

# The flexible way to pay family law fees

We're Australia's only dedicated family law finance provider. We provide a flexible line of credit to individuals going through a separation to pay legal bills and disbursements.

We're a passionate team of lawyers, technologists and finance specialists on a mission to ease the financial burden of separation and empower you to achieve a better outcome.



Get the advice you need



Pay only when it's all over





Pay only for what you use No impact on credit score

### How it works

If approved, you can draw down on your line of credit as needed to pay legal bills and disbursements until you finalise your property matter.

Unlike a traditional loan, you only repay when you finalise your matter and you only repay from the settlement proceeds you receive.

We understand the unique challenges and needs of someone experiencing a separation. That's why we look beyond what a traditional lender or bank sees and are not fixated on things like credit score, employment history or income when considering eligibility. Instead, we assess the individual behind each application and their legal entitlement holistically, on a case-by-case basis.

"You have been an amazingly supportive and understanding lender. Your helpful, friendly service was so appreciated."

- Leah, 12 May 2022

"They have a very personal approach, during the term of my loan I received several phone calls to check on my wellbeing."

- Tyna, 15 August 2022





### **Application process**



### **FAQs**

#### Fees & interest

At settlement, you repay the funds you've actually used plus:

- Assessment & Administration Fee 3.8% of the approved line of credit. You do <u>not</u> pay this fee upfront. It is repaid at settlement.
- Monthly Fee \$49 per month. You do <u>not</u> pay this fee each month. It is repaid in lump sum at settlement.
- Interest variable rate, currently 9.85% (as of March 2023), compounded monthly on the total drawn balance and repaid at settlement.

## Applicable family law matters

Property matters and parenting matters that are connected to a property matter. Unfortunately, we cannot fund exclusively parenting matters.

#### Loan amount

\$5,000 minimum. No maximum.

#### Security

Taken where possible but not required. Funding can still be provided if you're not on property title.

Call us to learn more or get started with your application at justfund.com.au. There's never any obligation to proceed.





E: enquiries@justfund.com.au P: 1300 644 980 W: www.justfund.com.au