

SCHEDULE B

Note: All Rates are inclusive of GST

MAY/JUNE 2008

STANDARD RESIDENTIAL LENDING COMMISSION RATES		
LENDER	UPFRONT	TRAIL
Adelaide Bank	0.77%	0.275%
AMP	0.77%	0.275%
AMP - Basic Variable Rate Loan	0.77%	0.22%
AMP - Affinity and Alliance Home Loans	0.33%	0.22%
AMP – “Select” products as defined by AMP	0.33%	0.22%
ANZ Bank	0.77%	0.275%
ANZ Bank - Easy Start Home Loan (all Applications received on or after 18/09/06)	0.77%	Year 1 = Nil 0.275% thereafter
Australian Central Credit Union (SA Only)	0.77%	0.275%
Australian First Mortgage - Standard Products – Adelaide Bank, Challenger Conforming, Captial-Columbus, Resimac, ING Bank	0.825%	0.275%
Australian First Mortgage – Complete Asset Pack (Challenger) and Asset Lend Lo Doc (Resimac)	0.825%	Nil
Australian First Mortgage – 1 yr Fixed Honeymoon Discount (Adelaide Bank)	0.825%	0.11%
Australian First Mortgage – EFM Loans – New Originations	0.825% payable on the ABL portion only	0.275% payable on the ABL portion only
Australian First Mortgage – EFM Loans – Leads supplied by AFM	0.66% payable on the ABL portion only	0.22% payable on the ABL portion only
Bank SA (SA/NT Only)	Up to 0.77%	Up to 0.275%
Bank SA (SA/NT Only) - Homestart	\$400.00	Nil
BankWest	0.77%	0.33%
BankWest – Home Owner Loan	0.3025%	0.275%
BankWest “Special Home Loan Products” – Product s as advised from time to time.	Rate advised as each “Special Home Loan” product is launched.	Rate advised as each “Special Home Loan” product is launched.
Bettaway Home Loans	0.77%	0.275%
Bluestone Mortgages – Low Doc Product	0.66%	0.33%
Citibank – Standard, Basic, Revolving & 2 in One, Construction and Offset Loans	0.77%	0.275%
<ul style="list-style-type: none"> • Up to \$1m • Over \$1m to \$3m 	0.77% for first \$1m then 0.385% between \$1m and \$3m	0.275%
CBA/Colonial loans written up to 30/06/08 (Care no trail during honeymoon period on some loans refer FAST Lender Commission Terms)	0.77%	Year 1 = 0.22% 0.275% thereafter
CBA/Colonial - loans written from 01/07/08 to 31/07/08	0.77%	Year 1 = Nil 0.22% thereafter
CBA/Colonial – loans written from 01/08/08 to 31/10/08	0.715% refer note (1)	Year 1 = Nil 0.22% thereafter

SCHEDULE B

Note: All Rates are inclusive of GST

STANDARD RESIDENTIAL LENDING COMMISSION RATES			
LENDER	UPFRONT	TRAIL	
CBA/Colonial – Equity Unlock for Seniors <ul style="list-style-type: none"> • \$20,000 to 39,999 • \$40,000 and over 	Flat Rate of \$500.00	Nil	
	Flat Rate of \$1,000.00	Nil	
CBA/Colonial - Incentive Bonus Payments up to 30/06/08 <ul style="list-style-type: none"> • Bankcard, Visa, Mastercard • All-in One Account 	\$16.50	Nil	
	\$27.50	Nil	
CBA/Colonial – Incentive Bonus Payments from 01/07/08 <ul style="list-style-type: none"> • Credit Card • General Insurance • Loan Protection • Streamline ** (client must make loan repayments from this account) 	\$15.00	NIL	
	\$35.00	NIL	
	\$100.00	NIL	
	\$50.00	NIL	
Domain Financial Services	0.88%	0.22%	
EuroFinance (Private)	0.55%	0.275%	
EuroFinance – True Residential Asset Lend	1.10%	Nil	
FirstMac	0.70%	0.275%	
Future Financial	0.88%	0.275%	
Future Financial - Solutions Premium Turbo & Solutions Plus Turbo Option	1.75%	Nil	
Future Financial - Balanced Pro Advantage, Premium Advantage and Premium Advantage Pro Pack	0.77%	0.165%	
Future Financial – Choice Saver	0.88%	0.275%	
Future Financial - Solutions Specialty Small Security	0.55%	0.275%	
Future Financial - Personal Loans & Balanced Equity Finance Mortgage	Nil	Nil	
GE Money – Flexible Options Home Loan products	0.77%	0.275%	
GE Money - Wholesale (formerly AFIG) (not Mobius Products)	Either 1.54%, 1.10%, 0.88% or 0.66% depending on MDR.	You choose trail margin.	
GE Money - Wholesale (formerly AFIG) – Construction and LOC Loans (not Mobius Products)	Either 1.10%, 0.88% or 0.66% depending on MDR	You choose trail margin.	
GMAC-RFC - Prime Loans (Currently available to restricted to “Trial Only” broker Partners)	0.77%	0.275%	
GMAC-RFC - Near Prime Loans (Currently restricted to “Trial Only” broker Partners)	1.10%	0.275%	
Heritage	0.715%	0.275%	
HomeLoans Ltd	0.77%	0.275%	
HomeLoans Ltd - All Purpose Saver	0.715%	0.275%	
Homeside Lending <i>(Note: Stepped Trail only applicable for loans written 01/07/07 onwards – refer Lender Commission Terms & Conditions)</i>	0.715%	Years 1-3	0.275%
		Year 4	0.33%
		Year 5 +	0.385%
IMB (No new business from 01/07/08)	0.66%	0.33%	

SCHEDULE B

Note: All Rates are inclusive of GST

STANDARD RESIDENTIAL LENDING COMMISSION RATES		
LENDER	UPFRONT	TRAIL
ING	0.77%	0.275%
Keystart Home Loans (WA Only) Manual Application Lodgement	0.66%	0.22%
Keystart Home Loans (WA Only) Electronic Application Lodgements	0.77%	0.22%
La Trobe - Lite Doc	0.55%	0.275%
La Trobe – Full Doc	\$550.00	0.275%
Loan Avenue	0.88%	You Choose Trail Margin
Loan Avenue (Adelaide Bank Products)	0.825%	You Choose Trail Margin
Mortgage Ezy - Standard	0.70%	Up to 0.50% -You determine rate by adding to Base Start Rate
Mortgage Ezy – Premium	0.90%	Up to 0.50% -You determine rate by adding to Base Start Rate
Mortgage Ezy - Standard & Premium–Double Up (Trail Turbo Option)	Up to maximum of 1.4% if 0.25% is added to Base Start Rate	Nil
Mortgage Ezy - Standard & Premium–Double Up (Trail Turbo Option + Trail)	Up to maximum of 1.4% if 0.50% is added to Base Start Rate	0.25%
Mortgage Ezy - Standard & Premium–Triple Up (Trail Turbo Extreme Option)	Up to maximum of 2.0% if 0.50% is added to Base Start Rate	Nil
Mortgage Mart – MMA Loans, Pro Packs, ING Loans and Xtra Loans – Option1 (U/F and Trail)	0.77%	0.275%
Mortgage Mart – MMA Loans ,Pro Packs, and ING Loans – Option2 (U/F only)	1.10%	Nil
Mortgage Mart – Non Conforming	1.54%	Up to 0.20% - You determine by adding to Base Start rate
Mortgage Mart – Super Packs	0.77%	Up to 0.30% - You determine by adding to Base Start rate
Mortgage Mart – Specialised Security		
• Full Doc, Low Doc and No Doc loans	0.55%	0.275%
• Cash Flow Loans	0.55%	0.165%
• Specialised Security	0.44%	0.275%
• SMSF Loans	0.33%	Nil
National Australia Bank	0.66%	Nil
National Australia Bank – Flexi Plus	60% of 0.66%	Nil
OneLend	0.77%	0.275%
Pioneer Mortgages	0.66%	0.275%
Police & Nurses Credit Society	0.77%	0.275%
St George	Up to 0.77%	Up to 0.275%
Suncorp – Residential	0.715%	0.33%

SCHEDULE B

Note: All Rates are inclusive of GST

STANDARD RESIDENTIAL LENDING COMMISSION RATES		
LENDER	UPFRONT	TRAIL
Suncorp – Small Business	0.66%	0.33%
The Rock Building Society	0.77%	0.275%
Westpac	0.55%	0.165%
Wide Bay Australia Ltd (NSW, Victoria, SA, Brisbane Metro, Gold Coast, Ipswich and Toowoomba only)	0.66%	0.22%

Note (1): CBA/Colonial Upfront Commission is made up of 4 parts from 01/08/08 to 01/11/08 - Base of 0.55%, Management Service Allowance of 0.11%, Conversion Allowance of 0.275% and Submission Quality Allowance of 0.275%. The 'Allowances' will be reviewed again in September 2008 based on quarterly performance and changes will be made effective 01/11/08.

NON-CONFORMING LENDING COMMISSION RATES		
LENDER	UPFRONT	TRAIL
Australian First Mortgage - Challenger Non-conforming (Premium/Equity Option) and Resimac Non-conforming (Secure NC Option)	1.00%	.33%
Australian First Mortgage - Resimac Lite Doc 85 and Resimac Lo Doc NC	0.75%	0.25%
Australian First Mortgage - Pepper (Premium Option/Easy Loc Doc)	0.99% - capped at \$12,000	0.39%
Australian First Mortgage - Liberty	0.75%	0.25%
Bluestone	0.66%	0.33%
• Bronze – Tier		
• Silver – Tier	0.77%	0.44%
• Gold – Tier (excluding WA)	1.21%	0.55%
• Gold – Tier (WA only)	1.21%	0.50%
GE Money	1.10%	0.55%
GMAC-RFC – Non Conforming Loans (currently restricted to "Trial" broker Partners only)	1.10%	0.275%
Liberty	1.10%	0.55%
Liberty – Star product – other than AAA Risk Grade	1.375%	0.33%
Liberty – Customer Care	1.10%	0.55%
Liberty - AAA Risk Grade	.88%	0.33%
Mariner Retirement Solutions	1.10%	0.275%
Over Fifty Seniors Equity – Upfront Commission Only Option - Online Lodgement (All States except WA)	2.50%	Nil
Over Fifty Seniors Equity – Upfront Commission Only Option - Manual Lodgement (All States except WA)	2.00%	Nil
Over Fifty Seniors Equity – Upfront Commission Only Option - Both Online & Manual Lodgement (WA)	2.00%	Nil
Over Fifty Seniors Equity – Upfront & Trail Option - Online Lodgement (All States)	1.00%	0.30%
Over Fifty Seniors Equity – Upfront & Trail Option - Manual Lodgement (All States)	0.70%	0.30%

SCHEDULE B

Note: All Rates are inclusive of GST

NON-CONFORMING LENDING COMMISSION RATES		
LENDER	UPFRONT	TRAIL
Pepper Home Loans all non conforming products from 01/06/08	0.935% capped at \$22000 per loan	0.385%
Vision Equity – Lump Sum Plan – Option 1 (All States except WA)	2.50%	Nil
Vision Equity – Lump Sum Plan – Option 1 (WA)	2.00%	Nil
Vision Equity - Lump Sum Plan – Option 2	1.10%	0.275%
Vision Equity - Living Income Plan – Option 1	1.50% of total income component	Nil
Vision Equity - Living Income Plan – Option 2	1.10% of total income component	0.275%
Vision Equity - Combination Lump Sum and Income Plan – Option 1	2.0% of lump sum plus total income component	Nil
Vision Equity – Combination Lump Sum and Income Plan – Option 2	1.10% of lump sum plus total income component	0.275%
Vision Equity – Flexible Drawdown Plan	0.50% of un-drawn facility at initial settlement	0.275%
Vision Equity – All Plans – Reduce interest rate by 0.15% pa (A settlement fee may be added to the loan)	Nil	0.33%

PERSONAL LOAN COMMISSION RATES		
LENDER	UPFRONT	VBI
Citibank Personal Loans	2.00%	Between 0.50% and 1.50% depending on monthly volume achieved by FAST Partners provided a minimum of \$50,000 achieved in the month.
Macquarie Personal Loans	Up to 4% of amount borrowed or \$1200 whichever is the lower. – PAID DIRECT TO BROKER Refer FAST Lender Commission Terms Summary.	Between 1.00% and 2.00% depending on product and monthly volume achieved by FAST Partners

Note: The FAST Fee for both Upfront and VBI Commission paid on Personal Loans is 50% (inc GST).

BUSINESS/COMMERCIAL LOAN COMMISSION RATES		
LENDER	UPFRONT	TRAIL
Adelaide Bank	0.66%	0.275%
Australian First Mortgage	Varies by deal	As Agreed/Advised
ANZ - Commercial – (Non-Referral Business) for all Eligible Business products other than Invoice Finance Facilities <ul style="list-style-type: none"> • From \$50K to \$2.5M 	0.66%	0.275%

SCHEDULE B

Note: All Rates are inclusive of GST

BUSINESS/COMMERCIAL LOAN COMMISSION RATES		
LENDER	UPFRONT	TRAIL
<ul style="list-style-type: none"> • From \$2.5M to \$5M • From \$5M to \$15M • \$15M and over 	50% of Loan Application Fee collected	0.275%
	50% of Loan Application Fee collected	0.275%
	Not payable except by negotiation	Not payable except by negotiation
ANZ – Commercial – (Non Referral Business) Invoice Finance Facilities	50% of the initial Administration Fee plus 50% of the Loan Approval Fee (if any)	15% of Facility Admin Fees charged for month
ANZ – Commercial - (Referral Business) for all Eligible Business products other than Invoice Finance Facilities <ul style="list-style-type: none"> • Greater than \$50,000 	0.50% of facility amount, capped at \$20,000 unless otherwise agreed in writing with ANZ	Nil
Australian Unity Funds Management	Nil	0.275%
Bank SA (SA Only) <ul style="list-style-type: none"> • Loans fully secured by residential property to LVR of 80% • All other Commercial Loans 	0.77%	0.275%
	0.715%	0.165% or 0.275%
BankWest - Commercial & Business Banking <ul style="list-style-type: none"> • Facilities up to \$3 million • Facilities of \$3 million or more 	0.77%	0.275%
	As agreed up to 50% of App Fee	0.275%
BankWest – Commercial – Referral Business	50% of Establishment Fee	Nil
Bluestone <ul style="list-style-type: none"> • Bronze Tier • Silver Tier • Gold Tier 	0.55%	0.22%
	0.88%	0.22%
	1.10%	.22%
Challenger Commercial Lending <ul style="list-style-type: none"> • Standard Product • Blended Product 	Up to 1.10% if added to Establishment Fee	Unlimited – depending on what you add to Delivery Rate
	Up to 0.275% if added to Establishment Fee	Up to 0.66% - depending on what you add to Delivery Rate
Citibank - \$1.5m or less (refer Lender Commission Terms for loans over \$1.5m)	0.66%	0.22%
CBA/Colonial (Non- Referral Business) <ul style="list-style-type: none"> • Facility Limits Total \$150,000 to \$3 million • Facility Limits Total > \$3 million to \$10 million • Facility Limits Total > \$10 million 	0.55%	0.275%
	55% of Establishment Fee rec'd by bank with a minimum of \$16,500 unless otherwise agreed	Negotiable to maximum of 0.275%
	As agreed but not greater than 55% of Establishment Fee	Negotiable to maximum of 0.275%
<ul style="list-style-type: none"> • Bank Guarantees and Documentary Letter of Credit Facilities 	Nil	Nil
CBA/Colonial – (Referral Business) <ul style="list-style-type: none"> • Facility Limit >\$150,000 to \$3 million 	0.50% up to maximum of \$25,000 inc GST	Nil

SCHEDULE B

Note: All Rates are inclusive of GST

BUSINESS/COMMERCIAL LOAN COMMISSION RATES		
LENDER	UPFRONT	TRAIL
<ul style="list-style-type: none"> Facility Limit > \$3 million 	Discretionary – not greater than 50% of Establishment Fee paid inc GST and up to a maximum of \$25,000 inc GST	Nil
CBA Commercial Connect Program	Variable depending on product – refer to Fee Schedule provided by Lender	N/A
Colonial First State	Nil	Up to 0.25%
EuroFinance	0.55%	0.275%
EuroFinance- True Commercial Asset Lend	1.10%	Nil
IMB	0.66%	0.33%
ING	0.77%	0.275%
La Trobe – Private Label	0.275%	0.275%
Liberty	1.10%	0.55%
Macquarie Commercial		
<ul style="list-style-type: none"> Up to \$10M 	50% of Establishment Fee	0.275%
<ul style="list-style-type: none"> Greater than \$10m 	50% of Establishment Fee	Negotiable up to 0.275%
Mariner Securities	Up to 1.10%	Up to 0.50% plus 0.05% bonus
Merchant Mortgages	100% of Acceptance Fee	0.33%
National Australia Bank - Other than Debtor Finance	0.50%	Nil
National Australia Bank – Debtor Finance	0.50% of the first batch of Purchased Debts	0.15% of Purchase charges
Paramount	Up To 0.55%	Up To 0.275%
Perpetual Investments	Mandated Fee – paid Direct	0.275%
Provident Inventory Finance	1% of Facility Limit Approved	0.50%
Resimac Commercial	0.60% of Establishment Fee	0.275%
St George – Commercial – Amount of Aggregated Customer Facilities:		
<ul style="list-style-type: none"> 0 to \$250,000 	Nil	Nil
St George – Commercial – Amount of Aggregated Customer Facilities:		
<ul style="list-style-type: none"> \$250,001 and above 	Up to 50% of establishment fee but capped at \$20,000	Up to 0.275%
Suncorp (Fully Originated) - Note: for Small Business Loans under \$400K please refer to Suncorp under Standard Residential listing.		
<ul style="list-style-type: none"> Business Banking Term Lending facilities between \$400K and \$1m only – excludes Agribusiness Term Loan Facilities 	0.66%	0.275%

SCHEDULE B

Note: All Rates are inclusive of GST

BUSINESS/COMMERCIAL LOAN COMMISSION RATES		
LENDER	UPFRONT	TRAIL
<ul style="list-style-type: none"> Business Banking Term Lending facilities over \$1m and Agribusiness Term Loan Facilities 	50% of Establishment Fee	0.275%
Suncorp (Referral Business Only)	50% of Establishment Fee	Up to 0.275%
Westpac – Non Referral Business Business Loans & Bank Bill Business Loans <ul style="list-style-type: none"> Credit Limit less than \$3m 	0.55%	0.15%
<ul style="list-style-type: none"> Credit Limit \$3m or more 	50% of establishment fee collected but capped at the lower of 0.55% or \$45,000	0.15%
Commercial Bills & Business One Loans <ul style="list-style-type: none"> Up to and including \$3m 	50% of establishment fee collected but capped at the lower of 0.55% or \$45,000	0.20%
<ul style="list-style-type: none"> Greater than \$3m 	50% of establishment fee collected but capped at the lower of 0.55% or \$45,000	0.15%
Business Loan Fixed <\$500K (resi security)	50% of establishment fee collected but capped at the lower of 0.55% or \$45,000	0.10%
Business Overdraft	50% of establishment fee collected but capped at \$30,000	Nil
Westpac Invoice Finance	0.50% of the approved take up ledger but capped at \$20,000	15% of Invoice Acceptance Fee collected
Westpac – Referral Business Business Loans and Bank Bill Business Loan <ul style="list-style-type: none"> Credit Limit less than \$3m 	0.55% of credit limit	Nil
<ul style="list-style-type: none"> Credit Limit \$3m or greater 	50% of establishment fee collected but capped at the lower of 0.55% or \$45,000	Nil
Commercial Bills and Westpac Business One Loans	50% of establishment fee collected but capped at lower of 0.55% or \$45,000	
Business Loan Fixed <\$500K (resi security)	50% of establishment fee collected	Nil
Business Overdraft	50% of establishment fee collected but capped at \$30,000	Nil
Westpac Invoice Finance	0.50% of the approved take up ledger but capped at \$20,000	15% of Invoice Acceptance Fee collected

SCHEDULE B

Note: All Rates are inclusive of GST

EQUIPMENT FINANCING & CHP COMMISSION RATES		
LENDER	VBI	Trail
Capital Finance	0.55%	Nil
CBFC	0.55%	Nil
Esanda FAST business volume up to \$3m per month FAST business volume over \$3m per month	0.55% 0.66%	Nil Nil
Iden Leasing	0.66%	Nil
Macquarie Leasing	0.55%	Nil
Westpac Leasing	0.55%	Nil

Note: The commissions shown for the Equipment Financing & CHP Lenders above are only those for VBI paid via FAST and do not include any Upfront or Referral commissions/fees paid to you direct by the Lender. The FAST Fee for Equipment Financing & CHP loans will be 50% (inc GST) of the commission paid via FAST.

MARGIN LENDING COMMISSION RATES		
LENDER	UPFRONT	TRAIL
St George	Nil	From 0.275% refer FAST Lender Commission Terms Summary

DEPOSIT BOND COMMISSION RATES		
LENDER	UPFRONT	TRAIL
Deposit Access - Bonds under \$150,000 with a Term < 6 months	12.75% of Gross Written Premium paid Direct to broker	Nil
Deposit Access - Bonds under \$150,000 with a Term > 6 months	8.50% of Gross Written Premium paid Direct to broker	Nil
Deposit Access - Bonds greater than \$150,000	As Negotiated	Nil
Deposit Power – Short Term Deposit Guarantees (STDPG)	25% of STDPG Fees paid via FAST	Nil
Deposit Power – Long Term Deposit Guarantees (LTDPG)	15% of LTDPG Fees paid via FAST	Nil

Note: - The commission shown above for Deposit Power will be paid via FAST and therefore a claim will need to be lodged. The FAST Fee on Deposit Power commissions will be 15% (inclusive of GST) of the amount of commission received (i.e. on a STDPG the broker will receive 21.25% and FAST will retain 3.75% as a fee).

General Notes:

1. This Schedule is prepared by Finance & Systems Technology Pty Ltd (FAST) from information provided by the Lenders listed which we believe to be correct at the time of publication.
2. Whilst all care has been taken FAST, its directors or employees do not implicitly warrant that the information is correct.
3. The commissions shown are subject to various conditions such as minimum loan sizes and should be viewed in conjunction with the FAST Lender Commission Terms Summary. They do not take into account any 'Special' commission rates which Lenders may offer for short periods.
4. The commissions shown are subject to change by the lending panel, an amended schedule will be provided from time to time as changes occur.