



# REFERRAL AGREEMENT

## DISCLOSURE FOR REGULATED CREDIT MATTERS

Australian Credit Licence No. 385476 | Version 1.2 | 2019

### Licensee Details

The Trustee for MCP Trust & The Trustee for The Group  
Trust ABN 84 301 023 850 (MCP)

**A** Level 6, 575 Bourke Street Melbourne 3000

**T** (03) 9620 2001

**F** (03) 9620 2002

**E** [enquiry@mcpgroup.com.au](mailto:enquiry@mcpgroup.com.au)

## National Consumer Credit Protection

The National Consumer Credit Protection Act 2009 (the Act) has required a number of alterations to the way that we do business with regard to consumer clients, including arrangements for the giving and taking of referral details from our mutual customers.

The Act requires that we have a formal agreement in place to detail our obligations to one another with respect to the conduct of these referral activities. This document to you is intended to explain those obligations.

This notification is separate from any formal Agreements that we have may in place with you, which document, amongst other things, the requirement to disclose to your customer receipt of any referral fees.



## Your Obligations under the Act

In the course of your normal business, you may be in a position to advise consumers, where appropriate, that you are aware of our finance broking services.

### ***You must not:***

- *Charge consumers a fee for this service;*
- *Conduct this activity as part of a business that exists principally to make contact with consumers for the purpose of giving their names to mortgage brokers;*
- *Conduct these activities from "non-standard premises" such as shopping mall kiosks; or*
- *Provide the consumer with any advice about what sort of credit they should or could seek whether through our arrangement or from any other source.*

You must advise consumer customers about our services in a form similar to the following script:

"Our business has a partnership with a Finance Brokerage we know, MCP. Would you mind if I passed your details to them so that they can contact you to find about your finance requirements?"

You must communicate all such referrals to us as soon as possible and in all cases within 5 business days of taking the referral.

## Ownership

We obtain mortgage aggregation services from FAST ("Broker Group"). The Broker Group is a member of the National Australia Bank Group. The Broker Group provides services at arm's-length to our business which include IT systems, loan information and lodgement systems, training and development, commission processing, conferences and professional development events, and assistance with regulatory and compliance obligations. In consideration of the services the Broker Group gives us, we pay fees to the Broker Group or the Broker Group retains some of the commission panel lenders pay on loans we arrange. We have access to Broker Group panel of lenders including NAB Group and Broker Group branded products.

Our business is owned and managed independently from the Broker Group and National Australia Bank Limited (NAB).

## Summary

We trust you will understand the rationale of these terms and that they are driven by the requirements of the Act.

The next time you refer business to us, we will take that as confirmation from you that you accept the terms of this agreement between us.



## Feedback

The quality of our service provided to you is always important.

If you have any comments, suggestions or concerns about our services, please contact our team or our Customer Experience team led by:

### MICHAEL POYNTER

**A** Level 6, 575 Bourke Street Melbourne 3000  
**E** [m.poynter@mcpgroup.com.au](mailto:m.poynter@mcpgroup.com.au)  
**T** (03) 9620 2001

Should you have any queries or points of clarification in respect of this Agreement, we would be pleased to assist you.

MCP holds an Australian Credit Licence - Number 385476 - and also has a coordinated team of Credit Representatives that operate under this licence.

MCP has offices in Melbourne, Bendigo and Geelong.

