

Authority to advise and payment form

Dear Customer:

We agree to provide you with advice with respect to financing or refinancing in a professional and timely manner. This includes how to structure your loan, which institution offers the most suitable product for your needs, and the submission of a loan application and supporting documents. Before submitting a loan application, we request a payment of \$595 being an application fee. Where the recommended lending institution does not require an application fee, then no applicable fee will be charged.

*Note, valuations for properties worth greater than \$1 million will incur a greater charge that will be determined based on its value.

Refund Policy

If loan application is withdrawn by customer

If you choose to withdraw your application after it has been formally submitted for an approval, we have a no refund policy and you will be responsible for this charge. If you withdraw an application which has not been submitted for approval, then a full refund will apply.

If a loan application is declined by lending institution

There is no refund where the lending institution that receives the loan submission charges an application fee for the lodgement.

If a rebate of an application fee is agreed with by your mortgage adviser

If your mortgage adviser has agreed to rebate the application fee charged by the proposed lending institution, then the refund will occur after settlement of the loan and commission has been paid to the mortgage adviser for the relevant loan.

Payment Options

1. By Cheque

Please make all cheque payments in favour of 'eMortgage.com.au Pty Ltd', and post it to PO Box 1045, North Sydney NSW 2060.

2. Electronic Funds Transfer (EFT)

If you would like to make your payment via EFT directly to our bank account, then please use the following details when making the payment:

Bank: Westpac
Address: 181 Miller Street, North Sydney NSW 2060
A/C Name: eMortgage.com.au Pty Ltd
BSB: 032 099
A/C No. 360 589

Please use your invoice number as the reference when making the payment.

3. Credit Card Authority

We accept credit card payments from MasterCard and Visa.



Credit Card No.: _____ - _____ - _____ - _____ exp: __ / __

Name on card: _____

AGREED AND APPROVED:

In the event that I withdraw my application after lodgement of the loan application and fees are incurred, I authorise eMortgage to charge all incurred application fees and to charge my credit card above for those fees incurred.

Signature