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Referral Disclosure Letter

TO: _____

THOMAS KWOK (C & K ACCOUNTANTS)

**is not authorised to deal or provide advice loan services and products
on behalf of:**

Commonwealth Bank / St George Bank / National Australia Bank

As I am not authorised by Commonwealth Bank / St George / National Australia Bank to deal or provide advice on financial services and products, it is my duty to ensure that all financial product advice is provided by an Authorised Representative who is authorised to provide this advice.

By referring you to an Authorised Representative of Commonwealth Bank / St George / National Australia Bank, I am in no way recommending the services or products that you purchase as I am not authorised by them to do so. The Authorised Representative can deal in or advise on any Loan products included in their Products List.

It is important that you understand that I will be remunerated by those bank from the revenue generated from any recommendations you decide to proceed with. The Authorised Representative will disclose to you the amount that I will receive.

*Chi Kwok
C&K Accountants
Telephone: (02) 9858 1988*

If you elect to proceed with the referral your relevant personal information will be transferred to the authorised representative who will assume immediate responsibility for its maintenance and security. You are entitled to request reasonable access to the information the authorised representative holds about you. In addition, you may wish to consider requesting a copy of the authorised representatives Privacy policy to understand how your personal information will be managed.