

expenses. We pass on the full discount received for client services to our clients.

**15.2** From time to time, our clients are referred to a mortgage originator for competitive loans. Referrals to mortgage originators can result in a commission being paid to us for such referrals. The commission is by way of an upfront fee, ranging between 0% - 0.4% of the loan amount and/or a trailer fee ranging between 0%pa and 0.2%pa. Where possible, we utilise some or all of the commission to reduce client's legal fees.

**16. Apportionment of damages if you make a claim against us**

All legal work performed under this Agreement is subject to the condition that:

**16.1** if you or any of you make any claim against us for loss or damage said to have occurred in consequence of breach by us of this Agreement; and

**16.2** You or any of you have contributed in any way to the loss or damage; then

**16.3** The liability for such loss or damage shall be apportioned as between you or any of you and us proportionally, to the extent of the contribution by you and us to the loss or damage.