

Referral Partnership Agreement Details

eFinance HL Consultant: _____

Full Name: _____

Business Name: _____

Type of Business: _____

Must be signed by Director: _____

ABN: _____

Email: _____

Office Number: _____

Mobile Number: _____

Postal Address: _____

City: _____

State: _____ Postcode: _____

Please tick the box if you **have read** and understand the Terms and Conditions attached to this application and you agree to be bound by them.

Please tick this box if you **do not** wish to receive information via post. Once your application is received, we will forward you the TERMS and CONDITIONS agreement to FORMALLY sign.

Criteria for Agreement

All members must have an ABN (Australian Business Number)

Privacy Statement

- Any personal information that is provided will be used only for the purpose for which it is submitted under this application .
- Further, the information that you provide may be stored for archive and backup purposes as well as record keeping.

Signature: _____ Date: _____

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Your Contact Points are below:

Attach eFinance Home Loans Business Card Here

Attach eFinance Wealth Business Card Here



Phone: 02 9281 8001

Email: info@efinancehomeloans.com.au

Web: efinancehomeloans.com.au

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Are you NCCP Compliant?

Partner with
eFinance Home Loans
and be Compliant

NCCP Act 2009



Provision of Referral Services

Let us introduce eFinance Home Loans to you. We specialise in arranging Finance Facilities for the following situations from a wide variety of lending institutes:

- Owner Occupied or Investment Residential or Commercial Properties
- Debt Consolidation
- Minimum Financial Information Provided – Low Document Loans
- Self Managed Super Funding
- Impaired Credit Funding – Non Conforming
- Discharged Bankruptcy Funding – Part 9 and Part 10
- Business and Cashflow Lending and Debtor Finance
- Reverse Mortgages
- Short Term Funding
- Commercial and Development Financing Facilities
- Recovery Loans in Arrears
- Equipment and Vehicle Financing

What does this mean for your business? If you deal with clients who you service from a product or service industry whereby you can refer these people to assist them with their Financial Needs and be Fully Compliant under the National Credit Consumer Protection Act 2009? At the same time your business can earn an income stream for doing so, under the NCCP Act 2009 there are rules and legislative requirements. Are you aware of the NCCP Act 2009 requirements? Are you aware what the penalties are for NOT adhering to the NCCP Act 2009 requirements?

Let us explain how this operates.

The advent of the National Consumer Credit Protection Act 2009 (the Act) has required a number of alterations to the way that we do business with regard to consumer clients. One of those alterations is to the arrangements we have in place regarding the giving and taking of referral details from our mutual customers.

The Act requires that we have a formal agreement in place to detail our obligations to one another with respect to the conduct of these referral activities. This letter to you is intended to explain those obligations.

Your obligations under the new regime:

In the course of your normal business, you will be in a position to advise consumers, where appropriate, that you are aware of our credit broking services.

You must not:

- charge consumers a fee for this service;
- conduct this activity as part of a business that exists principally to make contact with consumers for the purpose of giving their names to mortgage brokers
- conduct these activities from “non-standard premises” such as shopping mall kiosks
- provide the consumer with any advice about what sort of credit they should or could seek whether through our arrangement or from any other source

You must advise consumers about our services in a form similar to the following script:

“Our business has a partnership with a mortgage broker we know, from eFinance Home Loans. Would you mind if I passed your details to them so that they can contact you to find about your finance requirements?”

and, if the consumer responds affirmatively:

“I just need to let you know that eFinance Home Loans is a Licensed brokerage firm and because of that, I need to let you know that if you do use them, I will get paid a finder’s fee that will be equal to [%] of the amount of credit you apply for. When they contact you, they will check to make sure that you and I had this conversation before asking your permission to continue the conversation. You can decline their assistance at that point if you want to.”

You must communicate all such referrals to us as soon as possible and in all cases **within 5 business days of taking the referral.**

[optional]

In return for your referrals in accordance with the above, we will continue to pay you [terms...] for the referrals you send us.

We thank you for your cooperation with the above. If you do not refer business to us in accordance with the above, you will be in breach of the Act and liable to substantial fines. If you do not comply with the above and we continue to accept referrals from you, then we will be in breach of the Act.

We trust you will understand the rationale of these terms and that they are driven by the requirements of the Act.

The next time you refer business to us, we will take that as confirmation from you that you accept the terms of this agreement between us.

Thank you and we look forward to our continued relationship.

Complete the Referral Agreement Partnership Details on both sides now to begin referring clients! Tear off the last page and either provide to your local eFinance Home Loans Mortgage Consultant or mail to:

eFinance Home Loans
P.O. Box 943
Strawberry Hills NSW 2012



If you would like to talk to one of eFinance Wealth Financial Planners about referring clients who can benefit from the below list and receive referral income, **please tick the Box NOW!**

Please Tick the box here and an eFinance Wealth Adviser will help transform your Future:

- **Reshape your Approach to Finances** – Watch the results ! Examine your budget regularly to see where you are improving and where you could cut back more. It’s important to stay focused on your long term goals, but to always adjust and improve upon short term actions as well. Find out How?
- **A Common sense guide to getting your finances on track!** Creating your financial freedom. Find out How?
- **To help curb the consumer in you, we’ve come up with savings strategies that work!** Find out How?
- **Terminate your mortgage!** Discover how you can be rid of your mortgage! Find out How?
- **Take action before your debts outweigh your desires!** Find out How?
- **Starting Now, put your family’s financial security first!** Protect your most valuable asset. Find out Now?

Have an eFinance Wealth Adviser contact your client today for an obligation free chat about:

- Protecting your assets and income
- Debt reduction strategies
- Protect you from Financial Disaster
- Achieve your Financial Independence
- Retiring Financially Independent
- Deliver you Peace of Mind
- Superannuation
- Income and Trauma insurances
- Business Insurances

Your local eFinance Wealth Adviser’s contact details are at the back of this brochure.

eFinance Wealth Pty Ltd ABN: 33 147 550 329.
eFinance Wealth Pty Ltd Corporate Authorised Representative No. 301456.
Address: Level 3, Suite 312, 410 Elizabeth Street SURRY HILLS NSW 2010.

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