

# Product Guide

FOR BROKER USE ONLY

EFFECTIVE 24 FEBRUARY 2026

	PRIME				
	Ultra Prime	Tier 1	Tier 2	Tier 3	Tier 4
Minimum Experian CCR Score (Primary Borrower or Guarantor)	990	800	600	550 +20% deposit	400 +20% deposit

PLUS
BFS Plus
400 550 – commercial contracts for Used

Commercial Pricing	Base Rates				
New and Demo		7.69%	8.00%	9.65%	10.99%
Used 2022 – 2026	7.09%	8.40%	9.95%	12.00%	Not available
Used 2017 – 2021		9.80%	10.85%	12.40%	
Used 2016 and older	9.05%	10.55%	11.30%	12.90%	
Adjustments	<ul style="list-style-type: none"> <li>Maximum margin above base 6%</li> <li>Non-asset backed subject to a loading of 1.85% (Tier 1-4 only, does not apply to Ultra Prime)</li> <li>Private sale subject to an additional loading of 0.50%</li> </ul>				

Maximum Rate
16.65%
A discount of up to 2% may be applied to the maximum rate

Consumer Pricing	Maximum Rates				
New and Demo		8.75%	9.65%	11.00%	12.00%
Used 2022 – 2026	8.49%	9.15%	10.05%	11.50%	12.70%
Used 2017 – 2021		9.85%	10.85%	11.75%	13.19%
Used 2016 and older	9.65%	10.84%	11.14%	12.35%	13.39%
Adjustments	<ul style="list-style-type: none"> <li>A discount of up to 2% may be applied to the maximum rate</li> <li>Non-asset backed subject to a loading of 1.25% (Tier 1-4 only, does not apply to Ultra Prime)</li> <li>Private sale subject to an additional loading of 0.50%</li> </ul>				

Maximum Rate
16.65%
A discount of up to 2% may be applied to the maximum rate

	PRIME					PLUS
	Ultra Prime	Tier 1	Tier 2	Tier 3	Tier 4	BFS Plus
<b>Vehicle Types</b> Max 4.5T GVM	New, demo, used passenger vehicles and light commercial Motorcycles, motorhomes, campervans, caravans and camper trailers Limited appetite: Vehicles used for ride-share, hire and rental				Passenger vehicles and light commercial only No commercial contracts for Used	Passenger vehicles and light commercial only
<b>Maximum Vehicle Age</b>	15 years at start of term (terms up to 60 months) or 7 years at start of term (terms over 60 months)					15 years at start of term
<b>Loan Size</b>	\$5,000 – \$250,000 standard loans \$5,000 – \$150,000 private sales					\$5,000 – \$100,000
<b>Loan Term</b>	12 – 84 months May be reduced for courier, ride share or rental vehicles					12 – 60 months
<b>High Value Loans</b> (Assessed on a case-by-case basis, with acceptable vehicle)	\$250,000 – \$400,000 Minimum deposit 20% Asset-backed applicants only			Not available		Not available
<b>Low Doc (Commercial Only)</b>	Available			Not available		Not available
<b>New Business Ventures</b>	Available			Available		Not available
<b>CCR History</b> RHI = Repayment History Information	RHI last 3 months: No arrears history RHI last 12 months: No more than 30 days in arrears and no financial defaults					RHI last 3 months: No more than 30 days in arrears RHI last 12 months: No more than 60 days in arrears and no financial defaults Discharged bankrupt or insolvent: 20% deposit required, more than 12 months since discharge, with no adverse history since
<b>90 Days Bank Statements</b>	Via link: <a href="http://bankstatements.com.au/iframe/start/BRFI">bankstatements.com.au/iframe/start/BRFI</a> Consumer – On request only or where required for income evidence Commercial – Full Doc/New Business Ventures loans under \$100,000 for income evidence					Mandatory
<b>Non-Resident Visa Holders</b>	Minimum income \$100,000 Loan term must end one month before visa expiry Low doc not available					Minimum income \$50,000 Loan term must end one month before visa expiry

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	PRIME					PLUS												
	Ultra Prime	Tier 1		Tier 2	Tier 3	Tier 4	BFS Plus											
<b>Balloons</b> (Commercial only, excluding couriers and ride-share)	<table border="1"> <thead> <tr> <th>Vehicle Age</th> <th>36 Month Term</th> <th>48 Month Term</th> <th>60 Month Term</th> </tr> </thead> <tbody> <tr> <td>0 – 3 years</td> <td>50%</td> <td>40%</td> <td>30%</td> </tr> <tr> <td>3 – 5 years</td> <td>30%</td> <td>25%</td> <td>20%</td> </tr> </tbody> </table>	Vehicle Age	36 Month Term	48 Month Term	60 Month Term	0 – 3 years	50%	40%	30%	3 – 5 years	30%	25%	20%	Not available				Not available
Vehicle Age	36 Month Term	48 Month Term	60 Month Term															
0 – 3 years	50%	40%	30%															
3 – 5 years	30%	25%	20%															
<b>Remote Areas</b>	<ul style="list-style-type: none"> <li>• “Remote” as per ABS classification (2021 Remoteness Area) – <a href="https://maps.abs.gov.au">maps.abs.gov.au</a></li> <li>• Not available in “Very Remote” areas</li> <li>• Non-asset backed requires a 20% deposit</li> </ul>					Not available												
<b>Private Sales</b>	<ul style="list-style-type: none"> <li>• Vehicle inspection report required –DoxAI Asset Verification via DoxAI Portal (preferred) or Redbook</li> <li>• Must be an arm’s length transaction</li> <li>• Additional requirements apply – refer to Private Sale requirements document in our QuickSell documents library</li> </ul>																	
<b>Driver Licence Types</b>	<ul style="list-style-type: none"> <li>• Visa holders must be legally able to drive in Australia, including converting their licence to a local licence in accordance with state requirements</li> <li>• Evidence of insurance will be required at settlement for any borrower/guarantor driving on an international licence</li> <li>• Australian learner licence accepted with co-borrower (passenger vehicles only)</li> <li>• Licences with interlock conditions are <b>not</b> accepted</li> </ul>																	
<b>Loan Exclusions</b>	Debt consolidation, cash raising, top-up loans, sale and buyback, sale and leaseback, and mid-term refinancing																	
<b>Additional Requirements</b> Motorcycles, Campervans, Caravans and Camper Trailers	<b>Motorcycles</b> <ul style="list-style-type: none"> <li>• Invoice to be provided upfront for the asset to be loaded</li> <li>• Independent valuation may be required for private sales</li> <li>• Maximum term 60 months, no balloons</li> <li>• Must be registered, on road 2, 3 or 4 wheels</li> <li>• Electric motorcycles acceptable, maximum speed must be over 80km/hr</li> </ul>			<b>Caravans, Campervans, Camper Trailers</b> <ul style="list-style-type: none"> <li>• Invoice to be provided upfront for the asset to be loaded</li> <li>• Independent valuation may be required for private sales</li> <li>• Leisure use only (not to be used as a residence)</li> <li>• Commercial requires a letter from accountant confirming business use</li> </ul>														
<b>LVR</b>	<ul style="list-style-type: none"> <li>• Maximum 120% for no-deposit applications</li> <li>• Glass’s Retail Value applied for used vehicles</li> </ul>																	
<b>Auto Decline Criteria</b>	Applications will be automatically declined (with no resubmission available) where: <ul style="list-style-type: none"> <li>• All individuals and guarantors have a CCR score of less than 400 (consumer + commercial new/demo), or 550 (commercial used)</li> <li>• Any individual who is currently bankrupt</li> <li>• Consumer applications where the net monthly income is less than \$2,318 per month</li> </ul>																	

# Commercial Loans Supporting Documentation

	Low Doc	Full Doc	New Business Ventures
<b>Tier</b>	Ultra Prime to Tier 2 only	Ultra Prime to Tier 4, BFS Plus	Ultra Prime to Tier 4 only
<b>Loan Size</b>	Up to \$150,000 (total exposure)	Up to \$250,000 (standard loans) Up to \$400,000 (high value loans)	Up to \$100,000 (total exposure)
<b>Trading History</b>	2+ years (ABN + GST)	12+ months (ABN)	Less than 12 months (ABN)
<b>Minimum Deposit</b>	0%	20% for Tiers 3 and 4	20% for Tiers 3 and 4
<b>Income Evidence</b>	Completed and signed Business Customer Financial Declaration (available in our QuickSell documents library)	<b>Loans up to \$100,000</b> <ul style="list-style-type: none"> <li>• 90 days bank statements</li> </ul> <b>Loans over \$100,000</b> <ul style="list-style-type: none"> <li>• Two years of signed and externally prepared financial statements; and</li> <li>• Management accounts where financials are 18+ months old</li> </ul>	<ul style="list-style-type: none"> <li>• 90 days bank statements</li> <li>• Copy of run contract (for couriers)</li> </ul>
<b>Residency</b>	Guarantor must be an Australian citizen or permanent resident only	<ul style="list-style-type: none"> <li>• Loan term must end one month before visa expiry</li> </ul>	
<b>Commercial Loans to Individuals</b> (ABN holders only)	Vehicle must be for business use, confirmed by letter from accountant or tax returns		
<b>Standard Documentation Requirements</b>	<b>Approvals</b> <ul style="list-style-type: none"> <li>• Evidence of income</li> <li>• 90 days bank transaction information provided via link (<a href="http://bankstatements.com.au/iframe/start/BRFI">bankstatements.com.au/iframe/start/BRFI</a>) – mandatory for all Plus applications</li> <li>• For motorcycles and caravans the invoice must be provided upfront for the asset to be loaded in QuickSell</li> <li>• Business Customer Financial Declaration (for Low Doc applications) – available in our QuickSell documents library</li> </ul>		<b>Settlement</b> <ul style="list-style-type: none"> <li>• All payout documents are to be submitted via QuickSell</li> <li>• Completion of biometrics (link provided in approval confirmation)</li> <li>• Vehicle must be insured with Branded Financial Services noted as an interested party and insurance details loaded in QuickSell</li> <li>• Vehicle tax invoice or private sale agreement</li> <li>• Documents to support any other conditions of approval</li> <li>• Loan documents must be fully signed – ink signature or e-sign</li> </ul>

# Consumer Loans Supporting Documentation

Lending to individuals where the vehicle is for personal use				
<b>PAYG Income</b>	<ul style="list-style-type: none"> <li>• Most recent payslip including YTD figures. If payslip is for July/August, a June payslip or annual statement is also required</li> <li>• Casual employment – minimum three months with the same employer/agency</li> </ul>			
<b>Non-Wage/Salary Income</b>	<b>Rental Income</b> <ul style="list-style-type: none"> <li>• Rental income statement; or</li> <li>• Bank statements</li> <li>• Shaded to 80%</li> </ul>	<b>Superannuation Income</b> <ul style="list-style-type: none"> <li>• Superannuation statement; or bank statements showing regular credits</li> </ul>	<b>Benefits/Pensions</b> <ul style="list-style-type: none"> <li>• Must be ongoing and sustainable</li> <li>• Centrelink statement required; or</li> <li>• Statement from administering body</li> </ul>	
<b>Income from Self-Employment</b>	<b>Loan amount up to \$100,000</b> <ul style="list-style-type: none"> <li>• Most recent individual tax return or Notice of Assessment</li> </ul>		<b>Loan amount over \$100,000</b> <ul style="list-style-type: none"> <li>• Two years, signed, externally prepared year-end financial statements, no older than 18 months; and</li> <li>• Most recent tax return or Notice of Assessment; and</li> <li>• Management accounts where financials are 18+ months old</li> </ul>	
<b>Other Affordability Considerations</b>	<b>Spouse Income</b> <ul style="list-style-type: none"> <li>• May be used for splitting of joint expenses, for individual borrowers</li> <li>• Proof of income and privacy consent required</li> </ul>	<b>Board Expense</b> <ul style="list-style-type: none"> <li>• Higher of declared or \$400 per month applied</li> </ul>	<b>Mortgage Payments</b> <ul style="list-style-type: none"> <li>• Balance must be disclosed</li> <li>• Higher of actual payment or calculated over 30 years at current RBA cash rate + 3%</li> </ul>	<b>Capacity Buffers</b> <ul style="list-style-type: none"> <li>• 2.5% buffer of net monthly income required</li> <li>• Higher of declared payments or 4% of limit per month</li> </ul>
<b>Standard Documentation Requirements</b>	<b>For Approvals</b> <ul style="list-style-type: none"> <li>• Evidence of income</li> <li>• 90 days bank transaction information provided via link (<a href="http://bankstatements.com.au/iframe/start/BRFI">bankstatements.com.au/iframe/start/BRFI</a>) – mandatory for all Plus applications</li> <li>• For motorcycles and caravans the invoice must be provided upfront for the asset to be loaded in QuickSell</li> </ul>		<b>For Settlement</b> <ul style="list-style-type: none"> <li>• All payout documents are to be submitted via QuickSell</li> <li>• Completion of biometrics (link provided in approval confirmation)</li> <li>• Vehicle must be insured with Branded Financial Services noted as an interested party and insurance details loaded in QuickSell</li> <li>• Vehicle tax invoice or private sale agreement</li> <li>• Documents to support any other conditions of approval</li> <li>• Loan documents must be fully signed – ink signature or e-sign</li> </ul>	

## Fees and Charges

Fees and Charges include:	
<b>Establishment fee</b>	\$490 Consumer \$590 Consumer Private Sale \$550 Commercial \$650 Commercial Private Sale
<b>Origination fee</b>	\$1,650 (maximum) Added to the loan and paid to the introducer
<b>PPSR registration fee</b>	\$6
<b>Account maintenance fee</b>	\$8.00 per month for monthly, quarterly, half-yearly and yearly repayments; or \$3.69 per fortnight for fortnightly repayments; or \$1.84 per week for weekly repayments
<b>Variation fee</b>	\$60 per variation
<b>Statement fee</b>	\$15 per paper statement
<b>Early termination administration fee</b>	\$65 Consumer \$85 Commercial
<b>Early termination fee – Consumer</b>	In addition to the above early termination administration fee, we may also charge: \$750 minus <ul style="list-style-type: none"> <li>• \$12 for each month for monthly, quarterly, half-yearly and yearly repayments; or</li> <li>• \$5.52 for each fortnight for fortnightly repayments; or</li> <li>• \$2.76 for each week for weekly repayments</li> </ul> that a repayment has been made since the loan date (to a maximum of \$750). Ask us for an estimate of the early termination fee before a loan is repaid early.
<b>Early termination fee – Commercial</b>	In addition to the above early termination administration fee, you may also be charged: 35% of the amount of interest payable for the remainder of the term, or 15% of the amount of interest payable for the remainder of the term if repayment is due to you refinancing with us. To be calculated on request

Our latest fees, including default and collections fees, along with recovery and enforcement costs, are detailed in each customer's loan agreement.

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## Commission and Clawback Terms

	Commission Action
<b>Payment In Full or Termination</b>	All commissions and incentives on all consumer and commercial contracts are fully refundable to Branded Financial Services if the contract is terminated or paid in full within the first 12 months
<b>Brokerage</b>	75% overs net of GST, see calculator in the QuickSell documents library
<b>Repossession or Loan Write-Off</b>	Where a repossession occurs or a loan is written off within 24 months, 100% of the commission is refundable to Branded Financial Services

## Get in Touch

For full contact details for our Sales, Credit and Settlements teams, go to [brandedfinancial.com.au/partner-useful-information](https://brandedfinancial.com.au/partner-useful-information).