

Company Overview



FAIR GO FINANCE is an Australia wide provider of consumer finance for amounts up to \$5,000 operating from a customer service centre in Mandurah WA. Fair Go Finance operates direct to consumers and through brokers, paying a commission of 10% of the loan amount (up to maximum of \$300) to the broker. To ensure a profit to the broker, Fair Go Finance processes the application and liaises directly with the client until settlement, keeping the broker informed along the way.

Sample Products

1. **Vendor Paid Advertising (VPA) Loan** – VPA loans are used to assist in the marketing of real estate and as a means for getting a finance broker in front of a vendor. The benefit to the agency is improved cash flow and a better marketing campaign to increase the price achieved for the property and reduce the time to sale. The loan repaid at settlement of the property sale (no early payment fee and client only pays interest charged to date of settlement).
2. **Bond Instalment Plan (BIP) Loan** – BIP loans are used to assist in generating additional revenue for the agency and help tenants fund the bond and rent in advance when relocating. It can also be used by existing tenants with rent arrears where the arrears have been caused by unforeseen circumstances.
3. **Personal Loan** – a standard personal loan that can be used for a variety of purposes including purchasing a car, motor bike, holidays, and medical bills.

Steps to Using Fair Go Finance and Obtaining Finance

1. Broker obtains accreditation with Fair Go Finance through the web site. Simple process to set up within our systems so we can track deals and pay brokerage to the correct account.
2. Submit applications through the Fair Go Finance website (using web link and Broker ID Code provided) or manually via email or fax.
3. Fair Go Finance deals direct with client to verify application details and approve finance application and an outcome is provided in 24 – 48 hours.
4. Loan funds paid to the client and broker nominated account within 24 hours of client signing contract.

Loan Details

1. All loan contracts are structured as a personal loan.
2. Fees and interest rates vary based on state the client resides in.
3. Commission of 10% of loan funds (maximum \$300) paid to broker / agent.
4. No monthly account keeping fees or other hidden fees.

Loan FAQ's

1. Can they have bad credit? Fair Go Finance caters for a range of credit history including paid / unpaid defaults, current Bankrupt or in a Part IX agreement.
2. What if they are part time employed or just started work? Employment: can be full time, part time or casual (longer than 3 months).
3. What Income is considered? All sources of income are considered including employment, investment, Centrelink and Child Support.

Supporting Documents Required

Supporting documents will vary based on the type of loan being applied for. Typically the information requested confirms the personal and financial information in the application. These documents can be sourced by the finance broker or direct by Fair Go Finance.

Vendor Paid Advertising Loan



Vendor Paid Advertising (VPA) Loan

VPA loans are used to assist in the marketing of the property and as a means for getting a finance broker in front of a vendor. The benefit to the agency is improved cash flow and a better marketing campaign to increase the price achieved for the property and reduce the time to sale.

Steps to Obtaining Finance

1. Submit application (application form and supporting documents) through the Fair Go Finance website (using web link and Broker ID Code provided) or manually via email or fax.
2. Fair Go Finance deals direct with client to verify application details and approve finance application and an outcome is provided in 24 – 48 hours.
3. Loan funds paid to the real estate agents nominated account within 24 hours of client signing contract.

Loan Details

1. Finance contracts are structured as a personal loan to the property owner(s).
2. Loan term is three years (allows us to cater for properties that don't sell).
3. VPA Loan repaid to Fair Go Finance at settlement of property sale (no early payment fee and client only pays interest charged to date of settlement).
4. No monthly account keeping fees or other hidden fees.

Loan FAQ's

1. Can they have bad credit? Fair Go Finance caters for a range of credit history including paid / unpaid defaults, current Bankrupt or in a Part IX agreement.
2. What if they are part time employed or just started work? Employment: can be full time, part time or casual (longer than 3 months).
3. What Income is considered? All sources of income are considered including employment, investment, Centrelink and Child Support.

Supporting Documents Required

1. Identification (i.e. Drivers License, Medicare Card, debit / credit card and / or Centrelink Card).
2. Bank statements / transaction history covering two months for the account(s) their income(s) is paid into.
3. A recent payslip.

Supporting documents can be sourced by the finance broker or direct by Fair Go Finance.

Sample Loan Repayments

Loan Amount	Weekly Repayment	Loan Amount	Weekly Repayment
\$2,000	\$25.32	\$4,000	\$48.89
\$3,000	\$39.80	\$5,000	\$59.76

FAIR GO FINANCE is an Australia wide provider of consumer finance for amounts up to \$5,000 and adheres to the ASIC / ACL requirements of responsible lending in assessing all applications. Declined applications are typically based on a lack of serviceability for repayments or no capacity to cover negative equity.

Bond Instalment Plan Loan



Bond Instalment Plan (BIP) Loan

BIP loans are used to assist in generating additional revenue for the agency and help tenants fund the bond and rent in advance when relocating. It can also be used by existing tenants with rent arrears where the arrears have been caused by unforeseen circumstances.

Steps to Obtaining Finance

1. Agent or tenant submits an application through the Fair Go Finance website (using web link and Broker ID Code provided) or manually via email or fax.
2. Fair Go Finance deals direct with client to verify application details and approve finance application and an outcome is provided in 24 – 48 hours.
3. Loan funds paid to the agent and/or clients nominated account within 24 hours of client signing contract.

Loan Details

1. Finance contracts are structured as a personal loan to the tenant(s).
2. Loan amount typically equates to 6 weeks rent.
3. A lesser loan amount is offered to the client with suitable repayments should the original amount not meet assessment criteria.
4. Repayment terms are based on a combination of customer affordability and lease term.
5. Commission of 10% of loan funds (maximum \$300) paid to agent.

Loan FAQ's

1. Can they have bad credit? Fair Go Finance caters for a range of credit history including paid / unpaid defaults, current Bankrupt or in a Part IX agreement.
2. What if they are part time employed or just started work? Employment: can be full time, part time or casual (longer than 3 months).
3. What Income is considered? All sources of income are considered including employment, Centrelink and Child Support.

Supporting Documents Required

1. Identification (i.e. Drivers License, Medicare Card, debit / credit card and / or Centrelink Card).
2. Bank statements / transaction history covering two months for the account(s) their income(s) is paid into.
3. A recent payslip.
4. Rental reference confirmation from referring agent.
5. Signed Lease agreement to allow funds transfer.

Supporting documents can be sourced by the agent or direct by Fair Go Finance and faxed or emailed to Fair Go Finance.

Sample Loan Repayments

Loan Amount	Weekly Repayment	Duration (months)	Loan Amount	Weekly Repayment	Duration
\$2,000	\$105.50	7	\$4,000	\$133.86	11
\$3,000	\$116.78	9	\$5,000	\$137.61	12

FAIR GO FINANCE is an Australia wide provider of consumer finance for amounts up to \$5,000 and adheres to the ASIC / ACL requirements of responsible lending in assessing all applications. Declined applications are typically based on a lack of serviceability, a credit history outside of criteria or questionable spending habits.

For further information call the office on 1300 FAIRGO or Michael Maher on 0439 66 33 01.

T: 1300 FAIRGO
F: 1800 FAIRGO

ACL: 387995

apply@fairgofinance.net.au
www.fairgofinance.net.au