



## You asked for a fairer clawback structure, so we are delivering! 🎼

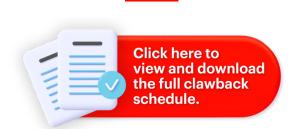
RedZed's new Diminishing Commission Clawback structure will apply to new Residential loan applications received from 8 August 2023.



## What is Diminishing Commission Clawback?

RedZed will now recognise the number of months a loan has been active and apply a diminishing clawback scale to determine the clawback payable. As each month concludes (up to 24 months), the clawback percentage reduces, for example:

Loan Discharged	Clawback months remaining	Clawback percentage
< 7 months (since settlement)	18 of 24	75% (18/24ths)
< 12 months	13 of 24	54.16% (13/24ths)
< 22 months	3 of 24	12.5% (3/24ths)



Two of our core values at RedZed are **integrity** and **respect relationships**. These have informed our decision to deliver a fair clawback solution to our broker partners.



If you would like to discuss our new Diminishing Commission Clawback structure further, please contact your dedicated <u>Business Development Manager.</u>

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