



1 July 2017

Affiliate and Lead Provider Loan Program

We thank you for taking an interest in our Affiliate/ Lead Provider Loan Program, wherein you are able to earn fees, on approved loans.

What you need to provide us are '**qualified leads**'. NO NEED FOR ANY DOCUMENTS TO BE PROVIDED. We will collect these from the clients.

Some frequently asked questions :

How do I know what type of leads

All you need do is go to our website www.nhfinance.co.za, select the solution and the information is provided. All you need do is submit your clients details on the enquiry form and add your unique Lead Provider number (so we can track that the leads comes from you)

Do you pay for leads ?

We only pay on **approved deals**. We do not pay for leads. Reason : We have no control over the quality of the leads.

What do you provide ?

- **Dedicated Webform** : We can provide you with a dedicated Affiliate webform (website enquiry form) which you embed in your website/s and this is linked to our automated CRM (Customer Relationship Management) system. (This captures leads directly into our CRM system, as soon as they are submitted by your clients.. NO manual intervention.)
- **Lead Provider Logging Webform** : If you will only be doing a few leads, then a dedicated Affiliate Webform is not needed. All you need do is log your enquiry on our website www.nhfinance.co.za and add your unique Lead Provider number we will provide you.
- **Follow up** : Personal telephone calls with your clients to try and secure a deal (approved loan).
- **Administration** : Document collection and assessment.
- **Reminders** : Personal calls to remind client to submit documents plus automatic email reminders, 2 weeks, 3 months, 6 months and 12 months, 24 months from the submission date.
- **Commission** : We pay commission for approved deals (see below)

Why use our website CRM program ?

The reasons why we do this are simple :

1. The lead is dated and time stamped so we know who has submitted the lead first. We have other lead providers also submitting. The " first come first served" principle applies
2. We can track your lead if it is in our CRM system...no errors and lost leads
3. Follow up with client for at least 2 months to try and close the deal

New Heights 510 cc t/a New Heights Finance
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What is the commission structure (Including VAT) on our most popular products :

Your once-off fee / commission is :

- **Unsecured Business Loans** - 5 % of the profit of the loan granted. Loans range from R 50 000 to R 1,5 mill. Comm. R 625 to R 18 750 Paid, once-off, within 48 working hours of the loan disbursement
- **Pension / Provident Fund loans** : R 250 per approved deal. Loan amounts 10 % of the fund to a maximum of R 32 000. Unsecured loan. Payment monthly in arrears
- **Property Seller Proceeds loan** : .33 % of the loan amount R 330 per R 100 000. Payment monthly in arrears
- **Property Equity Release** : .33 % of the loan - Loans from R 1 mill to R 20 million. Comm . R 3 333 to R 66 666 per deal. Payment monthly in arrears
- **Road Accident Fund Bridging** : First R 50 000 loan, you get R 500 then R 50 per R10 000 advance, thereafter

The best product (most commission income for you) is the **Unsecured Business Loan** program.

To protect your interests and ours, we will need to sign an Lead Provider agreement.

TOP 6 COMMISSION EARNING - FINANCING SOLUTIONS

BUSINESS LOANS (UNSECURED)

Quick easy business loans for EXISTING business that are older than 1 year.

Minimum Loan Conditions :

Loan Term	6 months (26 weeks)
Minimum Loan	R 50 000
Maximum Loan	R 2 500 000
Interest	25 % (for 6 months) (early settlement loans can be arranged)
Repayment	Weekly by Debit Order
Business Age	Minimum 1 year old
Business Turnover	R 1 million per annum or more
Premises	If leased, then leased for minimum of 1 year If owned, then at least one year old
Management Accounts	Monthly management accounts required
Credit Profile	Owners / Shareholders / Members, Trustees and business, to have a 100 % clean credit profile

Ideal payment profile : Credit Card sales or EFTPOS

NOTE : NO START UP BUSINESSES WILL BE CONSIDERED

See more at : <http://nhfinance.co.za/business-loans-unsecured/>

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PENSION / PROVIDENT FUND

For clients that have been retrenched, resigned, dismissed or deceased there are bridging loans of up to 10 % of the fund value to a maximum of R 32 000.

What is needed is :

Completed application forms (the documents will be sent on receipt of enquiry)

Client ID

2 month current bank statement

Last pay-slip

Pension / Provident Fund benefit statement

Letter from employer confirming and accepting severance package / medical disability (where applicable)

Letter of appointment with new company (where applicable)

Divorce settlement (where applicable – i.e. if you are wanting to bridge a pension payout which is part of a divorce settlement)

See more at : <http://nhfinance.co.za/pension-bridging/>

PROPERTY SELLERS LOANS

For clients that have sold their properties (any type of property), there are loans against the profits, before the transfer of the property takes place.

Up to 80 % of the profit can be advanced to be used as the applicant requires.
Also outstanding rates accounts can be settled.

Some important conditions :

All suspensive conditions of the sale must be fulfilled

The transferring attorney should be an approved vendor

The client is to have a good credit profile

See more at : <http://nhfinance.co.za/property-sold-bridging/>

PROPERTY EQUITY RELEASE

Property to be un-bonded and worth more than R 2 million

Loan to be for R 1 million or more.

Loans can take up to 4 weeks to approve.

See more at : <http://nhfinance.co.za/property-sold-bridging/>

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PROPERTY SELLERS BRIDGING

If clients :

- have sold their properties, or
- need funds to pay outstanding rates or transfer duties or
- have approved further bond or switched bond or
- an estate agent needs to secure a commission advance

then we cash advances are possible

The key elements are that all conditions of the sale or bond advance have been met and that the attorney handling the transaction is prepared to give and undertaking to pay the loan back when the property transfers or the bond is registered.

Fees payable to you : .50 % of the loan amount

Go To : <http://nhfinance.co.za/property-sold-bridging/>

ROAD ACCIDENT FUND BRIDGING

The client needs to have applied through an attorney

The loan needs to have been settled (in other words the court or RAF have approved the clients claim)

Commission to you : First R 50 000 advance, you get R 500 then R 50 per R10 000 advance, thereafter

Go To : <http://nhfinance.co.za/raf-finance/>

Yours faithfully

Rocky Pretorius

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