

Overview

Smart Search Finance is offering exclusive mortgage leads to ASIC registered mortgage brokers. The leads are generated through online form enquiries and direct phone calls from its mortgage broker specific websites www.smartsearchfinance.com.au and www.commercial-loans.net.au.

Leads Summary

- Leads sold exclusively to one broker or company only
- Consistent flow of leads from customers in your city and state
- High Google, Yahoo and Bing (MSN) rankings for mortgage specific keywords
- Instant email notifications available
- Higher conversion rates for brokers that are in the same capital city or State
- No up front payment and on a pay per lead basis
- Generated from direct phone calls and online submissions from websites – no telemarketing

Cost of Leads

All leads are on a pay per lead basis and are exclusive to the subscribing company. There are two types of lead service.

1. Subscribing Company Lead Service

Agreement made between the broker and Smart Search Finance where they receive leads directly from the website and or from confirmed telephone leads. Payment is made on a month by month basis.

Residential Mortgages

Internet Based Leads Sent Direct to Broker

Loan Amounts less than \$350,000 -	\$33 per lead
Loan Amounts greater than \$350,000 -	\$44 per lead

Confirmed Leads

Confirmed or Direct Telephone Leads -	\$66 per lead
---------------------------------------	---------------

**Confirmed leads is where contact information, scenario, brief assessment and client wishing to speak to a broker are verified over the phone*

Commercial Finance

Loan Amount between \$0 - \$500,000 - \$33 per lead

Loan Amount between \$1 million - \$5 million - \$44 per lead

Loan Amount between \$5 million plus - \$55 per lead

Leasing and Business Finance - \$22 per

Confirmed telephone leads - \$66 per lead

2. Pay Per Lead Service

We will directly send you the lead (minus the contact details) within 30 minutes of receipt during business hours. You can decide if you would like to purchase the lead with a confirming email. This is on a first come, first serve basis. The first broker to accept the lead via email will be the successful in acquiring the lead.

Description of the process

- i. Broker receives lead via email
- ii. Broker accepts to purchase the lead
- iii. Broker receives an email that they are the successful and is sent payment details
- iv. Once payment is accepted the broker will receive contact details

Cost of leads

Internet Based Leads - \$55.00 per lead

Confirmed Telephone Leads - \$88.00 per lead

**Confirmed leads is where contact information, scenario, brief assessment and client wishing to speak to a broker are verified over the phone*

Websites – Lead Sources

Smart Search Finance has two mortgage specific websites that generate targeted mortgage leads for residential and commercial finance.

Residential Mortgages

The website, www.smartsearchfinance.com.au, is mortgage broker specific with emphasis on residential loans, mortgage calculators and information on mortgage brokers.

The websites ranks high on Google, Yahoo and Bing for hundreds of mortgage related key words.

Smart Search Finance
Home, Investment and Commercial Loan Advice
Local Call Australia Wide 1300 726 136

Variable Offset 6.90% CPE 6.94%
Line of Credit 7.22% CPE 7.26%
3 Year Fixed 7.94% CPE 7.97%
5 Year Fixed 7.52% CPE 7.54%
Low Doc Variable 6.90% CPE 6.94%

HOME HOME LOANS INVESTMENT LOANS LOW DOC LOANS COMMERCIAL LOANS MORTGAGE CALCULATOR MORTGAGE QUOTES MORTGAGE BROKERS

Professional Mortgage Advice

Wide range of bank loans and non bank loans to choose from

Free mortgage service for all Australia's. Experienced and qualified mortgage brokers will help you compare hundreds of loans from Australia's leading lenders to help you help you find a loan best suited to your finance needs. We offer:

- Home loans, property investment loans and commercial finance from multiple lenders
- Complete handbook of 2021, 2020 & 2019 loans - includes ANZ, CBA, NAB & Westpac
- Low Doc Loans available for self-employed borrowers
- Mortgage Brokers Australia wide and loan advisers registered with ASIC, MFAA and FBAA
- Mortgage calculators and many other online mortgage tools
- Mortgage broker sites for more information or arranging meet with your current broker
- Friendly helpful advisors to speak to over the phone, via email or in person
- Calling or submitting a mortgage quote could save you thousands

Quick Links:

- Home - Smart Search Finance
- Home Page
- About Us
- Contact Us
- Free Mortgage Quotes
- Online Mortgage Calculator
- Home Loans
- Property Investment Loans
- Low Doc Loans
- Commercial Loans
- Mortgage Brokers
- Past Home Buyer Information
- Home Loans
- ANZ
- CBA
- NAB
- Westpac

Free Mortgage Quote

Commercial Mortgages

The commercial loans website, www.commercial-loans.net.au, is specifically orientated towards

commercial property loans, business finance and leasing. This site is directly linked to Smart Search

Finance and also ranks high for commercial

specific terms on all the search engines. Our commercial loans site ranks number one for the term "COMMERCIAL LOANS" in Google, Yahoo and Bing.

We receive between 30 and 100 commercial leads per month Australia wide.



Lead Delivery

- Delivered exclusively to one broker or company only.
- Can be sent real time directly to your email
- Phone leads are sent within an hour of receipt
- Thank you pages that include your company logo and contact person right after the consumer clicks the submit button.

Purchase of Mortgage Leads

Leads are payable on a cost per lead basis and an invoice can be sent weekly, fortnightly or monthly detailing the leads sent to your company.

Payment

Payment can be made through the following methods;

1. Payment by Credit Card via PayPal
2. Direct bank deposit
3. Company or Personal Check

Eligibility

To be eligible to receive the leads, your company and its representatives must have the following;

- Australian Credit Licence and or Authorised Credit Representative status
- Member of MFAA and or FBAA
- Member of a dispute resolution scheme, for example, Credit Ombudsman Service Limited (COSL)

We may request evidence of documentation to confirm eligibility.

Use of Leads

- Leads are strictly to be marketed for finance purposes only.
- Leads are not to be on sold or distributed to any parties other than the subscribing Company and its representatives under any circumstances.
- Leads are provided on an 'as is' basis and are non-refundable.
- Leads containing false information will be credited at the discretion of Smart Search Finance. See more below.
- Any breach of these terms of use is grounds for immediate termination of subscription and further legal action against the offender.

Lead Refunds

This only applies to internet form based leads that are not qualified. Leads are refunded under the following circumstances;

- If the phone number or email is incorrect and they are un-contactable
- If there is no contact information
- Leads generated by SPAMMERS using manual or automated submission techniques
- Non Australian enquiry – may not include non-resident expatriate loans
- Duplicate leads - if the contact information is the same as another lead
- If the number and email are for another person that has not given consent to receive finance information

When a claim for a refund is requested we will make reasonable checks to verify the reason for a refund is substantiated.

Cancellation of Lead Service

Purchaser

If you wish to cancel your lead service please provide it in writing via email giving a minimum of 7 days' notice.

Once written notice of lead termination has been submitted the subscribing entity is required to purchase the leads for the next 7 days.

Smart Search Finance

We may withdraw this service under the following circumstances;

- Fail to make payment within 14 days of receipt. Outstanding payment will be subject to legal action 30 days after non-payment of receipt
- You no longer hold an Australian Credit Licence or you are no longer a Credit Representative. You must notify us immediately if you are no longer legally eligible to provide credit to Australian consumers

Client Ownership

You own the client during and 6 months after the term of your agreement. We will not contact the client during this period.

If you settle a loan with a client during or after this agreement **you have complete client ownership**. We will never contact your client regarding the sale of mortgage related services. You must send us an email listing which clients to exclude so we may hold our end of the agreement.

Expected Lead Conversion

Conversion rate is approximately 10% to 25% depending on the skill of the broker. This does not include referrals, cross selling of products and returning clients.

Lead conversions are enhanced if the following protocol is adhered to;

- Contact the client as soon as possible either by phone or email. Respect their preferred time to call if listed on the contact form.
- Leads should not be seen as a short term solution to gaining clients or sales. The lead purchaser should have a long term outlook and keep in mind the following;
 - Treat every contact as a potential sale for now and the future. Even if they do not qualify instantly they may qualify 3 months or even 2 years' time.
 - Provide a professional service regardless of obtaining a sale. This can lead to referrals to family, friends and work colleagues
 - Sending monthly newsletters and market updates is another way gain trust and keep in contact with the client.
 - Geographic location is important for higher conversions. Providing a service in the same city as your client holds a significant advantage over securing clients interstate.

- If you are expecting an instant sale without putting in the appropriate ground work, you can expect to see a 5% success rate.

Comments / Questions

If you are interested in purchasing leads and would like more information please contact me to discuss any questions or concerns you may have about this proposal.

Kind Regards

Frank Zandona MIAA AMC

Smart Search Finance

ABN: 30569933758