

WISR CONSUMER LOANS

BROKER STANDARDS OF CONDUCT

1 July 2023

This document lists the standards of conduct Wizr expects from our accredited brokers.

By adhering to these standards, you will achieve the best results possible from your Wizr relationship.

1. Partner Portal

Use the resources provided on the Partner to support your clients and assess potential Wizr loan applications only. Please do not share the Portal resources with other lenders or use the services for other commercial purposes.

2. Rate Estimates

Wizr provides a free, live Rate Estimate service via our Partner Portal or via API integrated with your brokerage or Aggregator's CRM. If this service is being overused and conversion rates from Rate Estimate to settlement are low, e.g. below 5%, Wizr may restrict access.

3. Broker Support and BDM Team

Liaise with the Wizr Broker Support and BDM Team in a polite and professional manner, treating them the same way you expect to be treated by your partners and customers. The Wizr Broker Support Team's sole mission is to help you get your application assessed and a decision made by our Credit Officers as soon as possible.

4. Application Form

Please enter the data accurately as this allows the automated servicing calculation to provide you with an accurate guide of your client's capacity prior to submission.

5. Requirements and Objectives

Use the free text box at the front of the application form to provide a fulsome summary of the client's requirements and objectives of the loan application you are introducing. This a legal requirement and abbreviated responses will require further questions to be asked.

6. Supporting Documents

Provide all the required supporting documents for loan assessment at the time of application, if possible. This will speed up assessment times. The list of supporting documents is provided as an attachment on the Partner Portal.

7. Bank Statements

We strongly prefer you to submit your client's bank statements in digital form. Providing the million Document ID in the application form will allow us to assess bank statements prior to a credit hit being made. Alternatively, you can select our free Credit Sense service. Please contact your BDM if you need support or would like more details.

8. Compliance with your ACL

You are required to comply with terms of the ACL you operate under and accept that Wizr may ask for evidence of your compliance as part of any loan application review or audit process we may be required to undertake.

9. Suspicious Transactions

If we consider an application has been lodged with questionable supporting documents or presents other suspicious characteristics, we will contact you for more information. Wizr will typically follow our standard procedure of contacting the Aggregator to keep them informed of irregularities. Wizr has an obligation to report matters relating to AML and CTF to the relevant authorities.

10. Questions or Complaints

Any questions you have about Wizr's Products and Services can be addressed to the Broker Support Team or your BDM. Contact details are shown on the Portal. Alternatively, please email contact@wizr.com.au or contact the Chief Growth Officer / Head of Broker directly.