

Need help covering  
your disbursements?

*Ask your  
solicitor  
about us.*

**Ask**

money when it matters™

*With a Disbursement Funding Loan,  
you can keep fighting. Just Ask.*

**Call 1800 JUST ASK**  
(1800 587 827)



## Put your best case forward

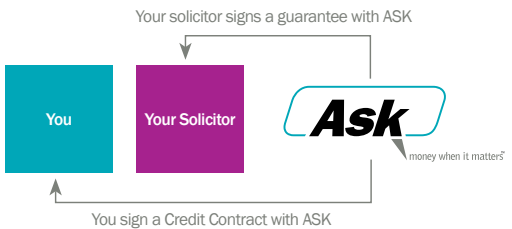
If you are currently going through a personal injury claim and finding it difficult to cover your on-going legal costs, ASK can help you finance your case with a Disbursement Funding Loan.

A Disbursement Funding Loan allows you to access funds through your solicitor, who can drawdown amounts on your behalf, to pay for vital medical reports, valuations, expert reports, barrister fees, court filing fees and other legal expenses.

# ***We're not like a bank***

A Disbursement Funding Loan is not like a bank loan. There are no monthly repayments and if you don't win your case, you are not required to pay back the loan (except in cases of fraud).

A Disbursement Funding Loan is only available through pre-approved law firms whereby ASK and the law firm have an established Guarantee Agreement. This Guarantee Agreement makes your law firm a guarantor of your Disbursement Funding Loan.



# ***Some quick answers...***

## ***How much can I apply for?***

You can apply for a loan from \$1,000 up to a maximum amount of \$100,000.

## ***What fees will be charged?***

As funds are drawn down on an as needs basis, you will only incur interest from the date that actual funds are drawn. The interest rate will be detailed in your Credit Contract.

You may be charged a transaction fee and annual fee for each amount drawn down. Full details of fees will be outlined in your Credit Contract.

## ***What type of disbursements do you fund?***

All 'hard' disbursements associated with your personal injury case, including medico-legal reports, independent witness costs, valuations, expert consultation expenses, etc.

## ***When do I have to make repayments?***

No repayments are required until your case is settled. At which time, your solicitor will repay ASK from your settlement proceeds.

## ***What happens if my case fails?***

If your case fails you are not required to pay back the loan (except in cases of fraud) as your law firm has agreed to guarantee your Credit Contract.



## ***How it works:***

### **1** ***Complete and sign the ASK application form***

This authorises your solicitor to supply ASK with information relating to your case. You will then be issued with your loan documentation.

### **2** ***Review and sign documents***

- Loan Deed (Credit Contract) which will detail the applicable interest rate and fees.
- Terms & Conditions and Terms & Conditions confirmation.
- Solicitor's Irrevocable Instruction – this authorises your solicitor to repay funds to ASK at settlement.

### **3** ***Loan assessment and loan approval***

Once all documents have been received and approved by ASK, we will transfer the funds to their Solicitor's Trust Fund in accordance with your draw down instructions.

### **4** ***Accessing Funds***

Funds can be drawn down by your solicitor on an as needs basis in set amounts (for example in \$1,000 multiples).

### **5** ***Case Settlement***

Once settlement has been achieved, your solicitor will contact ASK for a payout figure which will be provided within 24 hours.

### **6** ***Loan Repayment***

Your solicitor will then repay the amount due under the Credit Contract.

# About ASK

ASK is Australia's largest and most experienced legal lender, providing pre-settlement finance to thousands of clients.

ASK has been working with leading law firms throughout Australia, setting the benchmark for lending solutions since 2004.

If you need help covering your personal living expenses like paying your rent or bills, ASK can help you take care of your financial situation. With an Injury Loan you will be able to get back on your feet fast.

***For more information visit our website at [www.1800justask.com.au](http://www.1800justask.com.au) and download an application form.***

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**(1800 587 827)**

**[1800justask.com.au](http://1800justask.com.au)**

ASK – PO Box 7111, Riverside Centre, Brisbane, Qld 4001.  
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