



PARTIES

MyFi
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Australia Fair QLD 4215

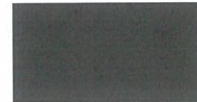
CUSTOMER ('YOU', 'YOUR') Your Details

Client Number:
Full Name:
Date of Birth:
Address:



Your Bank Details

Acc Name:
BSB No:
Account No:



RECITALS

1. You are in the market for a loan or financial product and have decided to utilise MyFi's services instead of applying and dealing directly with any particular lender or provider.
2. Furthermore, you have decided to become a MyFi active member and utilise MyFi's account management service to act as an agent between yourself and the lender or product provider.
3. MyFi will provide a platform and mechanism for all enquiries, product management, payments and other related services relative to the loan or financial product.
4. MyFi has, on your behalf, been successful in obtaining a loan offer from an unrelated third-party lender called BHF Solutions Pty Ltd (BHFS).
5. MyFi agrees to provide the services to the Customer on the following terms.

SERVICES & FEES

By choosing to use MyFi you will be charged as below for the relevant services:

FINANCIAL INITIATION FEE - \$150.00

Description: KYC (know your customer) Verification, Bank Statement analysis, Express Affordability Assessment, Communications, MyWay access, upgrade and activation.

ACTIVE MEMBERSHIP FEE (charged weekly) - \$5.95/WEEK

Description: For the life of your active membership and loan the fee includes all active membership benefits, communications, portal access, loan account administration and payment management as listed below.

ADDITIONAL COSTS

FSR FEE - \$22.00

Description: Should you request a change of payment the fee includes the schedule amendment, communication and administration.

NOTE: Change of payment will incur additional active membership fees should the amendment result in an extension of your active membership.

By requesting changes to this agreement, you understand and agree that additional fees and charges as described above may be payable.

PAYMENT MANAGEMENT

To make things easier for you MyFi will collect all payments due to BHFS and itself simultaneously from your bank account in accordance with the respective agreements.

The payments will be collected at intervals and amounts as requested and agreed to by you - see Payment Schedule below.

PAYMENT SCHEDULE

PAYMENT DATE	AMOUNT TO BE DEBITED
2019	\$52.00
2019	\$52.00
2019	\$52.00
2019	\$52.00
2019	\$52.00
2019	\$52.00
2019	\$52.00
2019	\$52.00
2019	\$49.55

MyFi will, on your behalf, account to and disburse payments directly to BHFS in accordance with your agreement with the lender.

In circumstances where the MyFi disburses payments to BHFS prior to receiving the payment from you thereby creating a deficit, you agree to make payments to MyFi until the deficit and your obligations under this agreement are discharged.

DEFAULT EVENT

A Default Event occurs when you are unable to meet your obligations under this agreement.

In the event of a Default, MyFi will make all reasonable attempts to contact you and inform you of the Default Event. In addition, the MyFi will also put in place a new payment arrangement to assist you in discharging your obligations.

After two consecutive default events, in order to account to BHFS, MyFi will attempt to retrieve the principal amount of your loan with BHFS one business day before your usual repayment cycle.

If a Default Event occurs, you understand and agree that you will incur the following charges:

FSR FEE - \$22.00

Description: The fee includes the schedule amendment, communication and administration.

DCR FEE - \$79.00

Description: The fee is as a result of a default event, disbursement, administration, communication and reconciliation.

You acknowledge that it is your responsibility to get in contact with the Fintech Provider to implement a suitable alternative payment arrangement.

DIRECT DEBIT

MyFi uses third party Direct Debit Providers to facilitate payments under this agreement.

By entering into this agreement, you acknowledge that you authorise and request the Direct Debit Providers in the Direct Debit Providers schedule as well as any other Direct Debit Provider that MyFi may use in the future of which you will receive notice to debit payments from your bank account in accordance with this agreement and the Direct Debit Providers Terms and conditions that can be found at <https://myfiservices.com.au/third-party-direct-debit-agreement/>

DIRECT DEBIT PROVIDERS SCHEDULE

DIRECT DEBIT PROVIDER	USER ID
SplitPayments	
Ezidebit Pty Ltd	

GENERAL

You confirm and agree that:

1. You are at least 18 years old, of sound mind and judgement and able to make decisions regarding your finances;
2. You understand that you have the right to get independent legal and financial advice before entering into the Services Agreement. If you wish to obtain independent legal or financial advice in relation to it, you will indicate to the Fintech Provider that you wish to put the agreement on hold in order to seek that advice.
3. If you have any questions about the terms of the Services Agreement you will not enter into a Services Agreement unless those questions are answered to your satisfaction.

ELECTRONIC TRANSACTIONS ACT 1999

That you give consent in accordance with the Electronic Transactions (Queensland) Act 1999 for the purposes of entering into this document and all documents related to it.

That you agree that your electronic acceptance of this document shall be as valid as an original signature of such party and shall be binding.

SEVERABILITY

If any part of this agreement is held to be void or unenforceable the part shall only be ineffective to the extent of such unenforceability without invalidating the remaining parts.

ENTIRE AGREEMENT

This Agreement is entered into on [REDACTED] 2019 and is the entire agreement.

EXECUTION

The parties agree to the terms of this agreement.



ABN:
Phone:
Email:
Address:

15 631 775 123
(07) 5676 1313
info@bhfsolutions.com.au
9/204 Alice Street
Brisbane QLD 4000

LOAN AGREEMENT

THIS LOAN AGREEMENT (this "Agreement") dated this [REDACTED] 2019 BETWEEN:

BHF Solutions Pty Ltd of 9/204 Alice Street, Brisbane QLD 4000
(the "Lender")

AND

[REDACTED]
(the "Borrower")

IN CONSIDERATION OF the Lender loaning certain monies (the "Loan") to the Borrower, and the Borrower repaying the Loan to the Lender, both parties agree to keep, perform and fulfil the promises and conditions set out in this Agreement:

Loan Amount & Interest

1. The Lender promises to loan \$200.00AUD to the Borrower and the Borrower promises to repay this principal amount plus 5% interest \$10.00AUD to the Lender, with total payable costs being \$210.00AUD.

Payment

Date	Amount
[REDACTED] 2019	\$27.00
[REDACTED] 2019	\$27.00
[REDACTED] 2019	\$27.00
[REDACTED] 2019	\$27.00
[REDACTED] 2019	\$27.00
[REDACTED] 2019	\$27.00
[REDACTED] 2019	\$27.00
[REDACTED] 2019	\$21.00

Default

3. Notwithstanding anything to the contrary in this Agreement, if the Borrower defaults in the performance of any obligation under this Agreement, then the Lender may declare the principal amount owing and interest due under this Agreement at that time to be immediately due and payable.

Governing Law

4. This Agreement will be construed in accordance with and governed by the laws of the State of Queensland.

General Provisions

5. Headings are inserted for the convenience of the parties only and are not to be considered when interpreting this Agreement. Words in the singular mean and include the plural and vice versa. Words in the masculine mean and include the feminine and vice versa.

Entire Agreement

6. This Agreement constitutes the entire agreement between the parties and there are no further items or provisions, either oral or otherwise.

IN WITNESS WHEREOF, the parties have duly affixed their signatures on this [REDACTED] 2019

SIGNED, SEALED, AND DELIVERED
this [REDACTED] 2019

BHF Solutions Pty Ltd

SIGNED, SEALED, AND DELIVERED
this [REDACTED] 2019

[REDACTED]

