

## WHO SHOULD BECOME AN ACCREDITED BROKER?

We recommend that you become an Accredited Broker if you:

- Have the appropriate Australian Credit Licence and training;
- Wish to incorporate Reverse Mortgages into your product offering and business model;
- Would like to receive a commission for the business written;
- Require tailored customer service and loan administration support; and
- Prefer to deal with your customers directly throughout the application process.

## WHO SHOULD BECOME A REFERRAL BROKER?

We recommend that you become a Referral Broker if you are:

- A mortgage broker who is not writing regular Reverse Mortgage business, or whose Credit Licence/training does not extend to this product, but still wish to be paid for leads provided to Heartland Seniors Finance (as long as settlement occurs).
- A mortgage broker who wishes to provide Reverse Mortgages to your clients, but do not have the time (or the loan is not fiscally viable) to provide the clients with the customer service required to fulfil all NCCP and Responsible Lending requirements.
- A professional adviser (accountant, solicitor, real estate agent or financial planner), without the appropriate Australian Credit Licence, who wishes maintain a relationship with your clients and/or be remunerated for providing leads to Heartland Seniors Finance (as long as settlement occurs).