

## THE AUSTRAL GUARANTEE

**We act as your representative and are legally bound to act in your best interest.**

We provide a team of people with a combined experience of 100+ years, who provide credit assistance to help people successfully buy property and other assets.

We are accredited with 25 + well known Australian lenders to provide product choice and lender comparisons.

We are part of a large bulk buying group of 600+ brokers Australia wide which means the loan pricing we get from the lenders is competitive and often better than publicly advertised by lenders

We have and will continue to seek professional development to ensure you are getting the most up to date service and products

As a professional ongoing member of the Mortgage and Finance Association of Australia we must prove every year that we have the proven qualifications and experience as well as a strong code of ethics and no outstanding customer complaints.

As a member of AFCA - Australian Financial Complaints Authority, we provide our clients with comfort that in the unlikely event they are not happy with our service, they have access to an independent body to resolve disputes.

We are not coerced or under duress to provide products of any lender.

**All commission we get paid by the lender for consumer origination of home loans is fully disclosed and does not affect your interest rate or fees**



- To be available now, during and after your purchase
- To act in your best interest
- To keep you informed during the process
- To be present and attentive
- To be friendly and customer focused
- To remain in regular contact for ongoing annual reviews of your lending

We will never assist you with debt if we assess this is likely to put stress on the family finances or place you in an unsafe financial position



## WHAT AUSTRAL PROVIDES YOU IN WRITING DURING THE PROCESS

- A full assessed lender preapproval. We call this financially qualified to buy.
- We help you during the house search by providing you with property and suburb reports.
- A full review of your credit score, using the same system as the lenders do. You will receive a copy of this report.
- A Current Title search on your properties.
- An estimated and detailed list of all the purchase costs.
- A lender acceptable property valuation - A copy of this may be available subject to lender permission.
- A detailed report on your spending habits from your bank account statement conduct over the last 3 months.
- If you are self-employed, we provide a copy of the current company search to ensure all details are current and correct pre-submission to the bank.
- Where you are buying in a trust structure, we will certify a copy of this and provide you, as well as the lender with certified copies.
- Step by Step update via email during the process.
- We ensure the process goes smoothly, including regular communication with real estate agents, valuers, lenders, accountants and solicitors.
- A Credit proposal that clearly provides a summary of all your personal info in a format that quantifies and explains your lending options in making this purchase.

## WHAT WE DO FOR YOU

- A professional loan process with a locally based person to manage your purchase from start to finish.
- A 'how to make it happen' attitude & process flow for your purchase for the most successful outcome.
- A comprehensive and clear comparison of competitive lending options and products with lenders who, based on our experience, are a high chance of approving your loan.
- We provide you a fully encrypted client portal, enabling secure correspondence, & sharing of information and minimising exposure to cyber risk".
- Information and Advice to help you choose the best structure for your needs including; Fixed vs variable, Principle & Interest vs Interest Only, Offset account vs Redraw, Monthly vs Fortnightly repayments.
- Debt planning & loan product structuring to match your cashflow capacity & goals of paying off debt .
- A comprehensive review of all your lending products including home loans, personal and car loans, credit cards, store cards, after and zip pay etc.
- Explanation, guidance and mentoring of the whole home buying process .
- A comprehensive review of your credit file including your credit score. Where required, we can provide advice on how to improve your score.
- Personal spending/budget review and comparison to statistical averages.
- Clear guidance for QLD mortgage purposes and completion of lenders Identification process.
- In house Justice of the Peace witnessing of all documents where needed.
- Access to a broad and trusted network of professional advisers who can help you with the following include:  
Wills and Estate Planning and protection; Insurances: Home, motor, health, life, business and personal cover; Conveyancers and solicitors; Accounting services; Real Estate services; Motor vehicle sourcing and many more.