

*Referral Agreement*

If you refer potential borrowers to James Szczepanski, Libertas Finance Group (us/we), you will be deemed to have agreed to the terms set out in this document.

You must:

* only engage in credit activities as a referrer incidentally to another business you are carrying on;
* not charge a fee to the consumer for the referral;
* only inform the consumer that we are able to arrange loans and leases but not specify any particular product, and not provide any recommendations or advice concerning loans or leases;
* inform the consumer of any commissions or other benefits you may receive;
* obtain the consent of the consumer to pass their name, contact details and a short description of the purpose for which the consumer may want the credit or lease; and
* pass the consumer’s contact details to us within five business days of informing the consumer that we are able to arrange loans and leases but not any specified particular product.

Referrer Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signed \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Broker Name \_\_\_James Szczepanski\_\_\_\_\_\_\_\_

Signed \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_