

United Financial Services Pty Ltd Appointment Agreement.

United Financial Services Pty Limited A.B.N. 77 072 442 445 ("UFS").

UFS offers to act as the authorised agent of you the client to negotiate and secure consumer credit (and associated insurance) on the terms and conditions set out here.

Appointment Terms;

1. Amount of credit up to \$
2. Loan Term (months)
3. Repayment Arrangement
- a) Maximum Monthly Repayments \$
- b) Interest rate up to (%)
4. Credit to be secured by (date)

Commission:

1. The client may pay UFS Commission to a maximum of eight hundred and eighty dollars inclusive of GST (Goods and Services Tax), as consideration for the expenses incurred and time spent in organising and processing the loan and/or associated insurance.
2. If the client proceeds to enter into a credit contract with the credit provider with whom the consumer credit is secured, the Commission is payable by disbursement on the credit contract or other method as approved by UFS.
3. No Commission is payable if the client does not proceed to enter into a credit contract with the credit provider with whom the consumer is secured.

Financial and other benefits to be received by United Financial Services and others:
(Amounts referred to in this section are not payable by the client)

1. If the application proceeds to settlement;
 - a) UFS may earn a financial or other benefit of between zero and sixteen and one half percent (plus GST) of the amount borrowed by you from the financier with whom the consumer is finally secured and in respect of this benefit makes the further undertaking contained in section "Undertaking by UFS" below.
2. When the client application is referred to UFS the natural person the client will deal with is an employee or contractor of UFS who is authorised to enter into this agreement on behalf of UFS.
 - a) UFS employees receive a salary and may receive incentive or performance outcome bonuses.
 - b) UFS contractors receive a fixed portion of the Commission payable by the client to UFS and may receive an incentive or performance outcome bonus.

Employees and contractors receive no other benefits in respect of this contract or have any personal arrangements relevant to this contract with credit providers.

Credit Providers:

UFS have arrangements to introduce credit applications to the credit providers listed below and subject to the client meeting their criteria UFS can obtain consumer credit for the client:-

- **GE Money Ltd**
- **Esanda Finance Corporation Ltd**
- **Daimler Chrysler Financial Services Australia Pty Ltd**
- **Capital Finance**
- **St George Bank Limited**
- **Commonwealth Bank of Australia**
- **National Australia Bank Limited**
- **Orix Australia Corporation Ltd**
- **Liberty Financial**
- **Automotive Financial Services Pty Ltd**

These credit providers do not represent all lenders who offer the type of credit sought by the client.

Undertaking by UFS:

UFS undertakes that, after recommending a particular consumer credit provider to the client and before the client enters into any credit contract with the credit provider to disclose:

- a) the amount of the financial or other benefit that UFS will receive from the credit provider; and
- b) whether or not UFS can determine or recommend conditions of the credit contract and, if so, the effect of any such condition on the amount that UFS will receive from the credit provider; and
- c) the amount of any financial or other benefit that a person other than UFS will receive from the credit provider if that financial or other benefit could reasonably be expected to influence UFS' recommendation; and
- d) any interest relationships of UFS that could reasonably be expected to influence UFS' recommendation.

Definitions:

The parties agree that words used in this agreement will have the same meanings as defined in the Consumer Credit Administration Act 1995 by virtue of the Consumer Credit Administration Amendment (Finance Brokers) Act 2003.

Commencement:

This agreement will commence on the date it is signed by the client and will remain in force until terminated in accordance with section "*Termination*"

Termination:

Either party may terminate this agreement with effect immediately by giving notice to the other party.

Print Name:

Signed:

Date: