

NOTICE OF VARIATION TO INTRODUCER AGREEMENT SCHEDULES

11 March 2021

This Variation is in addition to the original Introducing Agreement between emoney Pty Ltd and The Trustee for EMONEY TRUST ABN 30 350 087 359 Australian Credit Licence No. 386494 and any previous schedules already in place.

Effective Date All applications received from 01 April 2021

Schedule A COMMISSIONS

Effective Date All applications received from 1 April 2021

Commissions All residential and commercial **Standard** products

Upfront 0.715% inc GST

Trail 0.165% inc GST

Calculation Upfront Commission The amount of upfront commission will be calculated based on Net Balance (Drawn Amount less any offset/amount retained in redraw) as at the end of the month the loan settled.

Construction Loans The upfront commission will be paid based on the approved limit.

Increases/Variations The upfront commission will be paid on the net debt increase at the original upfront commission percentage or 65% plus GST of the flat fee emoney receive based on product.

Adelaide Bank Increase Only – Minimum Increase of \$20,000 for commission payment to be payable.

Well Nigh Increase – Flat fee of \$150.00 for all Increase/Variations.

Subsequent Drawdowns – Upfront commissions will be subject to review on the 12th month anniversary of the loan settlement subject to the Introducing making a claim to review the Net Loan Increase.

Adelaide Bank – Minimum drawdown of \$20,000 for commission payment to be payable

Resimac Increase Only – Minimum drawdown of \$50,000 for commission payment to be payable

Schedule B CLAWBACKS

Clawback Wellness (Well Nigh) Loan Products

0-12 months 100%

Clawback All other residential products

0-12 months 100%

13 – 18 months 50%

All other aspects of your original Introducing Agreement remain unchanged.