

CREDIT QUOTE



DATE OF QUOTE 13-04-2015

INTRODUCER DETAILS

Business name: Asia Capital Partners Pty Ltd

Address: 30 Campbell Street, Eastwood NSW 2122

Phone number: 02 9874 4068

This document is a quote and provides information about the fees you have agreed to pay to us for our services.

SERVICES

Australian Credit Licence holder	Beagle Finance Pty Ltd(ACN 140 290 268)
Address	Level 14, 74 Castlereagh St, Sydney NSW 2000
Phone and e-mail	1800 466 085 lk_support@loankit.com.au
Australian Credit Licence number	383640
Credit Representative's full name	Toong Yeong
Credit Representative's number	421195
Services to be provided	We will attempt to arrange for you the loan / lease specified below: Loan Amount \$614,000 Loan Term 30 Years

APPLICANT DETAILS

Name/s	Anecito Jr Sagrado Mantilla Charina Mantilla
Address/es	17 Valley View Crescent Glendale NSW 2285

FEES AND COMMISSIONS

Maximum fee or charge payable by you to us. This is the maximum amount payable by you whether or not finance is provided.	There are no fees or charges payable by you to us. We do not charge you for our services.
Fees payable to third parties	There are no fees payable by you to us on behalf of third parties.

1. ACCEPTANCE

By signing this document, you agree to the terms set out in this Quote. After you have signed this document, you will be provided with a copy of the signed document.

Applicant 1 signature

Applicant 2 signature

Anecito Jr Sagrado Mantilla
Applicant 1 name

Charina Mantilla
Applicant 2 name

Date of signature:

Date of signature:

Payment is due at the time service is provided.

Our Bank Account details

Account Name

BSB Number

Account Number

Your Credit Card details

Credit Card Type

Credit Card Number

Name on Credit Card

Expiry Year/Month

A Tax Invoice will be provided on receipt of payment.

If you have any questions relating to anything in this document, please contact us immediately.

CREDIT PROPOSAL



INTRODUCER DETAILS	
Business name	Asia Capital Partners Pty Ltd
Address	30 Campbell Street, Eastwood NSW 2122
Phone number	02 9874 4068

+This document provides information about the fees associated with this loan. It also provides information on commissions received by us if you proceed with the proposed finance.

SERVICES	
Australian Credit Licence holder	Beagle Finance Pty Ltd(ACN 140 290 268)
Address	Level 14, 74 Castlereagh St, Sydney NSW 2000
Phone and e-mail	1800 466 085 lk_support@loankit.com.au
Australian Credit Licence number	383640
Credit Representative's full name	Toong Yeong
Credit Representative's number	421195
Services to be provided	We will attempt to arrange for you the loan/s specified below:

PROPOSED FINANCE	
Applicant name/s & Address/es	Anecito Jr Sagrado Mantilla Charina Mantilla 17 Valley View Crescent Glendale NSW 2285
Address/es of security offered	Properties being offered as security Property #1: Elmore Vale NSW 2287
Finance Provider	St. George

No.	Product	Loan Amount *	Rate #	Term	Repayment Type
1	Standard Variable	\$614,000.00	4.74 %pa Variable	30 years	Principal & Interest Monthly repayments of \$3,199.21

* The quoted loan and repayment amounts include any estimated Lenders Mortgage Insurance (LMI) premium (if applicable).

The rate/s quoted above is/are liable to change, unless a Rate Lock option has been taken (see section 1.2 below).

FEES AND COMMISSIONS										
<p>Estimate of commissions to be received by us. This commission is payable to us for assisting you to obtain finance.</p>	<p>0.7150 % of the Loan Amount or increase in the Loan Amount, if smaller, is payable by your lender to Beagle Finance Pty Ltd(ACN 140 290 268) head office shortly after the finance is provided. We estimate this commission to be \$4,390.</p> <p>A monthly amount ranging from 0.165% to 0.165% per annum of the amount still outstanding on your loan. We estimate the largest monthly payment to be \$84.</p> <p>These amounts are inclusive of GST. Both the above amounts will be paid to the Credit Representative (or the business for which the Credit Representative acts) less a small processing fee.</p> <p>Beagle Finance Pty Ltd as a group may receive additional commissions from volume bonuses referred to in our Credit Guide. The amount of those additional commissions cannot be determined at the date of this document.</p> <p>If the finance arranged is repaid for any reason within two years of settlement, the lender may claw back all or a portion of the commission paid to us. In such circumstances, the commission paid to the business owner will also be clawed back.</p>									
<p>Commission will be paid by</p>	<p>St. George</p>									
<p>Referral Fee</p>	<p>The Credit Representative, or the business for which the Credit Representative acts, has paid, or will pay on settlement of the finance, a fee of \$N/A to N/A for referring you to us. This fee is not payable by you.</p>									
<p>Estimate of the total fees and charges payable to the finance provider in relation to applying for and obtaining the loan.</p> <p><i>These fees and charges are payable by you and are payable once only.</i></p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Bank Fees</td> <td style="width: 20%; text-align: right;">\$0</td> <td style="width: 20%; text-align: right;">Payable At Settlement</td> </tr> <tr> <td>Lenders' Mortgage Insurance premium</td> <td style="text-align: right;">\$0</td> <td style="text-align: right;">Settlement</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">\$0</td> <td></td> </tr> </table> <p>These figures are estimates only. In addition to the fees and charges above, there will be Government fees payable. The final figures will be shown in your credit contract. You can elect to have some or all of these amounts paid from the finance proceeds. We are not aware of any other fees or charges payable to anyone else in relation to this application for finance, but the lender may impose additional requirements.</p>	Bank Fees	\$0	Payable At Settlement	Lenders' Mortgage Insurance premium	\$0	Settlement	Total	\$0	
Bank Fees	\$0	Payable At Settlement								
Lenders' Mortgage Insurance premium	\$0	Settlement								
Total	\$0									
<p>Date of Proposal</p>	<p>13-04-2015</p>									

The information noted above is correct as at the date noted above. Interest rates, repayments and fees may change from those disclosed in this document if the lender changes its interest rates and applicable fees.

1. ADDITIONAL PROVISIONS

- 1.1 If the purpose of the proposed finance includes refinancing of an existing credit facility, it is the responsibility of the credit applicant/s to obtain the final payout figure for any credit facility to be refinanced.
- 1.2 If the proposed finance is to be provided under a Fixed Rate credit product, the credit applicant/s acknowledges the following:
 - The Credit Representative provided to the credit applicant/s the option of taking a Rate Lock facility, under which the Fixed Rate is locked in for a defined period before settlement of the credit facility, subject to payment of any applicable fees and charges.
 - The decision as to whether to enter into a Rate Lock arrangement is entirely at the discretion of the applicant/s.
 - The applicant/s is aware that the repayment of, or the making of a substantial principal reduction to, a Fixed Rate credit facility, by any means (including a product switch) prior to the expiry of the Fixed Rate period, may incur an interest adjustment (break cost) that is payable to the finance provider.
- 1.3 The applicant/s confirms that the Credit Representative provided no taxation advice to the applicant/s and did not provide the applicant/s with advice as to economic conditions and the predicted level of interest rates.
- 1.4 The applicant/s acknowledge that no indication of approval of the proposed finance by the finance provider has been provided by the Credit Representative and that the applicant/s has been advised to obtain final approval from the finance provider prior to entering into any financial or legal commitment.
- 1.5 Before you accept a loan offer, you should check the offer carefully to make sure the terms of the loan meet your requirements. The terms of the loan offer may be different to the terms set out in this document.

2. ACCEPTANCE

By signing this document, you agree to the terms set out in this Proposal. After you have signed this document, you will be provided with a copy of the signed document.

Applicant 1 signature

Anecito Jr Sagrado Mantilla
Applicant 1 name

Date of signature:

Applicant 2 signature

Charina Mantilla
Applicant 2 name

Date of signature:

If you have any questions relating to anything in this document, please contact us immediately.