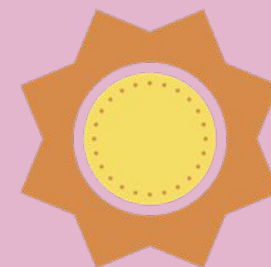
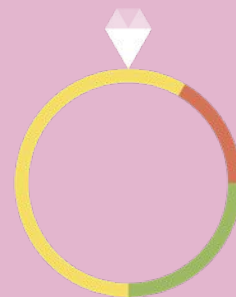
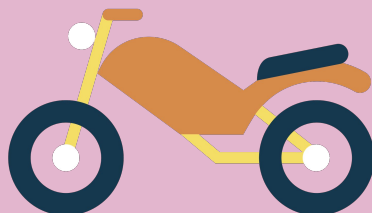
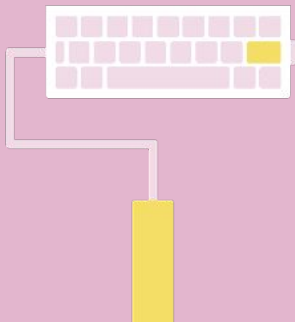
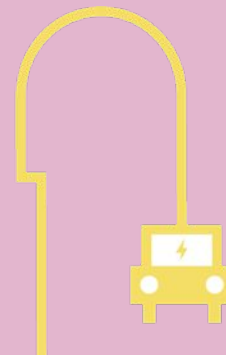
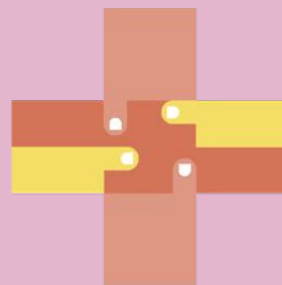




CONSUMER LOANS

PRODUCTS & SERVICES



2 December 2025



SMARTER CONSUMER LOANS

We're
committed to
supporting
your business
growth







WHY PARTNER WITH WISR?



"Very happy customers that just left us a 5-star Google review ... Can't thank Wisr enough for taking the time to consider this one out of the box for me. They expressed their "thank you" to Wisr as well during the final conversation with them."

KC
ASSET BROKER, QLD

¹ \$30,000 loan over 60 months, a \$525 Wisr LEF and no Broker Fee + \$10 PPSR fee for secured personal loans

² Assumes a 2% discount to Wisr's secured vehicle loan Recommended Rate with a \$10 per month Account Fee

³ Bank statements may be required, please see 'Wisr's Little Book of Lending' on Broker Portal for criteria

DESIGNED FOR BROKERS

- **A great deal** for your client
- **Personalised Service** from our BDM & Broker Support team
- **Broker Portal** with Rate Estimate and quick and easy application
- **SLAs** clearly communicated
- **Consistent and transparent** credit assessment
- **Bank statement** service, free
- **No Bank statements for secured personal or vehicle loans** ³
- **Electric vehicle loans discounted**
- **Price beat offer** on Unsecured Personal Loans & Secured Vehicle Loans (excluding motorbikes and secured personal loans)

MEET YOUR CLIENTS' NEEDS

- Unsecured Personal loans up to **\$65,000** (inc. fees) and Secured Personal loans up to **\$100,000** (inc. fees)
- Secured vehicle loans up to **\$150,000** (inc. fees). Up to **\$65,000** for secured motorbike loans
- Up to **\$150,000** individual total exposure via multiple loans
- Personal loans for any 'worthwhile' loan purpose
- Secured vehicle loan up to 20 years end of term includes the purchase or refi. of vehicles, motorbikes, caravans, camper trailers and commercial vehicles up to 12 tonne
- 3, 5 & 7 year terms
- Rates from **5.89%** (7.33%¹ Comparison Rate) on personal loans & from **6.54%**² (8.02% Comparison Rate) on secured vehicle loans



OUR TEAM IS HERE TO HELP

BDMS & BROKER SUPPORT TEAM

Send us an email to get accredited,
or reach out to your State BDM
accreditations@wizr.com.au



BROKER SUPPORT TEAM:
Rajat, Thomas, Samir, Felix, Zarah,
Chester, Chrizza, Frisco, Shai, Leo
& Patrick

1300 140 008
contact@wizr.com.au

BDM TEAM



Nicole Evans
Head of Broker
n.evans@wizr.com.au
0419 547 623



Paige Hammond
Strategy BDM
p.hammond@wizr.com.au
0448 244 380



Rachael Lewis
BDM – QLD
r.lewis@wizr.com.au
0477 670 588



Dylan Casey
BDM – QLD
d.casey@wizr.com.au
0455 993 626



Mete Yildirim
BDM – NSW/ACT/NT
m.yildirim@wizr.com.au
0499 146 528



Ultán Duggan
BDM – NSW/SA
u.duggan@wizr.com.au
0408 688 460



Simon Arsenis
BDM – VIC/TAS
s.arsenis@wizr.com.au
0427 350 434



Brody Cooper
BDM – WA
b.cooper@wizr.com.au
0419 863 267



Rumesh Gokarella
BDM – VIC/TAS
r.gokarella@wizr.com.au
0439 829 596



Zalan Syed
WA/TAS/VIC RM &
Accreditations
z.syed@wizr.com.au
0499 324 842



Alexei Billington
NSW/ACT/NT/SA RM &
Accreditations
a.billington@wizr.com.au
0427 718 135



Tomás Forde
QLD RM &
Accreditations
t.forde@wizr.com.au
0438 823 603



PERSONAL LOANS

UNSECURED PERSONAL LOANS

SECURED PERSONAL LOANS **NEW**





PRODUCT DESCRIPTION

PERSONAL LOANS

Loan amount

Unsecured Personal loans up to **\$65,000** (inc. fees) and Secured Personal loans up to **\$100,000** (inc. fees)

Loan purpose

Any 'worthwhile' loan purpose exc. Business tax debt

Security

On secured personal loans up to 350% LVR. 13 years start of term PPSR required over vehicle

No Bank Statements

For full time or part time PAYG clients who are either homeowners or renters with scores over 640. Cash surplus must be over \$500 per annum, plus active > 12 month credit file. Asset <15 years end of term. Max \$40,000 at no more than 180% LVR

Loan term

3, 5 and 7 year terms available.

Joint or Single Applicants

Both applicants must meet criteria. Work off the highest score for the rate

Repayment frequency

Monthly with option to make weekly / fortnightly payments

Late payment fees

May be charged if repayments are not made on time

Interest rate

Fixed Rates from 5.89% p.a. to 24.04% p.a. subject to credit profile

Refinance

Minimum 3 months repayment history. No arrears and no late or dishonoured payments in the most recent 90 days.

Debt Consolidation

Debts being consolidated require a minimum of 3 months repayment history and not have any dishonours or arrears in the most recent 90 days. Multiple consolidations okay.

Unsecured Credit Score Cut off

Equifax OneScore > 450
Illion Credit Score > 450
Wizr score > 500

Spousal Offset

No evidence required if applicant is the majority income earner for the household or unless specifically requested.

No postcode restrictions

May be a knockout if also a high debt-to-income ratio or sole age or military pension

Annual fee / early repayment fee / early exit fee

Nil



UNSECURED PERSONAL LOANS

RATES AND
LOAN AMOUNTS

3, 5, 7 year term

Wistrade's maximum loan amounts (incl fees) and interest rates⁵ are based on:

- the **loan amount**;
- the applicant's **property ownership status**; and
- Equifax One Score, as determined by Wistrade's enquiry with Equifax

The higher of the two scores of eligible⁴ applicants are used for joint applications.

Want a discount? See the following page for a Secured Personal loan starting from 5.89%

OneScore	36, 60 or 84 months ²	Comparison Rate ¹
Diamond 835+	6.74% to 10.59% \$65k	7.47% to 11.35%
Platinum 730-834	10.04% to 13.49% \$65k	10.79% to 14.27%
Gold 640-729	12.04% to 15.39% ³ \$65k	12.81% to 16.18%
Silver 540-639	14.24% to 18.49% ³ \$45k	15.02% to 19.31%
Bronze 450-539	21.59% to 24.04% ³ \$30k	22.43% to 24.90%



See page 10 for **Price Beat offer** available on unsecured personal loans

¹ Rates per annum, based on \$30,000 unsecured personal loan, fixed over 5 years, with monthly repayments including a \$525 loan establishment fee. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

² All rates are per annum. Wistrade may offer a further discount for approved broker introduced loans if acceptable security is provided.

³ Interest rate is 50 basis points below the rate offered to non-introduced, direct applicants.

⁴ Eligible applicants must meet Wistrade's score cut off requirements



NEW PRODUCT ALERT!

SECURED PERSONAL LOANS

RATES AND LOAN AMOUNTS

3, 5, 7 year term

Wisr's maximum loan amounts (incl fees) and interest rates⁵ are based on:

- the **loan amount**;
- the applicant's **property ownership status**; and
- Equifax One Score, as determined by Wisr's enquiry with Equifax

Fees

- \$10 PPSR fee
- \$10 Account Fee per month
- \$50 Asset Inspection
- Minimum rate 5.89%

The higher of the two scores of eligible⁴ applicants are used for joint applications.

OneScore	36, 60 or 84 months ²	Comparison Rate ¹
Diamond 835+	5.89% to 8.84% \$65k	7.33% to 10.28%
Platinum 730-834	8.29% to 11.74% \$65k	9.73% to 13.17%
Gold 640-729	10.29% to 13.64% ³ \$65k	11.72% to 15.07%
Silver 540-639	12.49% to 16.74% ³ \$45k	13.92% to 18.17%
Bronze 450-539	19.84% to 22.29% ³ \$30k	21.28% to 23.73%

Asset details

Asset must be an unencumbered Car (unless it's a refinance), electric vehicles caravan, camper trailer, motorhome or light commercial vehicles. 13 years max start of term. LVR cap of 350% or 180% if qualifies for no bank statements **or** over \$62,000.

¹ Rates per annum, based on \$30,000 unsecured personal loan, fixed over 5 years, with monthly repayments including a \$525 loan establishment fee. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

² All rates are per annum. Wisr may offer a further discount for approved broker introduced loans if acceptable security is provided.

³ Interest rate is 50 basis points below the rate offered to non-introduced, direct applicants.

⁴ Eligible applicants must meet Wisr's score cut off requirements



PERSONAL LOANS

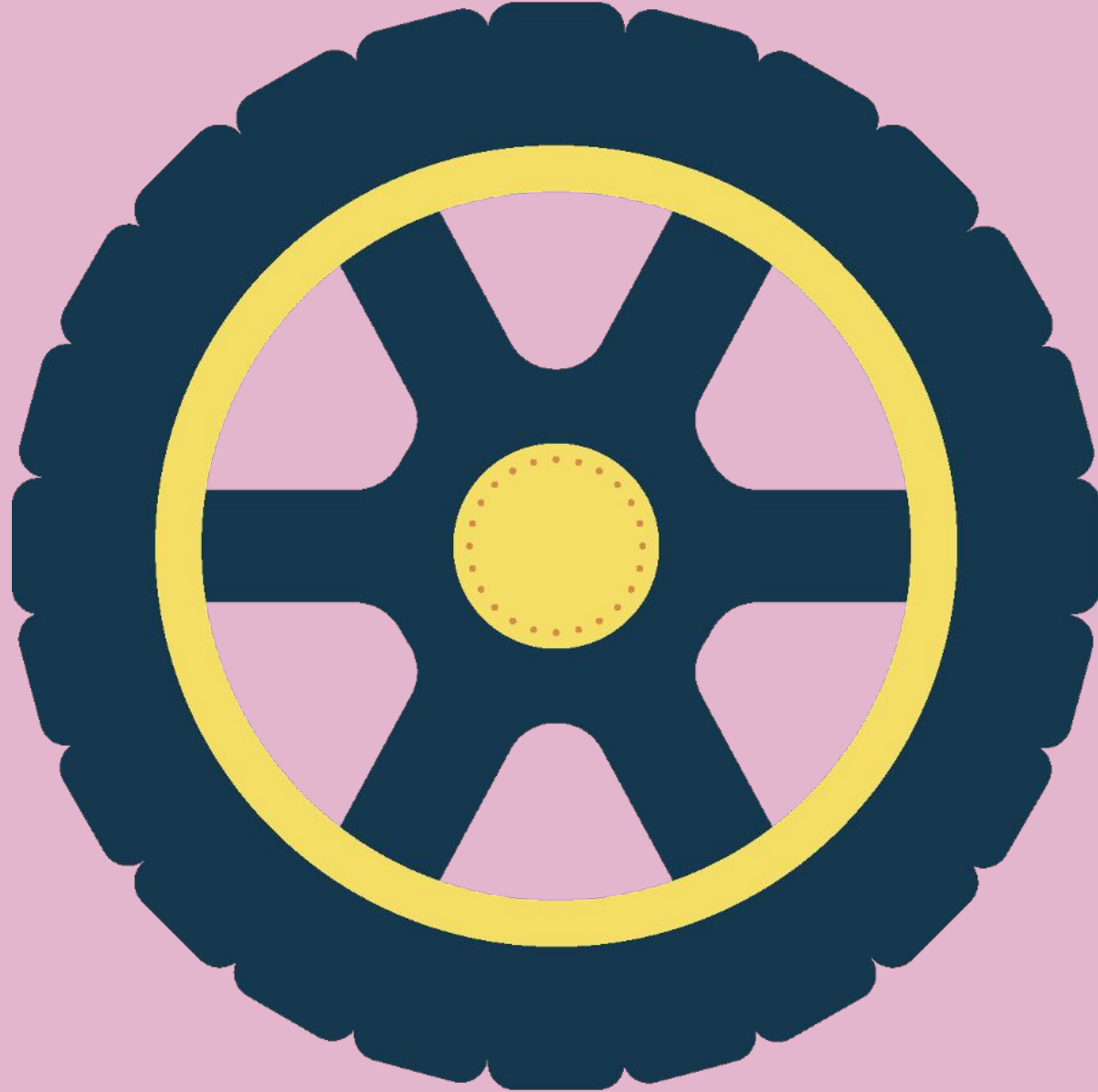
PRICE BEAT, FEES AND COMMISSION*

Price Beat - Unsecured Personal Loans Only	
Band	Maximum Discount
Diamond 835+	150 bps
Platinum 730-834	250 bps
Gold 640-729	350 bps
Silver 540-639	350 bps
Bronze 450-539	350 bps

Broker Fee	The applicant's Amount of Credit will include the Broker Fee plus Wizr's Loan Establishment Fee, which varies subject to Aggregator and loan amount.
Commission	Broker commission is subject to Aggregator. Wizr may also pay an additional commission to your Aggregator. Please consult your BDM or Aggregator for details.
Payment	Fees and commission are paid either to your Aggregator or yourself directly, subject to your Aggregator's instruction.
Price Beat Offer	Wizr propose to beat the competitors quoted price by 10 bps up to a maximum discount for each band noted on the left. To be eligible, it must be the first enquiry with us for this loan. This is to avoid unnecessary enquiries on clients' credit files. This quote should be dated no more than 15 days prior to our quote submission and be 'like for like'. Please note we will continue to monitor this offer and reserve the right to pause, change or end the offer at any point. This is only eligible on unsecured personal loans.



SECURED VEHICLE LOANS





PRODUCT DESCRIPTION

SECURED VEHICLE LOANS

Eligible assets

Dealership, Private sale or Refinance of passenger vehicles, motorbikes (including light commercial vehicles) up to 12 tonnes, caravans and camper trailers.

Loan amount

\$10,570 - \$150,000 (inc. fees). Or \$10,570 - \$65,000 (inc fees) for motorbike loans. Can include 3rd party warranties, comp. insurance and/or dealer costs.

Loan term

3, 5 or 7 year term

No Bank Statements

For PAYG homeowners or renters with scores over 640. Casual must be 9 months. Cash surplus must be over \$500 per annum, plus min, active 12 month credit file to qualify. Asset <15 years end of term

Interest rate

Fixed rates from 6.54% p.a. subject to Equifax OneScore, residential status and asset age

Asset condition & insurance

Registered, roadworthy, not reported stolen and not written-off. Comprehensive insurance with WISR Finance Pty Ltd as interested party req.

Asset age

Up to 20 years end of term. Based on month of compliance. Or 12 years end of term for motorbike loans. For cars more than 15 years end of term score must be >640

Electric and Hybrid vehicles

0.50% rate discount

Refinance of WISR loan

Allowed with a minimum three months payment history - no arrears or dishonours

Refinances

Minimum three months payment history - no arrears. Vehicle inspection required.

Odometer

Current odometer reading required however no maximum limit.

LVR

Up to 180% based on Glass's Retail Guide.

Spousal Offset

No evidence required if applicant is the majority income earner for the household or unless specifically requested.

Fees

\$10 PPSR fee
\$10 Account Fee per month
\$50 Private sale fee

Annual fee / early repayment fee

Nil

Exclusions

No grey imports. No loans with "mixed purpose".

Repayment frequency

Monthly with option to make weekly / fortnightly payments.

No postcode restrictions

May be a knockout if also a high debt-to-income ratio or sole age or military pension.

Secured Credit Score Cut off

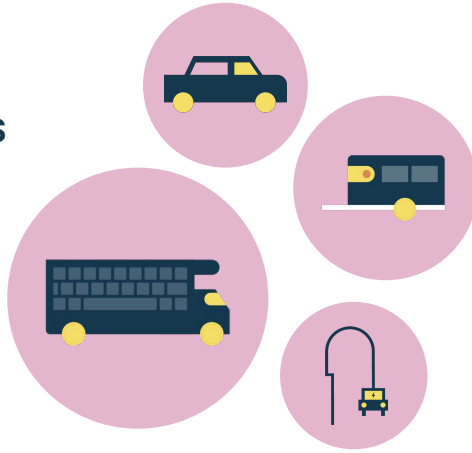
Equifax OneScore > 350
Illion Credit Score > 350
WISR score > 500



SECURED VEHICLE LOAN RATES

3, 5, 7 YEAR TERM
13 years start of term

The higher of the two scores of eligible applicants are used for joint applications.



Electric vehicles

0.50% discount across all bands

Caravan, camper & up to 12 tonne vehicle loans:

Did you know there is no rate loading for our Leisure Assets?

Max Lends:

\$80,000: Scores 450-640

\$35,000: Scores 350-449

\$35,000: Borrowers <26 YO and <\$70,000 gross annual income

MAX rates

Option to Dial Down up to 2% or receive a set 1% discount subject to Aggregator

Recommended rates

Recommended rates for:	OneScore	Min	Max	Set rate (BID)	Comp. Rate ¹
Homeowners (inc. investors)	450+	6.54%	8.54%	7.54%	8.02% to 10.01%
	350-449	11.99%	13.99%	12.99%	13.46% to 15.46%
Renters	730 +	7.29%	9.29%	8.29%	8.76% to 10.76%
	540-729	8.29%	10.29%	9.29%	9.76% to 11.76%
	450-539	9.74%	11.74%	10.74%	11.21% to 13.21%
	350-449	16.49%	18.49%	17.49%	17.96% to 19.96%
Other (boarders, living with parents, employment provided)	730 +	7.99%	9.99%	8.99%	9.46% to 11.46%
	540-729	9.09%	11.09%	10.09%	10.56% to 12.56%
	450-539	11.99%	13.99%	12.99%	13.46% to 15.46%
	350-449	19.46%	21.49%	20.49%	20.96% to 22.97%

Asset age	Loading
<12 months	+ 0 bps
1-4 years	+ 50 bps
5-7 years	+ 100 bps
8+ years	+ 175 bps
Electric/Hybrid vehicles	- 50 bps

LVR parameters	Max LVR
NAF \$80,000 + score over 640	180%
Scores <640	150%
NAF >\$80,000	130%
Asset 11+ years end of term	130%

¹ Comparison rate(s) are per annum, based on \$30,000 secured loan, 0 year old asset, fixed over 5 years, with monthly repayments including a \$560 loan establishment fee plus \$10 per month account fee. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

³ All rates are per annum. From Glass's Guide / NEVDIS compliance date.

⁴ Broker may be presented with either a dial down up to 2% or, set rates below the recommended rate for best interest duty (BID) brokers.

⁵ Wistr's Recommended Asset Finance Rates* are based on applicant's Equifax OneScore, property ownership and vehicle age.

*Wistr reserves the right to set the approved loan interest rate based on the overall assessment of the applicant's credit profile.



NEW PRODUCT ALERT!

SECURED MOTORBIKE LOANS

3, 5, 7 YEAR TERM
4 years and 11 months start of term



The higher of the two scores of eligible applicants are used for joint applications.

Max rates:
Option to Dial Down up to 2% or receive a set 1% discount subject to Aggregator

Max LVR
130%

Asset criteria:
Must be registered as an on-road bike

Max lends:
Homeowner: \$65,000
Renters: \$50,000
Boarders: \$30,000
Scores 350-449: \$35,000
Borrowers <26 YO and <\$70,000 gross annual income: \$35,000

Eligibility:
Must hold motorbike licence, either 'R' or 'RE' as licence class

¹ Comparison rate(s) are per annum, based on \$30,000 secured loan, 0 year old asset, fixed over 5 years, with monthly repayments including a \$560 loan establishment fee plus \$10 per month account fee.
 WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.
³ All rates are per annum. From Glass's Guide / NEVDIS compliance date.
⁴ Broker may be presented with either a dial down up to 2% or, set rates below the recommended rate for best interest duty (BID) brokers.
⁵ Wisr's Recommended Asset Finance Rates* are based on applicant's Equifax OneScore, property ownership and vehicle age.

*Wisr reserves the right to set the approved loan interest rate based on the overall assessment of the applicant's credit profile.

Recommended rates

Recommended rates for:	OneScore	Min	Max	Set rate (BID)	Comp. Rate ¹
Homeowners (inc. investors)	450+	7.54%	9.54%	8.54%	8.02% to 10.01%
	350-449	12.99%	14.99%	13.99%	13.46% to 15.46%
Renters	730 +	8.29%	10.29%	9.29%	8.76% to 10.76%
	540-729	9.29%	11.29%	10.29%	9.76% to 11.76%
	450-539	10.74%	12.74%	11.74%	11.21% to 13.21%
	350-449	17.49%	19.49%	18.49%	17.96% to 19.96%
Other (boarders, living with parents, employment provided)	730 +	8.99%	10.99%	9.99%	9.46% to 11.46%
	540-729	10.09%	12.09%	11.09%	10.56% to 12.56%
	450-539	11.99%	14.99%	15.99%	13.46% to 15.46%
	350-449	20.46%	22.49%	21.49%	20.96% to 22.97%

Asset age	Loading
<12 months	+ 0 bps
1-4 years	+ 50 bps



SECURED VEHICLE LOANS

FEES AND COMMISSION*

Amount Of Credit	Establishment Fee
\$10,000 - \$29,999	\$560
\$30,000 - \$59,999	\$670
\$60,000+	\$780

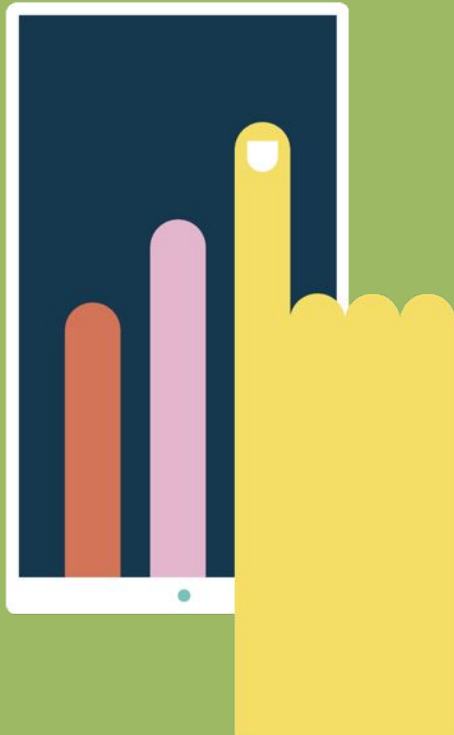
Broker Fee	The applicant's Amount of Credit will include the Broker Fee plus Wisr's Loan Establishment Fee, which varies subject to Aggregator and loan amount.
Commission	<p>Broker commission is subject to Aggregator. Loans written below ² the recommended rate will receive a proportionally lower broker commission. A discount of the maximum 2% results in 0% broker commission.</p> <p>BID brokers rate and commission will be fixed. Please contact your BDM or aggregator to clarify your Aggregator's agreement.</p> <p>Wisr may also pay an additional commission to your Aggregator. Please consult your BDM or Aggregator for details.</p>
Payment	<p>Fees and commission are paid either to your Aggregator or yourself directly, subject to your Aggregator's instruction.</p> <p>Fees</p> <ul style="list-style-type: none">•\$10 PPSR fee•\$10 Account Fee per month•\$50 for Private Sales

¹ Maximum Broker Fee subject to Aggregator. Please contact your BDM or Aggregator for details.

² Brokers will either have the option of rate 'dial down' in 25bpt increments or receive a fixed discount to the Recommended Rate.



CLIENT ELIGIBILITY*



Applicant eligibility

- An Australian citizen or have rights to permanent residency
- 444 Visas with a green Medicare card, Driver's licence and credit file >6 months
- Must be over 18 years of age, 21 years of age for motorbikes loans
- Must be receiving income of at least \$25,000 gross p.a. or \$35,000 for a joint application

Credit history

- No current or discharged bankrupts
- No defaults >\$1,000 (individual default or combined total default value) that are unpaid and listed within the last 3 years.
- Credit bureau account repayment history (RHI) not to contain a "4" or more in last two years

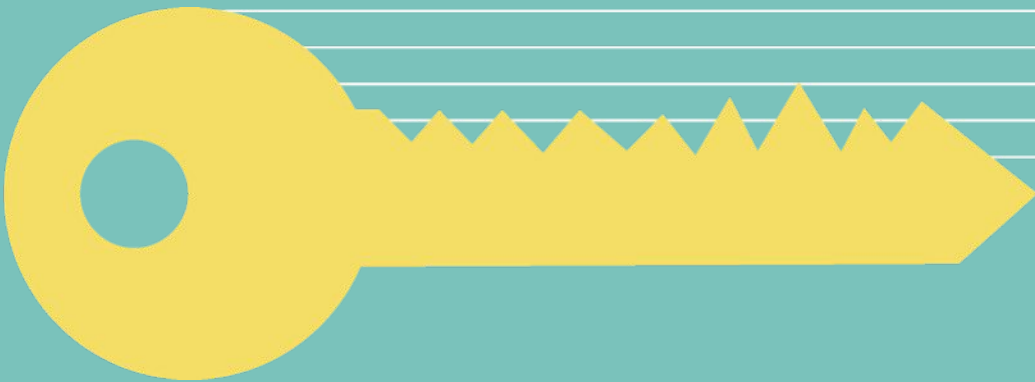
Main income source*

- Full time or part time **combined** employment in previous and current roles > 6 months
- Casual employment / contractor >4 months in current **and** combined tenure in previous and current employment >6 months
- Self employed persons required to have > 1 year operating history
- Sole centrelink okay if Age Pension or Vet Affairs unless resides at remote postcode
- Income protection ongoing for the term of the loan

*This list is not exhaustive. Please see the updated **Credit Policy Overview** on the Broker Portal. Please contact your BDM to discuss exceptions.



CREDIT NICHES



Personal loan purpose

Can switch from a secured vehicle loan to a secured personal loan or to a personal loan without a new application.

Large loan amounts

\$100,000 (inc. fees) for PLs and
\$150,000 (inc. fees) for SVLs.

Multiple loans allowed to a total of
\$100,000 on personal loans and
\$150,000 on secured vehicle loans.
Mixed loans total exposure of
\$150,000

Employment stability

FT or PT workers required to have
spent at least six months combined
in prior and current role.

i.e. new starters can borrow
immediately **despite probation**

Joint loans

Joint loans for married or de facto
couples are priced on the strongest
credit score of the two applicants
who meet the minimum income
requirement.

Income Sources

Wide range of acceptable income
sources. See *Wistr's Little Book of
Lending on the broker portal for Credit
Policy Overview*.

Centrelink benefits.

We accept the following pensions as
sole source of income: Vet Affairs
and Age Pension.

Family tax, carers and disability as
top up income.

See *Wistr's Little Book of Lending on the
broker portal for Credit Policy Overview*.

Transparency

Brokers have visibility of our credit
policy and are provided with the
same servicing calculator as used by
our credit analysts.

Consolidate debts

No limit on the number of debts that
can be consolidated.

Negative gearing

Negative gearing on investment
properties is built into servicing.



CREDIT PARAMETERS*



Serviceability

Wizr requires a minimum cash surplus of \$100 per year for standard loans & \$500 per year for no bank statements comparing available income and committed expenses. Please use the Serviceability Calculator provided on the Broker Portal or live calculator in application submission.

Account conduct

When required, Wizr reviews applicant's primary bank account to assess account conduct with respect to direct debit dishonours, gambling and SACC behaviour.

Credit score cutoff ¹

Personal Loans:

Equifax One Score > 450

Secured Vehicle Loans:

Equifax One Score > 350

Loan purpose

The Objectives and Requirements of the loan are required as part of the application.

Stability of residence

A history of stable residence, e.g. 6 months at current or prior address, is required.

Identity

Green Medicare card and DL or Passport

* This list is not exhaustive. Please see the updated **Credit Policy Overview** on the Broker Portal for more detail.

¹ For unsecured personal loans with a Wizr Score < 640, the Illion score must be >=450.



DEDICATED BROKER SUPPORT

BROKER PORTAL




Personalised access



Free rate estimate upfront



Gives you the tools you need to be confident of approval

PARTNER PORTAL

HomeResources

Get a rate estimatebroker@brokerage.com.au

Christopher, today feels like a settlement kind of day 🚀

Turnaround: 6 hours for loans system approved, 1.5 business days for loan in review.

Get a rate estimate

Rate chart
PDF, Jun 4, 2025

Servicing calculator
Excel, Jun 4, 2025

Credit policy
June 4, 2025


Product & services
June 4, 2025

No bank statement criteria
June 4, 2025

View all

What's new

- SVL rates from 6.54%
- PL rates from 6.74%
- 0.5% discount on debt consolidation or gap finance lends!



18:16

Tip of the month

Found a cheaper rate? Submit an eligible personal loan or rate quote and Wisr will beat it.

Learn more

Your applications

Open applications (6)

Rate estimates (10)

Archive (50)

Submitted	Loan	Amount	Status	
Aug 28	John Sample 1119217	\$17,000 Car	Settled	Updated 5 hrs ago
Aug 26 Expires in 11 days	Emily Example & Michael Example 1119812	\$8,000 Debt consolidation	<div>Queued for assessment</div> <div>Formal approval</div> <div>Settlement</div>	Updated 2 hrs ago
Sep 2 Expires in 30 days	Alex Placeholder 1119812	\$8,000 Debt consolidation	<div>Upload documents to start assessment</div> <div>Formal approval</div> <div>Settlement</div>	Email sent 1 hr ago
Aug 27	Diana Test	\$17,000	Credit approval	

Visit the Broker Portal to find out more

BROKER.WISR.COM.AU

19



SUPPORTING YOUR CLIENTS' FINANCIAL WELLBEING



Wisor App awarded Winner of WeMoney's 2025 "Best Mobile Experience" Award



BACKED BY RESULTS

Wisor loan customers who engaged with the FWP during FY23 were on average **41%¹ further ahead on their loan repayment** balance compared to loan customers who didn't engage with the FWP.

The FWP can help loan customers save on interest.

If a customer on a \$30K loan pays an extra \$50 per month through round-ups, the loan will be paid off **5 months² ahead of schedule**.

¹Based on average comparison of engaged and not engaged loan customers that are current and not in arrears between 01 July 2022 - 30 June 2023

²Calculation is based on average loan size of \$30k and a baseline interest rate of 8.79%



TIPS FOR A FASTER TURNAROUND TIME

1

Before the application

Use [Serviceability Calculator](#) and identify if a Joint Application may be required. Servicing is also built into the application form.

Check out our [Wisor's Little Book of Lending](#) and/or consult your BDM/RM if in doubt.

Press "Get your rate estimate" and get started!

2

Get your deal System Approved

Make sure your Applicant has digital bank statements if bank statements are required.

System Approved applications with all supporting enjoy our fastest SLA to decision.

Check our [Little Book of Lending](#) on the Broker Portal for more details.

3

Not System Approved? Not a problem!

Loan applications that fall outside the System Approved criteria are assessed via Wisor's usual procedures.

Check our [Little Book of Lending](#) for more details.

4

Submit your application

Rate estimates are cached for 30 days. You can retrieve your Rate Estimate on your Broker Portal by selecting *the Incompletes* tab.

You may elect to have your clients provide digital bank statements via our **Credit Sense** or **Illion** service.

Supporting documents can be uploaded via the Broker Portal.



Need help?

Please contact your BDM, RM or call Broker Support on 1300 140 008



WISR FINANCE PTY LTD

ABN 39 119 503 221 Australian Credit Licence 458572

1300 140 008

Level 9, 333 Kent Street

Sydney, NSW 2000