

ICMM AGENTS COMMISSION STRUCTURE

Products	Commission Rate	Commission Type	Clawback Period	Clawback Rate
IC Plus	0.2%+GST	Upfront	No Clawback	
Specialist	0.2%+GST	Upfront	No Clawback	
FA Solution	0.2%+GST	Upfront	No Clawback	
IC Easy	0.2%+GST	Upfront	No Clawback	
Supreme	0.3%+GST	Upfront	0-12 months	100%
			13-18 months	75%
			19-24 months	50%
Solution	0.3%+GST	Upfront	0-12 months	100%
			13-24 months	50%
Liberty	0.3%+GST	Upfront	0–12 months	100%
			13-24 months	50%
Brilliant	0.3%+GST	Upfront	0–12 months	100%
			13-24 months	50%
Silver	0.3%+GST	Upfront	0–12 months	100%
			13-24 months	50%
Crystal	0.3%+GST	Upfront	0–12 months	100%
			13-24 months	50%
Elite	0.3%+GST	Upfront	0–12 months	100%
			13-24 months	75%

Upfront commission is calculated as a percentage of the settled loan amount. Trail commission in the above table is an annual rate generally calculated monthly on the monthly loan balance, net of amounts in arrears (and offset/redraw). Calculation methods for each product may vary at the discretion of INFINITY CAPITAL MORTGAGE MANAGEMENT PTY LTD and its funders.