Avant Money Broker Commission and Commission Clawbacks – effective 14 September 2020

Segment	Avant Money Commission	Avant Money Commission Clawback
First Time Buyer	1%	Clawback is monthly pro-rata over 36 months*
Second/ Subsequent Buyer	1%	Clawback is monthly pro-rata over 36 months*
Switcher	1%	Clawback is monthly pro-rata over 36 months*
Equity Release	1%	Clawback is monthly pro-rata over 36 months*
* Avant Money clawback commission over 36 months on a pro-rata, month by month basis (36/36ths) i.e. if the loan redeems after 15 months, clawback will be 21/36 of commission.		