

Broker Product Overview

February 2014

ABOUT US



- Wingate Consumer Finance is a subsidiary of Wingate Group, an Australian based investment and advisory firm specialising in debt, property and listed equities
- Wingate Consumer Finance is focused on developing and tailoring personal loan products for the Australian market
- To set itself apart from others in the personal loan space, Wingate commissioned and developed a state of the art end-to-end web based system that is easy to use, paperless and very efficient in processing applications
- Earlier in the year Wingate successfully launched a personal loan product under the NOW retail brand through point of sale retail stores around Australia.
- Wingate will launch a broker product in September under its NOW finance brand

WHY IT WORKS



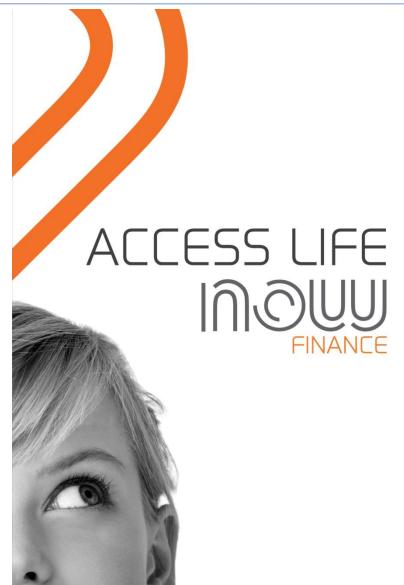
- Applications only take a few minutes to complete
- Credit decision within seconds
- Paperless system dramatically streamlines documentation and settlements
- Dedicated business support team available to 6.00pm Monday to Friday
- Web based functionality on both PC and iPad



KEY FEATURES



- Structured as an unsecured personal loan
- Conforming credit only
- Ability to finance brokerage fees, insurance premiums as well as multiple disbursements
- Extensive list of "purposes" available
- Provides the broker with control and transparency of the approval, signing and settlement process
- Documents signed electronically. Can opt in to manual process if customer in remote location



KEY TERMS



- Loan size \$4,000 to \$15,000
- Fixed interest rates from 16.95% 19.95%
- Loan Term of 18, 24, 36 or 48 months
- Weekly or fortnightly repayments
- Establishment fee of 4% capped at \$395
- Account Management fee of \$12.00 per month
- Brokerage

Financed Amount	Maximum Brokerage (Inc. GST)
\$4,000 - \$5,000	\$350.00
\$5,000 - \$8,000	\$550.00
\$8,000 - \$15,000	\$880.00

APPLICATION PROCESS



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ame and Contact I	Jetails				
First name			Middle name		
Last name			Date of birth		
Marital status	Please Se	elect	No. of dependents	0	
Home number			Mobile number		
Email address					
Confirm email address					
esidential and Per	sonal De	tails			
Residential status	Please Se	elect 🔻	Length of residence		
	i icasc oc	Jicci	(months)		
Unit number			Street number		
Street name			Suburb		
State	Please Se	elect 💌	Postcode		
entity					
Primary ID type	Please Se	elect 🔻	ID number		
	State of issue Please Select		ID expiry date		
Secondary ID type			ib expiry date		
Secondary ID type	ricase se	iect 🔳			
nployment Details	and Inco	me / Expen	ises		
Income	after tax			Other income after tax	
Income f	requency	Monthly	Tota	balance on all existing	
Employment length	loyment length (months) Total monthly loan repayments		·		
Job de	escription		(excl o	redit card & mortgage rent	
Employment status Permanent		Combined credit card limits			
Name of	employer				
Employer contact	tnumber				

Simple one page application



Uncomplicated Approval Conditions





Paperless Signing Process