







# The NLG value proposition

*Our value proposition is a very simple one...* If you are looking for an asset finance solution for your business or for your clients – but can't justify the high costs associated with licensing, compliance, multiple accreditations, specialist systems or having full time experienced industry specialists on the payroll – then NLG Leasing is the right business partner for you.

- We work closely with our business partners to provide their clients with the widest possible range of asset finance expertise and solutions.
- Our asset finance solutions cater for all asset classes across all levels of credit acceptance.
- We work hard to protect and nurture the relationship our business partners have with their clients.
- We do not cross-market to clients referred to us from our business partners.
- We have a very extensive panel of lenders covering all asset classes from small ticket items up to multimillion \$ plant and equipment.
- We pay industry leading referral fees.

# *Key consideration points for our business partners*

- We believe the key ingredient to building a successful partner referral model is having complete trust between the business partners.
- Non asset-finance professionals (mortgage brokers/ planners/accountants) historically have not made the transition to also being competent asset finance writers simply because asset finance is not seen as their core business.
- Good asset finance writers are true specialists.
- Asset finance lenders have become wary of allowing non-specialists to submit asset finance deals.
- Asset finance is a logical adjunct to a core property finance business.
- 28% of all people who move house purchase a new car within 3 months of settlement (Source RP Data in conjunction with REA Group survey 2010)
- A property settlement takes 30-90 days whereas an asset finance settlement takes 30-90 hours.
- Car buyers start when they are 18 years old and typically have purchased 3+ motor vehicles before they consider purchasing a house.
- Property renters purchase motor vehicles and other assets.



"NLG Leasing is for businesses who wish to develop an asset finance business stream without needing to hire dedicated asset finance specialists or incur the expense of licensing and compliance."

## NLG Referral Partner Proposal

- Our business has been established as a specialist B2B offering to provide asset finance services for non-asset finance business people.
- We do not have any direct customer facing retail branding.
- We recruit only very experienced asset finance professionals who we have worked with previously and who we know are capable of supporting our partners and our unique business model.
- Our business positioning is akin to e.g. a legal firm that specializes in mortgage settlements as a business partner/service provider.
- We maintain our own panel of lender accreditations, risk and compliance under our own credit license structure.
- We do not market directly to any end client that we have serviced by a referral from a business partner.

- We work to actively protect the business relationship that the client has with the referral partner.
- Your clients always remain yours and your database always remains yours.
- Client data is stored in a separate stand-alone system.
- Full transparency of reporting and status updates.
- No complicated forms to fill in or masses of supporting documentation to collect. We do it all for you.
- We maintain full PI cover and all necessary industry accreditations as required by ASIC.
- Free business profiling of our business partners on our social media pages.

# "We make it easy for our business partners and their clients."





"Our clients are our business partners. We help them grow their client bases and their business opportunity streams."

### Indicative Referral Commercial Terms

- Our standard revenue split for our referral partners is an agreed percentage of the brokerage/commission.
- We don't receive trailing commissions for asset finance deals.
- Referral fees paid within 14 days of end of month.

#### *Referral process and Service Level Guarantee*

- Our preferred method of receiving a referral is via email to our dedicated partners group email address.
- Emails from this group are distributed to our loan writers via our National Operations manager.
- We will allocate a dedicated loan writer to service a specific referral partner.
- Our loan writers are expected to develop the role of asset finance BDM with their referral partners.
- The referral partner is able to request a specific loan writer if desired.
- The referral partner can elect to receive a phone call from our loan writer by way of acknowledgment prior to the client being contacted.
- We regard this is a vital initial trust building step for both the referral partner and the loan writer to understand more fully important aspects of the relationship between the potential borrower and the referral partner.
- The referral partner is kept informed throughout the application process as to progress of the file.
- Commissions paid within 14 days of the end of month subject to NLG having received funds from our lenders.

NLG Leasing Pty. Ltd. is a member of the NewCo Financial Services ("NewCo") group of companies, and a Corporate Credit Representative of National Lending Group Pty. Ltd. (Australian Credit Licence 412778)

Both companies are part of the NewCo Financial Services group ("NewCo") which was established in 2001 as a specialist mortgage aggregator servicing financial planners and accountants.

Today NewCo supports via state based Business Development Managers an extensive national network of mortgage brokers, who in turn service an extensive referral network.

NewCo today has a loan book under management of over \$1.5 billion, and is very proud to have achieved the status of a "BRW Fast 100 Growth Company".

The management team of NLG are all long standing and experienced finance industry professionals who strongly believes there is an emerging opportunity to build an asset finance and equipment leasing business as a specialist division to support finance professionals generally, and more broadly to target both new, and established leasing brokers seeking the support of a purpose built leasing aggregator.

Our management team has over 50 years combined experience in all aspects of asset finance, legal risk and compliance, sales training and management and financial services workflow, settlements and technology.

Core to our values is protecting the relationship that our business partners have with their clients.

Our business partners include automotive industry professionals, mortgage brokers, financial planners, accounting firms as well as private enterprises who can see the benefit in the type of B2B outsourced asset finance solution that we provide.



"Benefit from our deep experience in growing referral based business streams"



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