

Introducer Program Agreement

between the referrer organisation below and Newcastle Permanent Building Society Limited ABN 96 087 651 992.

Referrer organisation (contact person's names)

Referrer organisation's name

Referrer organisation's address

Postcode

ABN

Contact number(s)

or or

Email address

Refer loan applications

You are authorised on a non-exclusive basis to refer loan applications to us as an independent contractor and not our agent.

Products and services

We may amend, suspend or change in any way our products or services from time to time without your consent.

Not bind us

You are unable to bind us in any way and must not purport to do so.

Termination

We may terminate this agreement and your authorisation at any time. The termination may be because we are no longer accepting referral applications generally, or may relate only to you. You acknowledge that we have not represented that these arrangements with you will continue for any period of time and that your ability to refer loan applications is at our absolute discretion.

No misleading or deceptive conduct

You must not engage in any misleading or deceptive conduct or make any representation to any applicant as to the likelihood of the success of their loan application.

Signed for referrer organisation

Date //

Signature _____ Name and capacity _____

Signed for Newcastle Permanent Building Society Limited

Date //

Signature _____ Name and capacity _____

Any reference in this document to "us" or "we" or "our" is reference to Newcastle Permanent Building Society Limited ABN 96 087 651 992.

Any reference in this document to "you" or "your" is a reference to the referrer organisation described above.

Information regarding applications

You must provide any reasonable information requested by us regarding the circumstances relating to the introduction of an applicant including advertising, meetings, diary notes, documents and the personnel involved. We may require this information as part of our due diligence or compliance checking of the introduction process.

Fees

Applicants referred to us by you must present to us a voucher acceptable to us or advise our Community Lending Manager that they were referred by you at the time of application. This information will not be accepted after the application has been submitted, and therefore the referral fee below will not in that event be paid.

We will pay you the referral fee specified below when you refer to us new loan applications that are approved by us and fully drawn down. We will pay you this fee around the 14th business day of the month following settlement of the loan subject to receipt of a valid tax invoice.

Referral fee per new loan

\$300 (including GST where applicable).