

Notices of Eligibility and Estimated Distribution FAQ Guide

Esanda (ANZ & Macquarie Bank) Flex Commissions Class Action

Settlement Administration

This Guide is for recipients of the Eligibility & Estimated Distribution Notices in the **Esanda Flex Commissions Class Action**.

In the week commencing 19 October 2026, we are sending out Notices of Eligibility and Estimated Distribution to registered claimants. These notices will be sent in several tranches during that week.

Notices are sent from donotreply@mauriceblackburn.com.au or esandaflexCA@mauriceblackburn.com.au by email or 'MBLawyers' by SMS. Check the legitimacy of this notice and process below or on our website [here](#).

The deadline to provide your bank details through our secure portal is **6 November 2026 at 4pm AEDT**.

If you have emailed or called us, please do not wait for us to get back to you to submit your details.

We will never ask you for your internet banking login or password, PIN number, or bank card details including CVC.

Once we collect all bank details, we will need to conduct some important verification checks. We expect to commence **payments in late 2026 and continue into early 2027**. We will provide a further update on when payments can be expected. Check our [website](#) for regular updates.

This is a **different case** to the **Macquarie Leasing Flex Commissions Class Action** and the **Westpac & St George Finance Flex Commissions Class Action**. If you are registered in more than one of the proceedings, make sure you carefully check the case name in any notice you receive and follow all instructions to make sure you do not miss out.

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General & notice questions

1. What's happened so far?

The Esanda Car Loans (ANZ & Macquarie Bank) Flex Commissions Class Action has now completed several important stages. In August 2025, the Supreme Court of Victoria approved the settlement for \$85 million. Since the expiration of the appeals period in September 2025, Maurice Blackburn has been administering the settlement. This includes checking eligibility, matching and consolidating claim information, and calculating estimated compensation amounts for Eligible Group Members. We are now preparing and sending Estimated Distribution Notices and collecting bank details so that we can process payments in the coming months.

2. What is the Estimated Distribution Notice?

An Estimated Distribution Notice is a formal notice sent by Maurice Blackburn by email, SMS or post to group members whose claims have been assessed under the Court-approved Settlement Distribution Scheme (**Scheme**). It tells you whether you have been deemed eligible to receive compensation and, if so, the estimated amount of compensation you may receive (if any), based on your claim information and the calculation method that must be applied to all eligible claims.

If you received an Estimated Distribution Notice from Maurice Blackburn by email or SMS, your claim has been assessed, and you have been identified as an eligible group member under the settlement.

Notices will be sent during the week commencing 19 October 2026.

3. Is this a scam?

No, this is not a scam. Official communications about the Esanda Flex Commissions Class Action will only be sent by Maurice Blackburn via email or SMS from authorised addresses, including:

- esandaflexCA@mauriceblackburn.com.au
- donotreply@mauriceblackburn.com.au
- SMS messages from “MBLawyers”

Check that the date you receive your notice and the deadline align with the information on our [website](#). A small number of notices were sent by post to those for whom we hold neither a valid email address nor mobile number.

The link provided in your Estimated Distribution Notice is secure and is the only way to submit your bank details. We will never ask you to provide sensitive information such as your banking password, login details, or credit card information.

If you are unsure about any communication you receive, you should refer to our [website](#) for confirmation before taking any action.

4. I received an Estimated Distribution Notice. What do I need to do?

If you received an Estimated Distribution Notice and you are entitled to compensation, please provide your bank details using the secure link in the notice by the deadline. This secure link is part of Maurice Blackburn’s process for collecting payment information safely.

You must submit your bank account details through the secure portal. We cannot accept submission of bank details by any other means for security reasons, and due to the high volume of Eligible Group Members. Please note, we will never request your bank card or online banking login details. The form requests your account name, account number, BSB, date of birth, and nationality.

Please do not email bank details to us – any email containing bank details will be deleted and the information will not be retained.

Carefully follow all instructions provided in your notice.

5. I haven’t received an Estimated Distribution Notice. When will I get my notice?

Notices will be sent by **email or SMS** to your **registered contact details** in the week commencing 19 October 2026. Please check your junk or spam folders of the email address you registered with if you have not received your Notice.

If you received a nil compensation notice, this means you have not been matched to an eligible car loan from the defendant’s data or your loan was matched to a car loan from the defendant’s data, but your estimated distribution was below the minimum amount of \$20. There is nothing further that you are required to do.

6. If I have an eligible loan, wouldn’t I receive payment?

Most eligible group members are entitled to compensation. However, even if you have an eligible loan, there is a possibility that you will not receive compensation.

The class action claimed that the interest rate paid on consumer car loans was unlawfully increased because of the way “flex commissions” were calculated and paid to car dealers. Car dealers were paid a proportion of the difference between a rate set by the bank (the base rate) and the interest rate the car dealer charged you. The calculation of your compensation looks at how much this structure inflated your interest rate. Your share of the settlement sum is then worked out based on how much extra you paid compared to other eligible group members. If your share worked out at less than the minimum payment of \$20, you are not entitled to compensation under the Court-approved Settlement Distribution Scheme.

This is because cost of distributing the compensation would be higher than the compensation amount that those individuals would be receiving. Therefore, if an eligible group member’s Distribution Amount is less than the minimum payment, nothing will be distributed to the eligible group member, and the amount will be included in the Distribution Sum for distribution to eligible group members in accordance with the Scheme. **Maurice Blackburn does not retain these amounts.** This was approved by the Court as fair and reasonable in the interests of registered group members as a whole.

7. I received an Ineligibility Notice, what does this mean?

If you received an Ineligibility Notice, this means that you are not eligible to participate in the settlement, and you are not entitled to compensation.

We conducted extensive checks on all the information you provided in your original registration, and any eligibility forms you submitted, to try to match you to the List of Borrowers. The information you provided did not match sufficiently to the defendants’ List of Borrowers to prove your eligibility.

7.1 If you received an ineligibility notice but you did submit the Eligibility Assessment Form by the deadline

If you did submit the Eligibility Assessment form prior to the deadline and received an Ineligibility Notice, this is because the information you provided in the form did not match to an eligible Esanda car loan in the purchaser data provided by the defendant. You are therefore ineligible in accordance with Clause 5.7 of the Scheme. This determination is final and there is no right to review under the Scheme.

7.2 If you did not submit the Eligibility Assessment Form by the deadline

If you received a request and did not submit an Eligibility Assessment Form by the deadline, you have been deemed as a Non-Responsive Group Member and therefore are ineligible to receive compensation. This determination is made in accordance with clause 5.3 of the Court-approved Settlement Distribution Scheme (‘Scheme’) (available [here](#)). This means that your claim will be assessed as \$0 and you will not receive compensation.

Once we send a communication to your elected contact details, it is deemed given and received under Clause 18.1 of the Scheme, even if you did not see or open it.

Our team made extensive efforts to contact all group members who were required to fill out the form and provided details materials explaining how to do so.

8. You contacted me in the first place. How can I be ineligible?

If you received a Notice of Registration and Opt Out for this proceeding addressed to you in 2023, you were on the list of group members provided to us by the defendants. However, to identify you and prove your eligibility, the information you provided in your registration or eligibility forms needed to match the information on that distribution list. For example, this could be a matching claimant name and either class action ID, email address, postal address, or phone number. The information you provided did not match to the defendants' records. This means you are ineligible to participate.

We note this is a separate class action to the Macquarie Leasing Flex Commissions Class Action and the St George & Westpac Flex Commissions Class Action. You may have been contacted in relation to a different class action – this does not mean you are eligible for the Esanda Flex Commissions Class Action.

Payment & compensation questions

9. When will I get paid?

We expect payments to begin in late 2026 and continue into early 2027, although this timing may change. Payments will not all be made at the same time because there are over 100,000 Eligible Group Members involved.

Before payments can be made, the Settlement Administrator must complete important verification checks, including checks required by law. These include confirming that bank details are valid and checking whether an eligible group member is prevented from receiving payments of this kind under Australian or international sanctions laws. These checks mean payments cannot be made immediately, and we are not able to fast-track individual payments.

We will make payments as soon as we reasonably can and will provide a further update about expected payment timing.

10. How did you calculate my compensation?

Your compensation amount is specific to your individual claim and is calculated according to the mathematical formula required by the Court-approved Scheme. The calculation considers your loan details and other relevant claim information and applies the same approved method to all eligible claims. Estimated compensation amounts will vary depending on each person's circumstances. The formula is contained in the Scheme available [here](#)

Your Estimated Distribution Notice sets out your individual estimated compensation amount. Under the Scheme, this assessment is final and cannot be changed or reviewed.

11. Policies before 21 August 2014

Less compensation is available for loans entered into before 21 August 2014. **Your loan commencement date will affect how much you receive** and how your compensation is calculated. This is because the legal claims were different, and loans entered into before 21 August 2014 had significantly higher legal risks. This difference is about the **type of legal**

claim available for your loan, not the amount you may have paid. The Court approved this approach as fair and reasonable when approving the settlement.

12. Are interest payments part of the compensation?

Yes, the formula that will be used to calculate individual group members' compensation takes into account statutory interest (pre-judgment interest), being the interest that accrued over the course of the proceeding.

Any interest payment calculation is per car loan, as car loans may have commenced at different times.

The formula and method by which this is calculated are contained in the Court-approved Settlement Distribution Scheme (SDS), accessible [here](#).

13. How are payments for multiple car loans calculated?

Compensation is calculated per eligible car loan, then the amounts are combined to calculate your "total estimated distribution amount".

14. Will I get the full amount I lost or paid for?

No. The class action claimed that **the interest rate paid on consumer car loans was unlawfully increased** because of the way "flex commissions" were calculated and paid to car dealers.

The compensation is based on the **extra interest** that consumers may have paid because of that commission structure, in accordance with the claims made in the class action. The calculation then determines your pro rata share of the settlement sum based on the relative value of your claim. It will **not** equal your total interest payments or the total amount of your loan.

The settlement represents a compromise between the parties based on legal and factual risks of the proceeding, as well as the benefits to group members of certainty of compensation and being paid now rather than later.

15. Is this my final compensation amount?

Final compensation amounts may differ. The amount paid to you may be different from the Estimated Distribution Amount shown in your notice. This can happen for a number of reasons including if some Eligible Group Members do not claim their compensation by the deadline that applies to them. If that occurs, their unpaid compensation stays in the settlement pool and may be distributed to Eligible Group Members who submitted valid bank details on time. When payment is made, we will send you a remittance notice confirming your final amount.

16. How will my compensation be paid to me?

All payments will be made by direct bank transfer. To receive your payment, you must provide your bank account details through the secure link in your Estimated Distribution Notice by the deadline that applies to you. For privacy and security reasons, we will not accept bank details

submissions in any way other than the secure portal we send you. **Please do not send us your bank account information by email. We will securely delete any emails that contain banking information.**

If you are experiencing technical issues, please see the “technical issues” section below.

17. What happens if my payment cannot be processed?

If a payment to your nominated bank account is unsuccessful or cannot be processed by the Settlement Administrator, the payment will not be reprocessed or attempted again.

If this happens, we will let you know that the payment was unsuccessful and that your compensation has been forfeited. Forfeited funds do not go to Maurice Blackburn. They are returned to the Settlement Distribution Fund and dealt with in accordance with the Scheme.

18. I don't think my assessment is correct. Can I dispute my estimated amount?

Your assessment has been completed in accordance with the mathematical formula as required by the Court-approved Scheme, using the claim information available to the Settlement Administrator. The same method must be applied consistently to all group members.

The Scheme provides that the assessment and calculation of your estimated distribution amount are final and cannot be reviewed. We cannot review any further information now.

19. If your compensation is below \$20

If your assessed compensation amount is below the minimum payment threshold of \$20, no payment will be made. This minimum payment rule applies to all group members. In these circumstances, you are not entitled to compensation, and the decision cannot be reviewed.

If your estimated distribution is above \$0 but below \$20, it will remain in the settlement pool for distribution to Eligible Group Members or as otherwise set out in the Scheme. Maurice Blackburn does not retain these amounts or any amounts above the Court-approved costs.

We understand you may have questions about your assessment. However, because the Scheme does not allow a review of this decision, we are unable to respond to queries asking us to reassess or change your outcome.

20. If you believe your amount should be higher

All individual compensation amounts were calculated using a mathematical formula that was reviewed and approved by the Court and cannot be changed. We cannot review new information or documents. All registrants were given an opportunity to provide information supporting their claim, and the deadline to do so has now passed.

We need to continue administering the settlement for all registered group members. Because there is no right to review your assessment, we are unable to take further action on requests to reassess your claim.

21. If you believe there are loan contracts missing from the schedule in your notice

Only Esanda Consumer Car Loans arranged through a car dealer between 1 January 2011 and 31 March 2016 are covered by the class action. If you entered into a different type of car loan (such as a Novated Lease), or a car loan that was not initiated through Esanda, or outside this period, they are not covered.

Maurice Blackburn made extensive efforts to identify all car loans in the defendant's purchaser data that match with the information you provided, including information you provided in your registration and any eligibility forms. If you purchased further car loans that are not listed, the information you provided did not match to those car loans. The loans that were matched to your information are as set out in your Estimated Distribution Notice. This is not subject to review.

For more information on what policies are covered visit our [website](#).

22. If you have been determined ineligible

If you have been found ineligible, this means you do not meet the criteria under the Scheme and are not entitled to compensation. The Settlement Administrator's eligibility decision is final and there is no right to review it under clause 5.9 of the Scheme. You can read a copy of the Scheme [here](#).

23. How are legal costs and administration fees calculated from the settlement sum?

The Supreme Court of Victoria ordered that some of the \$85m settlement sum be used to pay:

1. legal costs (24.5% of the settlement sum),
2. reimbursement payments to the plaintiff representing the Group Members (\$30,000), and
3. the costs of administering payment of the settlement sum to Eligible Group Members (\$2.7m).

The remainder of the settlement sum, more than \$61 million, will be shared proportionally between Eligible Group Members, subject to any further orders of the Court.

The Court independently reviewed the settlement terms, including legal costs and the deductions set out above, and approved them as fair and reasonable for all group members.

The Administrator reports to the Court every 6 months on the performance of the Scheme including costs incurred and payments made to Eligible Group Members. Administration costs cannot be exceeded without Court approval. If the Administration Costs are less than this amount, the remaining amount will be distributed to group members or as otherwise provided for by the Scheme.

Maurice Blackburn does not retain any unclaimed funds from the distribution sum. These funds remain in the pool for distribution to other Eligible Group Members according to their proportional share.

Bank account collection questions

24. Can I submit my bank details another way?

No. You must submit your bank account details through the secure link provided in your Estimated Distribution Notice.

For security and privacy reasons, we cannot accept bank details via email, post, phone, or any other method. If you send your bank account details to us outside the secure portal, we will securely delete the information, and it will not be used.

25. Can I email or post you my bank details?

No. Your email or letter will be securely deleted or destroyed without further action if it contains bank details. This is not secure. If you do not submit your details through the secure portal, you will not receive your compensation.

Please submit your details via the portal by the deadline specified in your notice.

26. Can I submit bank details not in the name of the Claimant?

To ensure that the compensation is paid to the correct recipient, which is the borrower on the loan (Claimant) who suffered the losses, payments must be made into an account in the name of the Claimant. Payments can be made into joint accounts, provided the Claimant is listed.

If your name has changed, for example due to marriage or divorce, you can enter your bank account details in your current legal name. If we require verification, we will contact you in due course.

The payment must be made to the Claimant even if another person made payments under the car loan or is a guarantor.

We will conduct verification checks on the bank details provided to ensure this requirement is met.

27. Can I get the money paid into another account (e.g. spouse/child)?

To ensure that the compensation is paid to the correct recipient, which is the borrower on the loan (Claimant) who suffered the losses, payments must be made into an account in the name of the Claimant. Payments can be made into joint accounts, provided the Claimant is listed.

The payment must be made to the Claimant even if another person made payments under the borrower or was a guarantor.

We will conduct verification checks on the bank details provided to ensure this requirement is met.

If you hold power of attorney on behalf of the Claimant, you may submit the appropriate details. However, it is your responsibility to manage and distribute the funds lawfully and in accordance with your obligations. We will be in contact if further verification is required.

28. How are payments made to a deceased estate?

You can submit:

- (a) An estate account; or
- (b) A non-estate account in the name of the person authorised to act on behalf of the estate (such as the executor, administrator, next of kin or sole beneficiary).

You will be responsible for distributing the money in line with the will, or as otherwise required by law.

If you have a solicitor acting on behalf of the Estate, you can provide the solicitor's trust account details if authorised to do so. We will be in contact during the bank details verification process if any further documents are required before payment is made.

29. Can I still be paid if I live overseas? Can I submit an international bank account?

Yes, Eligible Group Members who live overseas can still receive their compensation payment. You will need to provide valid international bank account details using the secure form included in your Estimated Distribution Notice.

Please note that if you have an international bank account, you will be required to provide details such as Bank Country, bank address, SWIFT Code/Bank Identifier Code, International Bank Account Number and ABA Routing Number (for U.S. based banks only). Please have all this information ready before you commence filling out the form.

Please contact your bank if you are not sure what information to provide. The Administrator cannot assist you with this as it depends on your bank.

30. What is ABA Routing Number?

ABA Routing Numbers only apply to U.S. based banks. If your bank account is not based in the U.S., you are not required to provide an ABA Routing Number. Please leave that field blank.

Please note that if your bank account is with a U.S. bank based in Australia, ABA number likely does not apply to you. Please check with your bank before submitting your details if you are unsure.

31. What is a correspondent bank?

A correspondent bank acts as an intermediary to process international payments where the international bank does not have a branch in Australia.

You can ask your bank about the correspondent bank details they work with to provide the information in the bank details collection form through the secure portal. Otherwise, select "I don't know the Correspondent Bank's details. By doing so, you authorise Maurice Blackburn to source the information in your behalf".

32. Bank & processing fees

Fees for processing international transactions from our bank are deducted from your distribution amount, which will reduce the amount you receive. Your international bank may also deduct fees in relation to the transaction.

All standard verification requirements will still apply, and you must submit your details before the deadline specified in your notice to avoid forfeiting your entitlement to compensation.

33. I don't have a bank account — what should I do?

To receive your compensation, you will need to provide valid bank account details using the secure form provided by Maurice Blackburn. Payments can only be made via direct bank transfer for security and administrative reasons.

If you do not currently have a bank account, you will need to arrange one in order to receive your payment. It is important that your account details are submitted before the deadline specified in your notice, as failure to do so may result in you forfeiting your entitlement to compensation. Please contact us with specific questions.

34. Don't you already have my bank details?

No. We have purchaser data provided by Esanda (ANZ), such as details about your car loan(s), which was used to match and assess your claim.

To receive payment, you must provide your bank account details using the secure link included in your Estimated Distribution Notice. This ensures that your information is accurate, up to date, and can be verified before payment is made.

For security and privacy reasons, we cannot accept bank details via phone, email, or any other method. If you have previously emailed us your bank details, your email has been deleted.

35. Why do I have to provide my date of birth and nationality?

We need to do checks to make sure you are not a 'designated person' under the anti-money laundering and sanctions laws. This information helps us to do those checks and helps us to make sure you are not classified as a 'designated person', as we cannot pay compensation to 'designated persons'.

If you are a national of more than one country, please enter the nationality of your country of birth.

Your information will be held and managed lawfully and in accordance with our privacy policy [here](#).

36. Why do I need to provide my bank address?

Bank address is required in order for us to conduct verification checks before we disburse any compensation payments to you. Please enter the address of either the headquarters of your bank or your bank branch.

37. I made a mistake when submitting my bank details — what should I do?

Please make sure you check your details before you submit when using our portal. You will be able to view and edit the information you supplied before submitting your details. Check your details carefully before submitting.

If you have made an error when submitting your bank account information, you must email us before the deadline specified in your notice and we will reset your link to the secure portal. These will be managed in batches due to the volume, so please be patient. You must then re-submit your information by the deadline. Late submissions or amendment requests may not be accepted.

38. What happens if I miss the deadline?

Your bank account information must be submitted by the deadline. If you do not provide your payment information by the specified deadline, you may lose your right to receive your distribution payment.

39. General Technical Issues

There is a high volume of group members, so we ask that you **please try to resolve technical problems yourself** using the detailed instructions in your notice and in this Guide before contacting us.

Please do not wait for us to get back to you to submit the form.

For general technical problems, we recommend you **try a different device, browser, or internet connection** and ensure you have **a stable internet connection**.

40. Link has expired

You will get this error message once you click on the links and navigate away from the webpage or stay inactive for an extended period.

You can request a new link to be sent to your registered email address by clicking the link in the Notice (email/SMS) you received and following the instructions there. It will tell you to:

1. Click 'login' in the top-right hand corner of the screen
2. This will open a new window
3. Scroll down and select 'login using an email link'
4. Enter your email address (this should be the email address we are contacting you with)
5. Tick the 'I'm not a robot' checkbox
6. Click the 'send' button
7. You will receive an email from us with a new link that logs you in
8. Click on the link in that new email and fill out the activities assigned to you

Please note that you will only be able to receive the new link to your registered email address (the email address you received your Notice on).

If you have tried this and it is not working, email us for a new link at esandaflexca@mauriceblackburn.com.au

41. “Update your browser” error message

If you are experiencing a technical issue with your browser, please try:

1. Using a different device such as a laptop or desktop computer; or
2. Opening the link in a different browser, such as Google Chrome or Microsoft Edge. You may need to copy and paste the link into the browser manually, particularly if you are using the Samsung default browser.

42. The registration page is currently unavailable

If you see this error message, it means you are not logged in to the portal. Please click the link again in the email we sent to you. If you still cannot access the portal, please tell us by reply email and we will issue you a new link.

43. “The form is not accepting my BSB and/or Account Number”

Please ensure that both the BSB and Account Number contain numbers only. The BSB field is limited to a 6-digit number. Remove any hyphens or spaces.

44. “The account / BSB numbers you entered do not match”

The form asks you to enter your account number and BSB each twice. They must be identical both times you enter them. This ensures that you submit the correct details. Please check the details you are submitting and try again.

45. I filled out my details but cannot submit the form?

If you are unable to submit the form from the confirmation page, please make sure that you have read and ticked the box in the “Declaration” section.

Anything else?

46. What happens next?

Once your bank details have been submitted, the Settlement Administrator will carry out verification checks, including to meet legal and security requirements. After these checks are completed, payments will be processed.

We currently expect payments to commence in late 2026 and continue into early 2027. You do not need to take any further action after submitting your details unless we contact you.

47. Anything else I should know?

Due to the large number of group members, we may not be able to respond to individual enquiries where the information is already available on our website. We encourage you to check the website regularly for updates.

- You can update your contact details at any time [here](#).
- For general updates or to read a copy of the Scheme, please check our [website](#).
- Your information will be held and managed lawfully and in accordance with our privacy policy [here](#)

Please note this is a **different case** to the **Macquarie Leasing Flex Commissions Class Action and the Westpac & St George Finance Flex Commissions Class Action**. They involve different defendants and cover different periods, with their own separate timelines for notices and bank details collection. If you are registered in more than one settlement, please carefully check the case name on any notice or communication you receive before contacting us. You can see the progress of the settlement administrations for the other cases on their webpages [here](#).