



Helping you pay your legal bills

A guide to how you can pay at the end of your separation journey.



Australia's only dedicated family law finance provider.

Advocating for Equality and Dignity

We believe that being a lender is about so much more than just providing money - it's about enabling our clients to embrace a better tomorrow by providing the dignity and funds they deserve today, and at a time when many are at their most vulnerable.

"JustFund was the only reason I was able to get to the end of my divorce settlement with the legal cover I needed. Their fees are more than acceptable. I highly recommend JustFund both for their financial assistance and customer relations."

Kathy, Victoria

"JustFund is very easy to deal with and has a quick application process. This type of funding in these situations is great, since it keeps your legal matter moving forward and takes the financial burden off day to day living."

Andy, NSW

"JustFund was understanding and helpful when I was at a very vulnerable time in my life. The application process was easy and with the funding I received I was able to participate in mediation and achieve a favourable outcome. I would highly recommend JustFund."

Anita, QLD





Our mission

Is to level the playing field and empower fairer financial outcomes for all Australians.

JustFund helps individuals who seek to engage an experienced family lawyer but are struggling to afford legal fees and disbursements.

We provide an **affordable** and **flexible** line of credit to help ease the stressful process of separation and ensure a fairer financial outcome of your matter.

JustFund is here to help

- ⌘ Join the thousands of Australians who have turned to JustFund for assistance and payment of their legal fees.
- ⌘ Supporting clients to access over \$1 billion in total property assets.
- ⌘ More than 2,000 leading family lawyers nationwide are accredited with JustFund.

Financial assistance with a difference

We offer a flexible line of credit to cover legal expenses and disbursements during your separation. You can apply at any stage of the settlement process.

Unlike traditional lenders, we focus on your unique circumstances and legal entitlement. Not just metrics like income, employment history and credit score.

- ⌘ **Easy application:** It typically takes 10-15 mins to apply, is free to do so and there's never any obligation to proceed.
- ⌘ **Repay when it's all over:** No fees are repayable until you finalise your property settlement as part of your separation.
- ⌘ **Pay only for what you use:** If your matter resolves quickly and costs less, you only pay interest on the total amount of funds used.
- ⌘ **No impact on your credit score:** Applying doesn't affect your credit score.
- ⌘ **You're in control:** We pay legal bills and associated expenses only with your express approval.
- ⌘ **Get the advice you need:** Engage quality family lawyers and advisors to achieve the best and fairest outcome possible.



Frequently Asked Questions

When do I apply?

You can **apply at any stage** in your separation process, including at the very outset. You can also apply if you have unpaid legal bills and would like to access funds to support their payment.

What family law matters are eligible?

JustFund will provide a line of credit to individuals negotiating a property split as part of their separation. This can include parenting matters if it is connected to, or being run alongside, a property split.

How is eligibility assessed?

To understand if you are eligible, we consider the amount of funding required relative to the amount you are likely to receive from your property split. What's most important to us is that you will retain your fair share of the family asset pool to ensure your future financial security.

Is my credit score affected?

No - we only perform a "soft" credit check, which does not impact your credit score. The soft check will be noted on your credit report but has no effect on your overall score.

Do you take security?

We're different from most lenders because taking security isn't always a requirement. Instead, we assess security requirements on a case-by-case basis. That means our funding can still be provided if clients are not on a property title. However, in many cases it may be necessary to take security over property where a client is registered on the title.

Do I need a solicitor?

You are welcome to apply to understand if you might be eligible for funding. However, we can only establish a line of credit once you have selected an accredited lawyer to act for you on your family law matter. If you don't have a lawyer, we can always help you find one from our large, national network of family law firms.



Frequently Asked Questions

What are the fees?

Helpfully, you will not pay any fees or interest out-of-pocket until you receive your settlement. Any applicable fees and charges are added to your account and repaid as a lump sum upon settlement of your separation. Once approved your line of credit is subject to the following:

-  **Assessment & Administration Fee** - this covers our costs to establish the line of credit and conduct a full legal merits assessment based on your unique circumstances.
-  **Monthly Fee** - this covers our costs of monitoring your case, liaising with your lawyer and processing invoice payments on your behalf.
-  **Interest** - variable rate based on the total funds drawn and calculated from the date of the first draw down.

Important: we may also pass on the cost of lodging security over your property such as taking a caveat or mortgage. This will not effect your settlement amount or the sales process.

Joint Funding

If both parties agree, you can apply together for a joint loan where both sides can access funds to pay for their own legal expenses which is usually more cost effective.

Alternatively you can apply separately for funding with JustFund.

For current fees and interest rates please check our website or contact us on 1300 644 980 for more information.



How it works

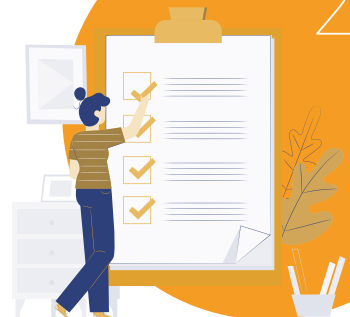
1



Application

Apply online at www.justfund.com.au, or call us on 1300 644 980 to see how we can help.

2



Assessment

After receiving all the information we need, eligibility is determined for a line of credit typically within 1-2 weeks.

3



Approval

We will send you your loan paperwork to sign electronically and a letter of instruction that you provide to your lawyer.

4



Invoices

We pay legal bills and disbursements on your behalf with your written approval. The line of credit is generally available until you receive your property split and you do not need to use it all if you don't need to.

5



Repayment

Repay at the conclusion of your property split and only from your settlement proceeds.



**We're a passionate team of
lawyers, technologists and finance
specialists who have come together
to create Australia's only dedicated
family law finance provider.**

Want to see if you qualify?

Visit www.justfund.com.au/eligibility

Have questions?

Contact us at enquiries@justfund.com.au or
call us on 1300 644 980.

Ready to apply?

Visit www.justfund.com.au/apply-now
or scan the QR code below.





**Let us help you secure
a better tomorrow**

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www.justfund.com.au

