

Nature of Benefit	Source of the Benefit	Amount (or estimated amount or value) of the benefit	Name of recipient of the benefit and capacity * of recipient
Finance Commission	Preferred Mortgage Broker	20% of the upfront finance brokers commission and 40% of the trailer commission received	Tony Stephens Principal RLA 209561
Insurance Rebate	Preferred Insurance Company	Nil % per sale if Insurance Cover is taken up with XXX Insurance. (Free Insurance Cover provided at time of contract does not attract any benefit)	Tony Stephens Principal RLA 209561
Utility Connection Rebate	Utility Connection Service Provider	Up to \$12.00 per complete connection if the service is provided	Tony Stephens Principal RLA 209561
Gifts	Various Suppliers	I, and people associated with my business, will from time to time receive gifts from various suppliers of services. This is common in a business sense and results from suppliers valuing patronage. The law requires me to disclose the benefits provided to me and I warrant that they are both immaterial in value. As well as with regard to not causing any derogation of my duties to you as the Vendor	Tony Stephens Principal RLA 209561

* Refers to the capacity in which the person receives the benefit, e.g. as an agent, sales representative etc