

**Broker Commission and Clawbacks**

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| **Segment type** | **Commission** | **Clawbacks** | | |
|  |  | 0-12mths | 13-24mths | 25-36mths |
| First-Time Buyer | 1% | 100% | 50% | 25% |
| Second/subsequent Buyer | 1% | 100% | 50% | 25% |
| Switcher | 1% | 100% | 50% | 25% |
| Equity Release | 1% | 100% | 50% | 25% |
| Residential Investment Property | 1% | 100% | 50% | 25% |