

# Why use a broker?

Why using a  
broker is the smart  
way to go when it  
comes to finding  
the right finance.





## So what exactly is a mortgage broker?

More than half of all Australians taking out a mortgage are doing so with the help of a mortgage broker.

Australia is indeed the lucky country - we are blessed for choice when it comes to the amount of competition that exists across the mortgage market. There are literally hundreds of different loan products available right now. With so many lenders, and so many products under each of their brands, it's so important you make the most of this when it comes to such a critical decision as to who and what you choose when it comes to your home loan.

Whilst this makes it harder for you to choose the right loan, it does mean that there's likely a lending solution out there that will meet your needs. It's just a matter of finding it. And that's where a mortgage broker comes in.

We shop around for a loan that's right for you and your circumstances. You could be a first home-buyer, looking to re-finance, looking to invest or wanting to secure a competitive commercial finance product.

We stay up-to-date with constant changes in the home loan market and new products.

This means we can go in to bat for you and match you with the right solution, doing the hard yards for you to get you into the right deal.

Please note, we do not provide tax, legal or accounting advice. This guide has been written for general informational purposes only, and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. We encourage you to consult your own tax, legal and accounting advisers before engaging in any transaction.



## Why not just go to a bank?

Firstly, it's hard for most people to choose. Which bank? Which product? What about building societies and credit unions? There is just so much choice.

There are a lot of options out there, and with the Reserve Bank often moving official interest rates and banks able to move their rates independently, it's an ever-changing market. Not to mention all the new products that are constantly being introduced.

With choice comes complexity. It can get tricky to navigate through it all. And it can take a lot of your time (and sanity sometimes too).

A mortgage broker will steer you through the complexities to find a loan that suits your needs and not the need of just one particular bank. We then deal with the lender and help manage the application process on your behalf through to approval.

That's why a broker makes sense. We do this day in and day out. We know the lenders and their products, and we're up-to-date with changes when it comes to lender policies, products and their different lending appetites. We help choose what's right for you.

Banks enjoy working with brokers, as we do a lot of the banks' work for them and making their jobs much easier, and may help speed up the application process and get you the top-notch customer service you deserve.

In the simplest terms, having a broker in your corner makes finding the right loan easier and can save you time, stress and hopefully, money.

# When's the best time to use a broker?

Whatever part of the loan process you're at, and whatever type of loan you're looking for, we're here to help.

It doesn't matter if you've just started thinking about buying, have already found the perfect house and want to quickly sort out your finance, are looking to unlock the equity in your current property, or are wanting to find out if there's a better borrowing option than the one you currently have – any time is a good time to explore your options.

The first thing we do is catch up and understand what it is you want. We are, after all, your finance professional, so the better we get to know you, your financial circumstances and long term goals, the better we can help you.

It's not just about finding the lowest interest rate - there are other things to consider. For example, if you're thinking about starting a family, flexibility is an important feature. Or if you want to renovate, easy access to equity can help. With so many products, you have so many choices.

Once we agree on the right loan, we take care of the application and get everything in place managing the process on your behalf.



# Let's keep it simple.

## It's easier.

We start by catching up with you at a time and place that suits you – at home, at work or over a coffee; during the week, at night or over the weekend – we're flexible. We'll look at your current loans and financial circumstances and then research and find the right solution for you. We take care of the paperwork, managing the process on your behalf.

## It's fast.

We can get things moving quickly. We'll work with our lender networks and contacts, looking to secure your finance as fast as possible.

## It's more than just loans.

Lenders will ask you to take out insurance on your new property. We can help you arrange cover to keep the approval process moving quickly.

## It's all about you.

We work for you and not the bank. We get to know you personally to understand your unique circumstances. From our experience we know which lenders may have the product that will meet your needs. And we negotiate for what's right for you, not what's right for one particular lender.

## Using a mortgage broker is a smart way to go.

- ✓ We provide real choice, looking to find you the right deal.
- ✓ We work with multiple lenders, not just one – keeping competition alive.
- ✓ We may negotiate a better outcome.
- ✓ We help at a time and place that suits you, doing the legwork for you.
- ✓ Our aim is to save you time and stress, and get things moving as quickly as possible.

