



Brokers Mutual Acceptance

March 2014

*We will lead the transformation
of the consumer lending industry in Australia*

Who is Money3?

3

- An ASX listed finance company (MNY) with over 14 years experience
- Focus on customers with poor credit histories and defaults
- 70 Branches across Australia
- Auto Division based in Bundoora, Victoria
- Approx. 280 Staff



The Loan Centre



Asset: Cars, Bikes, Boats, Caravans, Trailers, PWC,

Loan Size: \$5,000 to \$30,000^ niche is \$8k-15k

Term: 12 – 48 Months

Brokerage: up to \$880

Application Fee: \$1495

Rate: 28%

LVR: 150%* of Glasses guide retail

Living Expenses: Single applicant \$360 per week, Joint applicant \$540 per week

Employment: Has been working in the same job for over 3 months

- ✓ Takes home >\$600 per wk.
- ✓ Part time employment OK
- ✓ Casual employment OK

Residential: Has been in a stable residential environment for over 3 months

Defaults: Telco and utility ok

Bankrupts: Current bankrupts are ineligible.

Insurance: Up to 35% of the Asset financed amount

Micro Motor



Asset: Cars, Bikes.

Loan Size: \$2,000 to \$5,000

Term: 12 - 24 Months

Rate: 39%

Application Fee: \$70

Brokerage: up to \$330

Residential: Has been in a stable residential environment for over 3 months

Employment: Has been working in the same job for over 3 months

- ✓ Takes home >\$400 per wk.
- ✓ Part time employment OK
- ✓ Casual employment OK
- ✓ Centrelink recipient OK

Capacity: 70% of income for employed and 80% of income for Centrelink recipient

Defaults: Telco and utility ok

Bankrupts: Current bankrupts are ineligible.

Unsecured Personal loan (Fixed Flexi)



Loan Size: \$500 to \$5,000

Term: Up to 12 Months

Application Fee: 20% of loan amount to a maximum of \$400

Brokerage: \$75

Rate: 4% pcm or a fixed credit fee

Employment: Has been working in the same job for over 3 months

- ✓ Takes home >\$360 per wk.
- ✓ Part time employment OK
- ✓ Casual employment OK

Residential: Has been in a stable residential environment for over 3 months

Living Expenses:

Defaults: Telco and utility ok

Bankrupts: Current bankrupts are ineligible.

Application Process



To commence processing an application

- Signed and completed loan application form
- Signed privacy declaration
- Current Consumer and Commercial Veda file
- 3 months recent bank statements for ALL bank accounts
- 2 recent pay slips

To proceed to contracts and settlement

- Customer Identification
- Details of the asset to be acquired
- 2 x customer references
- Employment verification
- Rental/Residential verification
- Reference verification
- Customer welcome call must be completed

Who to Call



Settlements

03 9093 8240

settlements@money3.com.au

Credit

03 9093 8260

credit@money3.com.au

Customer Care

03 9093 8230

loans@money3.com.au

Web team

03 9093 8200

loans@money3.com.au

Bundoora Call Centre

1300 329 131

reception@money3.com.au

Micro Motor

03 9093 8280

micromotor@money3.com.au

Rentals

03 9093 8286

1300 014 870

leasing@money3.com.au

FAX

Loan Centre – 03 9093 8225

Collections – 03 9093 8226

Executive – 03 9093 8227

Web Centre – 1300 348 616 (9093 8228)

Scott Baldwin 0408 114 030

Steve Hayes 0456 630 051

Chris Stefani 0431 304 022

Ben Maher 0428 152 712

Mel Tolu 03 9093 8281