Services Include:

- Novated Leasing
- Asset Purchase
- Chattel Mortgage
- Overdraft Facilities

Additionally, finance can be organised for a variety of commercial purposes which include: Vehicles, Plant (Machinery), Office equipment (including furniture), Shop or Restaurant fit out and Commercial property purchase.

Other Services Offered

'Green Light' can offer you the following additional services via our associated business partners to cater for all of your financial needs.

- Financial Planning
- Risk Insurance (Life, Income Protection, Trauma & TPD)
- General Insurance (Home, Contents, Motor Vehicle)
- Accounting / Taxation Services
- Salary Packaging
- Estate Planning



Your Green Light Consultant

Your loan consultant is a representative of 'Green Light' and therefore meets training, professional qualifications, experience and industry and competency standards which include completing the certificate IV in Financial Services (mortgage broking) and a diploma in finance and mortgage management

All 'Green Light' consultants' are fully trained to meet regulatory standards and to maintain their industry knowledge through continued professional development programs.

Fees and Charges

In most situations, 'Green Light' will be paid commission from the lenders. The amount of commission paid is dependent on the principal loan amount, the choice of lender and other extraneous factors that may be unknown to 'Green Light' at the time of application.

In certain situations, where the commission can be ascertained by the lender, the amount payable to 'Green Lights' will be disclosed in the loan documentation.

'Green Light' may charge brokerage for commercial, non-uniform consumer credit coded loans and in situations where the prospective lender does not pay commission to us. In this event this will be disclosed prior to our proceeding with an application.

Additionally, it is important to note that

1. 'Green Light' reserves the right at its sole discretion to charge you an administration fee where it has fulfilled its obligation, as directed, in obtaining a finance approval and whereby the loan does not proceed to settlement. If applied this fee will not exceed the commission normally payable by the lender for the transaction in question Refer Broker agreement in this document.
2. 'Green Light' has the right, at it's sole discretion, to seek a refund of commission from the applicant in the event of the loan being, discharged, repaid or refinanced early and where the lender concerned reclaims,(claws back,) commission from Green Light. This can occur up to 2 years from the establishment of the loan and the amount "clawed back" can vary from lender to lender. In the event of this occurring you agree that this will become payable immediately in full by you to Green Light.

Notwithstanding 1 and 2 above which are unascertainable and subject to occurrence of the events referred to, all brokerage charges for loan transactions will be detailed and confirmed in writing by way of the "Broker Agreement" that will be provided to you with this document when it is applicable.

Notice of Disclosure

'Green Light' may receive fees, commissions and / or financial rewards from the nominated financial institution in connection with this loan.

'Green Light' may receive commissions for any facilities organised by our associate business partners.

'Green Light' does not determine or recommend the conditions of the credit contract (such as interest rates, fees or the term of the loan).

'Green Light' will not receive any financial benefit or have any other interest or relationship which could reasonably be expected to influence our recommendation other than those disclosed to you.

We do receive referral fees and or commissions for other services and in these events this fact will be disclosed to you at the time of referral.