

## **Code of Conduct Disclosure**

Brokers Full Name: Mr. Janeet K Pulappadi  
Licensee: Market2phone Pty Ltd. T/A Peerless Finance  
Australian Credit License Number: 381645  
Address: Unit 3, 222 Walter Road West, Morley WA 6062

- i) Peerless Finance will provide you a list of all the lenders from whom we may be able to source finance to meet your needs
- ii) Peerless Finance will provide a range of both upfront and trail commissions that it will receive on successful completion of this transaction and confirm such commission, including all other fees and charges that may be included in this transaction, that fall within the prescribed Maximum Remuneration Schedule
- iii) The broker will advise that he/she will receive a fixed percentage of the commission paid by the lender to FAST/Select. The amount of the lender payment will be set out in the loan contract.
- iv) Where other fees or charges may be levied you will receive full disclosure
- v) You will be advised if Peerless Finance is paying a referral fee to a third party for this transaction and you may ask the amount of that fee; the identity of the recipient, and their role in the process
- vi) Where there is a conflict of interest in the transaction Peerless Finance will so advise you in writing and you may elect to appoint another broker
- vii) On a best endeavours basis Peerless Finance will advise an approximate time frame in which Peerless Finance will be able to establish your eligibility for a loan based on the information you have provided
- viii) A copy of your client file can be made available up to 7 years from the date of appointment.
- ix) Peerless Finance will make available Non Identifiable documents via their website <https://www.peerlessfinance.com.au> under a secured login password unique to individual customer.

## **Important Notice**

You may choose to ask for more information with regard to the following:

- a) where the selected lender sits in the range of commissions payable
- b) where this transaction is a refinance you may ask me to demonstrate the benefit of such refinance and if in doubt exercise an option to seek your own independent advice.

## **OTHER INCLUSIONS**

- copy of the **Peerless Finance Credit Guide** which is also available at <https://peerlessfinance.com.au> ]
- comparison rate schedule - APRA (where appropriate)
- Peerless Finance will provide a quote sheet which includes details of the cost, proposed loan amount including estimated monthly repayment.
- list of lenders with whom the broker holds accreditation and a range of commissions paid by those lenders.