

February 2020

Please note: This policy works in conjunction with the terms and conditions set out within Prospa's Partner Agreement.

Customer Deal Allocation

1. Leads

- (a) Leads are treated on a first-in first-allocated basis. They are allocated against the first source or as otherwise provided in accordance with this Lead Management Policy.
- (b) Partner Preference rules:
 - (i) Partner then Partner: Leads are owned by the first Partner delivering the lead for the first seven (7) calendar days (regardless of product);
 - (ii) Partner then Direct: Leads are owned by the last referring (non-duplicate) Partner delivering the lead for the first 90 (ninety) calendar days from the relevant referral (regardless of product);
 - (iii) Direct then Partner: Leads that are referred by a Partner (regardless of product) that have previously come through Direct, will be allocated to that referring Partner (in accordance with the above rules).
- (c) After the relevant period, the leads are back "on the market", however the first source can continue to conduct their own lead nurturing activities.

2. Applications

- (a) An "in progress (not yet submitted)" application is treated the same as a Lead in accordance with the 'Lead' rules set out in section 1 above (with no change in the trigger date);
- (b) A "submitted" is owned by the recognised source for twenty-eight (28) calendar days post approval;
- (c) After this period the client is back "on the market", however the first source can continue to conduct their own client nurturing activities;
- (d) Prospa will continue to nurture withdrawn applications and leads, and allocate all deals against the most recent source in accordance with the 'Lead' rules set out in section 1 above.

3. Settled Loans

- (a) A customer can have multiple Partners across products but cannot have multiple Partners on same product.
- (b) Settled customers are allocated to the source determined in accordance with this policy for the relevant deal and will continue to be allocated to that source for that product for further transactions unless the customer signals a change in their preference.
- (c) If a change in preference is indicated through applying through a different Partner (without any other indication) it will only result in a change in Partner for that customer if that lead settles.
- (d) A customer may request (in writing, verbally or otherwise) that their account be associated with a different Partner and/or disassociated from an existing Partner which will result in an ongoing change. It is ultimately the customer's discretion and Prospa will act in accordance with customer choice. Prospa is under no obligation to notify any Partner if an existing customer has changed their preference.

4. Customer Choice

- (a) Notwithstanding any other rule in this Lead Management Policy, an existing customer (including a lead) can move from one Partner to another if and when they chose to do so.
- (b) In the case of a change to a new Partner as a result of customer choice, "new business" commission is paid to the new Partner only on fresh capital.
- (c) Existing Partner receives no further information or commission and loses future revenue to the new Partner for that product only.