



Borrower Guide









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, with no fees or interest payable until your property settlement is finalised.

We understand that separations are complex, stressful, and challenging financially. It's why we're on a mission is to help you focus on what's important - getting the advice you need today, easing the financial burden and empowering you to achieve a fair outcome.

-  Get the advice you need
-  Pay only when it's all over
-  Pay only for what you use
-  No impact on credit score



We're not your typical lender.

We're a passionate team of lawyers, technologists and finance specialists committed to improving the experience and outcomes for people going through the stressful process of separating.

We believe being a lender is about so much more than just providing money - it's about enabling the potential of our clients to live and embrace a better tomorrow.

We're here to help you understand your options. You can contact us at anytime and there's never any obligation to proceed with JustFund.



Erica Henson-Hatton
Family Lawyer and Client Success Manager



Jeremy Ball
Family Lawyer and Client Success Manager



Amanda Kerdel
Family Lawyer and Director of Partnership Development



Andy O'Connor
Co-Founder & Co-CEO



Elliott Wong
Finance Director



Jack O'Donnell
Co-Founder & Co-CEO



Kathleen Bufete
Partnerships Assistant



Craig Carroll
Co-Founder & Chairman



Don Singleton
Client Service & Operations



Our line of credit

A JustFund line of credit can be used to pay invoices submitted by your law firm, covering a solicitor's time as well as disbursements such as expert, mediator, counsel and court fees.

Funds are not paid to you but are typically paid directly to your law firm. We only pay invoices that are expressly approved by you.

What matters are eligible?

Property matters, and parenting matters that are connected to a property matter, are eligible for funding.

Unfortunately, we are unable to provide funding for exclusively parenting matters at this time.

We assess differently

We understand the unique challenges and needs of someone experiencing a separation. It's why we look beyond what a traditional lender or bank sees.

We are not fixated on things like your credit score, employment history or income when considering your eligibility. Instead, we assess the individual behind each application and their legal entitlement holistically and on a case-by-case basis.



How is eligibility assessed?

We independently assess your legal entitlement under the Family Law Act. Based on this assessment, we then consider whether the amount of funding required to resolve your matter is consistent with our eligibility criteria.

90% of applications are assessed within 48 hours of receiving all the information we need from you and your solicitor.

When can 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.

Is my credit score affected?

We perform a “soft” credit check, which does not impact your credit score.

The soft check will be noted on your credit report, recording that we have simply requested a soft credit check on you.

Do I need a solicitor?

We encourage you to apply to understand if you might be eligible for funding. However, we can only establish a line of credit once you have selected a lawyer to act for you on your family law matter.

How do I apply?

Via your dashboard on The Separation Guide or the Family Law Finance page [here](#).



How much does it cost?

It is free to apply and there is never any obligation to proceed if approved.

If you do proceed, we charge an assessment & administration fee based on the line of credit sought, a \$49 monthly fee, and interest (currently 9.85% as of May 2023) calculated on the total drawn funds from the date of the funding agreement.

These are added to your account and repaid in one lump sum payment when you settle your property matter.

Contact us for a detailed breakdown of fees and interest based on your specific needs.

When and how do I repay?

You repay the amount of funding used, plus fees and interest, at the time of settlement.

Your settlement proceeds are deposited to your law firm's trust account. JustFund is repaid before the firm transfers the remaining funds to you.

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 property title. In certain instances, it may be necessary to take security over property where a client is registered on the title and additional fees (payable at settlement) may apply.



What our borrowers say

"Connecting with you gave me the financial opportunity to continue down a path that I wasn't able to quit...your service was a lifeline."

Jodi, 25 August 2022

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

Leah, 12 May 2022

"Simply put, JustFund was invaluable and I couldn't have gotten there without your support. Thank you for everything!"

Scott, 26 October 2022

More than the urgently needed financial assistance...you and your team also provided genuine care, support and understanding of my personal situation without judgement."

Client, 15 August 2022



Thanks for your interest in JustFund.

To understand if you might be eligible, take our anonymous eligibility test [here](#).

Find out more information via your dashboard on The Separation Guide or the Family Law Finance page [here](#).

Or contact us to speak to a friendly member of our team if you have any questions.

E: enquiries@justfund.com.au

P: 1300 644 980

W: www.justfund.com.au

All applications are subject to approval. Each individual and family law matter is unique and your costs may differ.