



## QUOTE & PROPOSAL DISCLOSURE

Thank you for choosing Client Solution Centre Pty Ltd to help you arrange your finance needs, this document provides information on fees and commissions we receive if you proceed with this proposal for finance.

	APPLICANT 1	APPLICANT 2
<b>Title</b> (Mr/Mrs/Miss etc)		
<b>First Name</b>		
<b>Middle Name/s</b>		
<b>Last Name</b>		
<b>Residential Address</b>		
<b>Phone</b>		
<b>Email</b>		
<b>Licensee</b>	<i>CLIENT SOLUTION CENTRE Pty Ltd T/A CSC HOME LOANS, (ACL 386887)</i>	
<b>Contact Details</b>	<i>Suite 705, Level 7, 275 Alfred Street, North Sydney NSW 2060 Ph (02) 8350 7946</i>	
<b>Credit Representative</b>		
<b>Contact Details</b>		
<b>WE WILL ATTEMPT TO ARRANGE THE LOAN/LEASE SPECIFIED BELOW FOR YOU</b>		
<b>Services Provided</b>		
<b>QUOTE</b>		
<b>CREDIT ASSISTANCE</b>		
<b>SERVICE FEE</b> – Fees levied on a client for the tasks associated with providing credit assistance		
<b>CREDIT ASSISTANCE FEE – (Client not proceeding)</b> This is charged where credit assistance has been provided and a loan has been approved on similar terms to those discussed with the client. The client then decides they will not proceed with the loan arranged.		
<b>CREDIT ASSISTANCE FEE – (Rebated)</b> This is charged where credit assistance has been provided, a loan has been approved, and after settlement of the loan the fee is re-imbursed to the client.		
<b>CLAWBACK FEE FOR NON NCCP LOANS ONLY</b> – If your loan is repaid in full within 2 years of settlement and a request is received from a Lender to pay back (clawback) commission in relation to your loan. Standard industry practice is to clawback 100% of the commission in the first 12 months and a sliding scale of between 50% and 0% in the second 12 months.		
<b>MAXIMUM TOTAL FEE incl. GST (Payable by you)</b>		
<b>WHEN IS THIS FEE PAYABLE</b> – GST invoices will be supplied and fees are payable within 14 days. The fees can be paid by direct deposits into our CSC Home Loans bank account, or by taking payment on a debit or credit card (Visa & Mastercard only)		
<b>ACCEPTANCE</b>		
<i>By signing this document, you agree to the terms set out above and to pay the fees specified above by the time specified above.</i>		
<i>After you have signed this document in duplicate, we will give you a copy to keep.</i>		
Applicant 1	Applicant 2	
Name_____	Name_____	
Signature_____ Date_____	Signature_____ Date_____	

PROPOSAL DISCLOSURE	
<b>Proposed Finance</b>  <i>(Interest rates and repayments may change if the lender changes its interest rate)</i>	Lender/Lessor:
	Finance amount:
	Interest Rate:
	Term:
	Repayments:
	Other Features:
<b>Commission is payable for</b>	Assisting you to obtain finance/enter a lease
<b>Commission is payable by</b>	The lender/lessor named above
<b>Commission is payable to</b>	Us
<b>ESTIMATE OF COMMISSION &amp; REFERRAL FEES</b>  <i>(Not payable by you)</i>	<b>UPFRONT</b> - being a % of the amount of credit limit paid shortly after the finance is provided. We estimate this to be
	<b>TRAIL</b> - being a % per annum of your amount owing from time to time payable monthly. We estimate the largest monthly payment to be
	<b>REFERRAL FEE</b> - We or our credit representative/s may have paid or may pay a referral fee to a 3 <sup>rd</sup> party for referring you to us. Name of 3 <sup>rd</sup> Party_____
	<b>ADDITIONAL COMMISSIONS</b> - may be received due to volume bonuses which are referred to in our credit guide. The amount of those additional commissions cannot be determined at the date of this document.
	<b>COMMISSION</b> - Some or all of the commission received by the Licensee may be paid to the credit representative.
	<b>BENEFITS</b> - 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.
<b>ESTIMATED FEES or CHARGES PAYABLE BY YOU TO THE FINANCIER</b>  <i>(this amount is payable by you)</i>	<b>APPLICATION FEE</b>
	<b>VALUATION FEE</b>
	<b>ESTABLISHMENT FEE</b>
	<b>LEGAL FEES</b>
	<b>ONGOING FEE</b>
	These figures are estimates only and the final figures will be shown in your credit contract or lease. Some or all of these fees may be paid from the finance proceeds. These fees are payable only once. We are not aware of any other fees or charges payable to anyone else in relation to the application for finance, but the financier may impose some additional requirements.
WARNING	
<p>Before you accept your loan offer, you should check the offer carefully to ensure that the terms of the loan meet your requirements. The terms of the loan offer may be different from the terms set out in this document.</p> <p>If you have any questions regarding the information contained in this document, please contact us promptly.</p>	
ACCEPTANCE	
<p><b>By signing this document, you agree to the terms set out above and to pay the fees specified above by the time specified above.</b></p> <p><b>After you have signed this document in duplicate, we will give you a copy to keep.</b></p>	
Applicant 1  Name _____  Signature _____ Date _____	Applicant 2  Name _____  Signature _____ Date _____

## SUMMARY OF LOAN REQUIREMENTS AND PRELIMINARY ASSESSMENT

This summary of loan requirements is designed to assist the credit provider to make an assessment of the client's requirements and objectives and their financial situation in accordance with the credit assistance provider's responsible lending obligations.

	CLIENT/APPLICANT 1	CLIENT/APPLICANT 2
<b>Title</b> (Mr/Mrs/Miss etc)		
<b>First Name</b>		
<b>Middle Name/s</b>		
<b>Last Name</b>		
<b>Residential Address</b>		
<b>Phone</b>		
<b>Email</b>		
<b>Licensee</b>	<i>CLIENT SOLUTION CENTRE Pty Ltd T/A CSC HOME LOANS, (ACL 386887)</i>	
<b>Contact Details</b>	<i>Suite 705, Level 7, 275 Alfred Street, North Sydney NSW 2060 Ph (02) 8350 7946</i>	
<b>Credit Assistant Provider</b>		
<b>Contact Details</b>		
<b>ENQUIRIES ABOUT THE CLIENT'S REQUIREMENTS AND OBJECTIVES</b>		
<b>PURPOSE FOR SEEKING CREDIT OR REMAINING IN EXISTING CREDIT CONTRACT</b>		
What are the primary reasons for seeking credit (how will the funds be used) or the reasons for a review of an existing credit contract? <i>For example: purchase home, buy land, building investment property, refinance, renovate, relocation, debt consolidation, study, holiday, car, boat, extra cash etc.</i>		
Amount of credit sought: \$	Term of credit sought (Years):	
<b>REFINANCING OR CONSOLIDATING DEBTS</b>		
If refinancing or consolidating debts, please provide details of the debts that are being refinanced or consolidated and the resulting benefit for the client.		
<b>PREFERRED LOAN FEATURES</b>		
Does the client have any preferred loan features? <i>For example, access to available funds via redraw, transaction capability, interest rate certainty etc.</i>		
<b>COSTS AND RISKS OF PRODUCT BEING SOUGHT</b>		
Disclose any significant costs and / or risks associated with the features being sought? <i>For example, costs of refinancing, break costs, fees for credit assistance, services etc.</i>		

**STATEMENT OF FINANCIAL POSITION***Enquiries about the Clients financial position*

Based on the detailed income and expenditure information provided by the client, the client's monthly financial position is as follows:

<b>MONTHLY FINANCIAL POSITION</b>	<b>CURRENT</b>	<b>PROPOSED</b>
Total net income (after tax):	\$	\$
Living Expenditure	\$	\$
Other monthly expenditure (including fixed & variable expenses):	\$	\$
<b>TOTAL NET SURPLUS FUNDS</b>	<b>\$</b>	<b>\$</b>

**CHANGES TO CURRENT CIRCUMSTANCES**

Does the client anticipate any material change to their financial situation over the next five years? *E.g. costs of refinancing, break costs, fees for credit assistance, services etc.*

 NO YES, please detail**CREDIT HISTORY**

Is the client currently meeting their existing financial commitments without financial hardship?

 YES NO, please detail

Has the client had any difficulties in meeting their debt commitments in the past 2 years?

 NO YES, please detail**DETAILS****VERIFICATION OF CLIENT'S FINANCIAL SITUATION:***Please list what forms of verification were undertaken*

<input type="checkbox"/>	Payslips	<input type="checkbox"/>	PAYG Summary
<input type="checkbox"/>	Income Tax Return	<input type="checkbox"/>	Rates Notice
<input type="checkbox"/>	Bank Statements	<input type="checkbox"/>	Employment Confirmation
<input type="checkbox"/>	Other		

**THREE (3) RECOMMENDED PRODUCTS & PARTICULARS**

Lenders name			
Loan Product			
Loan Amount \$			
Term of Loan (years)			
Interest Rate (%p.a.)			
Loan/Repayment Type			
Monthly Repayments			

**CONFLICT OF INTEREST DISCLOSURE**

Has any conflict of interest which may disadvantage the client been identified in relation to the recommended product?

 NO YES, but does not disadvantage the client, please detail YES, may disadvantage the client, please detail**DETAILS**

**CREDIT ASSISTANCE PROVIDERS - LOAN PRODUCT OF CHOICE & ASSESSMENT**

The credit assistance provider has based this assessment on the information provided by the client and on a loan with the following characteristics:

Lenders name	
Loan Product	
Loan Amount \$	
Term of Loan (years)	
Interest Rate (%p.a.)	
Loan/Repayment Type	
Monthly Repayments	

**THE CREDIT ASSISTANCE PROVIDER HAS ASSESSED THE ABOVE PRODUCT IS**

<input type="checkbox"/> <b>NOT UNSUITABLE</b>	<input type="checkbox"/> The credit product is consistent with the client's requirements and objectives; and/or <input type="checkbox"/> The client can comply with their credit obligations without substantial hardship.
<input type="checkbox"/> <b>UNSUITABLE</b>	<input type="checkbox"/> The credit product is not consistent with the client's requirements and objectives; and/or <input type="checkbox"/> The client would be unable to comply with their credit obligations or could do so only with substantial hardship

**NOTES/COMMENTS**

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**CREDIT ASSISTANCE PROVIDER SIGNATURE**

Name _____	
Signature _____	Date of Assessment _____

**90 DAY PERIOD**

**This preliminary assessment covers the period 90 days from the date of assessment and assesses whether the credit contract will be unsuitable for the client if the contract is entered into or the credit limit is increased during that period.**

**This assessment is NOT an approval of a loan. A credit provider (lender) would need to consider your application.**

**CLIENT/S SIGNATURES *to be signed by all clients***

Client/Applicant 1	Client/Applicant 2
Name _____	Name _____
Signature _____ Date _____	Signature _____ Date _____