



Wisr: Products & services.

Delivering exceptional experiences for referrers.

PREPARED 19 June 2020

**Our vision is to
bring financial
wellness to all
Australians.**

OPTUS | mybusiness
AWARDS
FINALIST
2018
FINTECH BUSINESS OF THE YEAR

OPTUS | mybusiness
AWARDS
WINNER
2018
BUSINESS LEADER OF THE YEAR

mybusiness
AWARDS
FINALIST
2019
FINTECH BUSINESS OF THE YEAR

ABIA
MOST INNOVATIVE CHALLENGER
WINNER
2019
WISR
AUSTRALIAN BANKING INNOVATION AWARDS 2019

ABIA
BEST FINTECH INNOVATOR
FINALIST
2019
WISR
AUSTRALIAN BANKING INNOVATION AWARDS 2019

ABIA
BEST FINANCIAL LITERACY AND BETTERMENT INITIATIVE
FINALIST
2019
WISR
AUSTRALIAN BANKING INNOVATION AWARDS 2019

ABIA
BEST BANKING APP
FINALIST
2019
WISR
AUSTRALIAN BANKING INNOVATION AWARDS 2019

FINTECH AWARDS
FINTECH AUSTRALIA
FINNIES 19
FINALIST

FINTECH AWARDS
FINTECH AUSTRALIA
FINNIES 19
WINNER

FINALIST
finder
AWARDS
2019
BEST PERSONAL FINANCE APP

BEST LENDING INNOVATION
WINNER
2019
WISR

BEST LENDING INNOVATION
FINALIST
2019
WISR

FINTECH BUSINESS AWARDS 2019
FINALIST
PERSONAL FINANCE INNOVATOR OF THE YEAR

FINTECH BUSINESS AWARDS 2019
FINALIST
LENDING PLATFORM INNOVATOR OF THE YEAR

FINTECH BUSINESS AWARDS 2019
FINALIST
LENDING INNOVATOR OF THE YEAR

4TH ANNUAL
FinTECH Awards
WINNER
2019

RateCity
Gold Award
2020
New Car Loan Lender

The CEO Magazine's
2019
EXECUTIVE OF THE YEAR
AWARDS
HIGHLY COMMENDED
CEO OF THE YEAR

500

Technology **Fast 500**
2019 APAC **WINNER**

WOMEN IN FINANCE AWARDS 2019
FINALIST
YOUNG LEADER OF THE YEAR

WOMEN IN FINANCE AWARDS 2019
FINALIST
INNOVATOR OF THE YEAR

WOMEN IN FINANCE AWARDS 2019
FINALIST
BUSINESS DEVELOPMENT PROFESSIONAL OF THE YEAR

2019
AUSTRALIAN MORTGAGE AWARDS
FINALIST
FINTECH LENDER OF THE YEAR

BEST CUSTOMER EXPERIENCE
FINALIST
2020
WISR

BEST LENDING INNOVATION
FINALIST
2020
WISR

BEST SPECIALIST LENDER
FINALIST
2020
WISR

BEST UNSECURED PERSONAL LENDER
FINALIST
2020
WISR

FINANCIAL REVIEW
FAST 100 2020
IN COOPERATION WITH statista

Product description.

LOAN AMOUNT \$5,000 - \$50,000
(maximum \$52k including all fees)

LOAN TERM 3, 5 or 7 year terms
(7 years for credit scores ≥ 640)

INTEREST RATE Fixed Rates from 7.95% p.a. to 18.95% p.a. subject to credit profile

COMPARISON RATE From 8.69%
(calculated on \$30,000 over 60 months with \$525 LEF)

LOAN ESTABLISHMENT FEE \$595

REPAYMENT FREQUENCY Monthly with option to make weekly / fortnightly payments

REFINANCE Allowed subject to submission of new application & approval

LOAN PURPOSE Any worthwhile purpose including: Gap Finance, Medical, Tax debt, Business, New/Used Vehicle purchase, Debt Consolidation, Home furnishing, Travel, Wedding, Combinations and other

SECURITY Not required. May be accepted to reduce interest rate. PPSR and caveats over

ANNUAL FEE / EARLY REPAYMENT FEE /
EARLY EXIT FEE / ACCOUNT KEEPING FEE Nil

LATE PAYMENT FEES May be charged if repayments are not made on time

Low interest rates.

PERSONALISED RATES.

Wisir’s recommended loan interest rates are based on applicant’s comprehensive credit score as determined by Wisir’s enquiry with Equifax.

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

Wisir reserves the right to set the approved loan interest rate based on the overall assessment of the applicant’s credit profile.

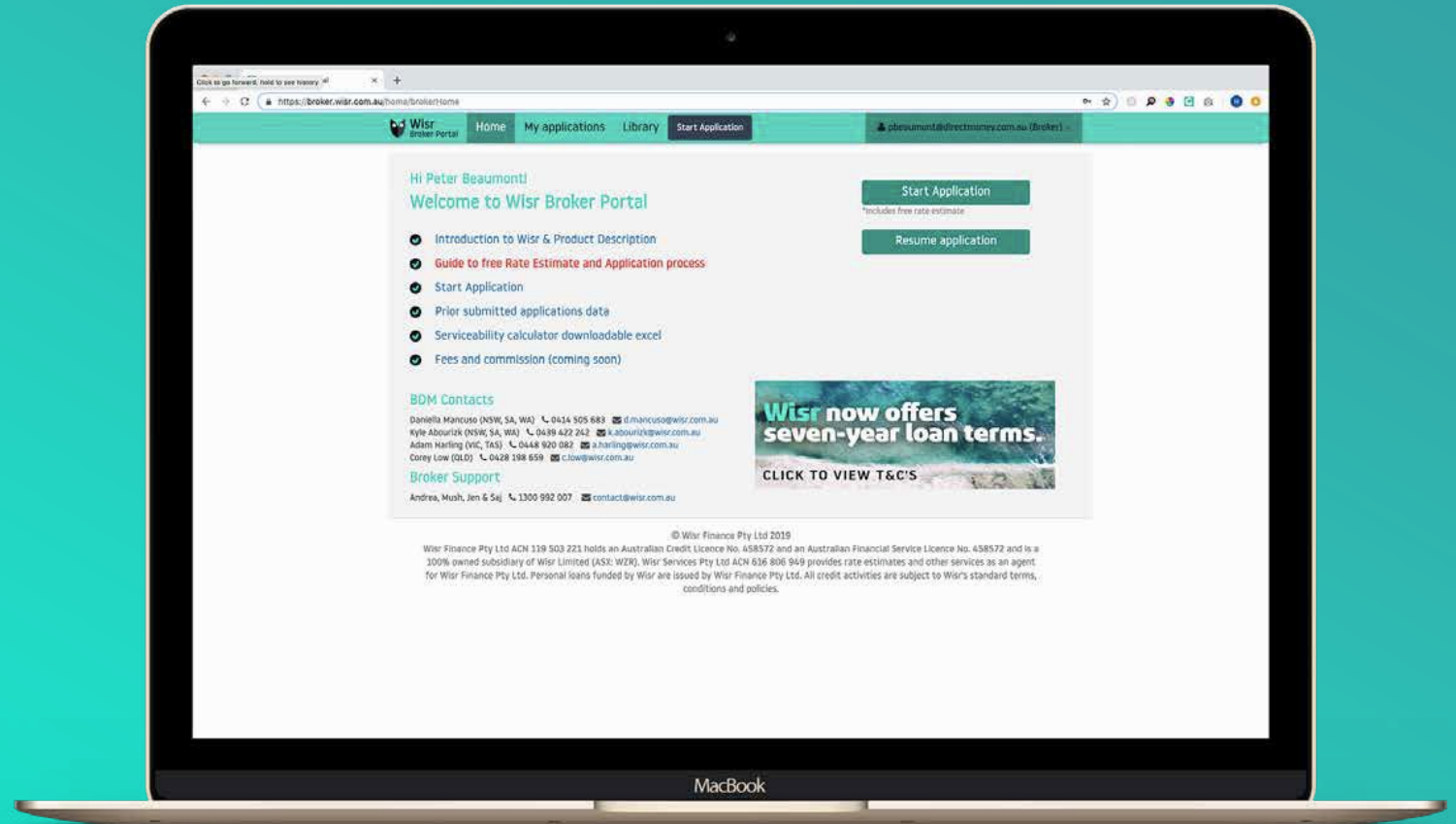
CCR Score	36 MONTH RATE	60 MONTH RATE	84 MONTH RATE	COMPARISON RATE ¹
835+	7.95%	7.95%	8.50%	8.69%
730-834	10.95%	11.45%	11.95%	12.17%
640-729	12.95%	13.45%	13.95%	14.18%
540-639	15.50%	16.45%	n.a.	17.20%
500-539	17.95%	19.45%	n.a.	19.72%

¹ Comparison rate(s) are based on \$30,000 personal loan, fixed over 5 years, with monthly repayments including a \$525 loan establishment fee.

Partner Portal.

PERSONALISED ACCESS.

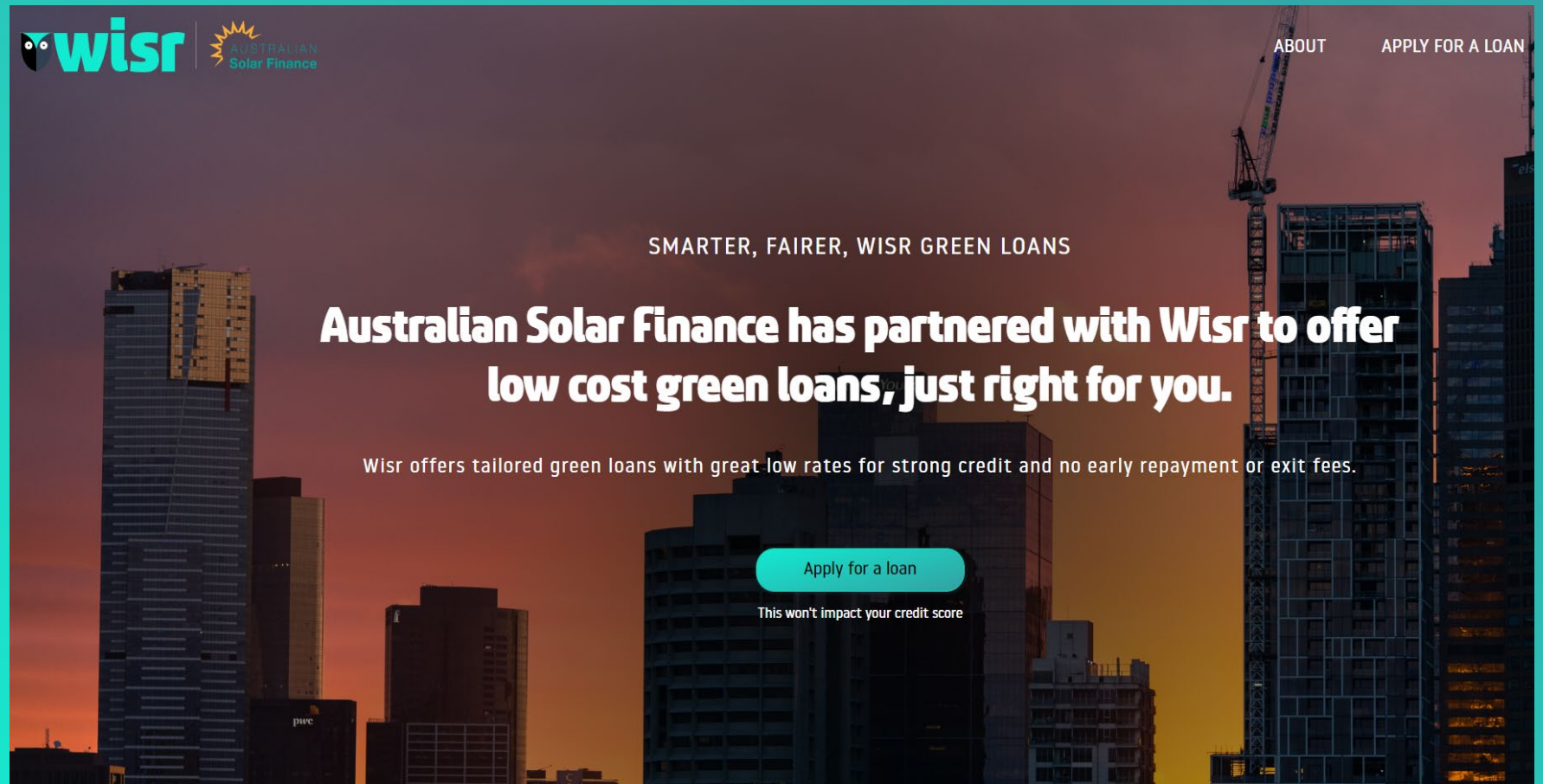
GIVES YOUR TEAM THE TOOLS
THEY NEED TO ASSIST CLIENTS
WITH THEIR APPLICATIONS

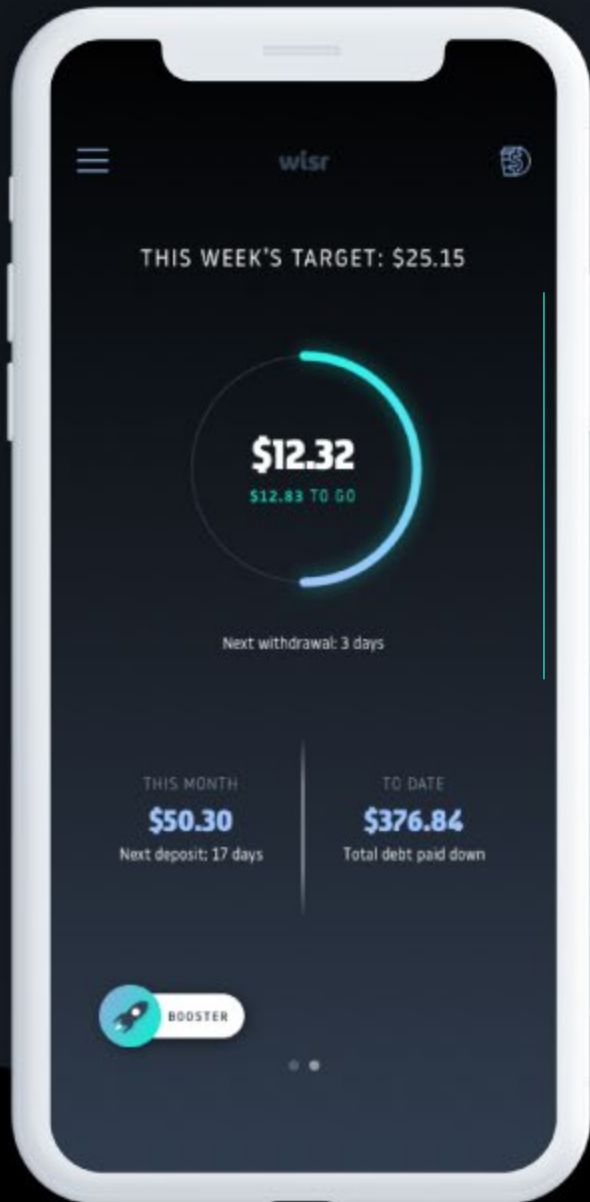


Co-branded Lander.

JUST SHARE A
WEBLINK.

YOUR CLIENT WILL BE
TAKEN TO WISR VIA A
CO BRANDED LANDING
PAGE





Wisr App

Allow your client's to automatically pay down their debts whenever they spend... that's Wisr!

Wisr App is the best way to tackle debt without having to think about it. It's Australia's first app that lets users round-up their digital spare change to pay down their debt faster.

On average users pay off an extra \$100 a month of credit card or mortgage debt.

Simply link an existing bank account, nominate a Debt Account to pay down and Wisr takes care of the rest.

Contact your BDM for more details on how you can leverage Wisr App

Client eligibility.*



APPLICANT ELIGIBILITY

- An Australian citizen or permanent resident
- Must be over 18 years of age
- Must be employed and earning at least \$30,000 gross p.a. from all sources, with a maximum of 50% from Centrelink



CREDIT HISTORY

- No current or discharged bankrupts
- File age > 2 years for applicants aged over 25 years
- No unpaid loan or credit card defaults, or paid defaults in last 3 years
- No unpaid util/telco defaults, or paid defaults over \$1,000 in last 3 years



EMPLOYMENT STATUS

- Full time or part-time for > six (6) months in current or prior role
- Casual employment > nine (9) months
- Self employed for last two full financial years & tax assessments completed

* This list is not exhaustive.

Credit parameters.



SERVICEABILITY

Wizr requires a minimum positive ratio of 1.1 comparing available income and committed expenses. Please use the Serviceability Calculator provided on the Broker Portal.



LOAN PURPOSE

The objectives and requirements of the loan are required as part of the application. Wizr may ask to pay controlled funds to a third party.



ACCOUNT CONDUCT

Wizr reviews the primary bank account, (& loan and credit card statements if req.) to assess each applicant's account conduct with respect to direct debit dishonours, gambling and SAC behaviour.



CREDIT HISTORY

Wizr makes an enquiry with a credit bureau regarding the applicant's credit history after an application is submitted.



STABILITY OF EMPLOYMENT

A history of stable employment, e.g. FT > 6 months in current or prior role, and evidence of regular income is required.



STABILITY OF RESIDENCE

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

Supporting documents.



IDENTITY VERIFICATION

Medicare card & one of:

- Drivers Licence
- Proof of Age Card
- Passport



SELFIE PHOTO

A “Selfie” photo of the applicant holding a valid photo identification:

- Driver’s License or
- Passport or
- 18+ Proof of Age Card issued by the State or Territory



BANK ACCOUNT TRANSACTIONS

Recent 90 days bank transaction list from primary account which receives salary/wages showing name of account holder, BSB and account number



PROOF OF ADDRESS

At least one document which shows current living address, excluding payslips:

- Bank statement
- Drivers licence
- Mortgage statement
- Rates notice
- Lease agreement
- Utility bill



INCOME VERIFICATION

- PAYG employees: two most recent payslips
- Self employed: two most recent personal ITRs and NOAs
- Partner income verification required for apportioning of living expenses, mortgage and/or rent



DEBT CONSOLIDATION LOANS

- Most recent loan or credit card statements showing name of account holder, BSB and account number and logo of bank/financial institution
- In-date payout letter for refinancing secured loans if security being taken

Our team is on standby.

BDMS AND BROKER SUPPORT TEAM.

BROKER ADVOCATES

Andrea, Mustafa, Ankita, Steven, Bhavin, Jen and Jessica

EMAIL

contact@wisr.com.au

BROKER SUPPORT HOTLINE

1300 992 007

Peter Beaumont

Head of Growth
0459 355 742
pbeaumont@wisr.com.au

Daniella Mancuso

National & NSW BDM
0414 505 683
d.mancuso@wisr.com.au

Rozanne Tedesco

VIC & TAS BDM
0478 127 212
r.tedesco@wisr.com.au

Nicole Evans

QLD & NT BDM
0424 253 030
n.evans@wisr.com.au

Bianca Khurana

NSW & SA BDM
0451 062 796
b.khurana@wisr.com.au

Accreditations

1300 992 007
contact@wisr.com.au

Brad Fletcher

WA BDM
0432 013 598
b.fletcher@wisr.com.au

Laura Sicari

VIC BDM
0408 575 117
l.sicari@wisr.com.au



**smarter,
fairer,**

wisr

Australia's first neo-lender

