

BE AWARE OF COMPARISON WEBSITES

Comparison websites sound like an easy way to find the best loans for you; If you decide you prefer to 'google' a decision which can impact your financial wellbeing and that of your family or to merely use a comparison website, please consider:

- Comparison websites are businesses that make money in various ways, sometimes through sponsored or promoted links and commissions.
- Most comparison sites only cover a portion of the market, not the whole market.
- The search results may show sponsored links ahead of non-sponsored results that may offer a better deal.
- Ratings and rankings on comparison sites are sometimes given without a clear explanation,
- Understand that some lenders offer super cheap rates but have super strict lending policies making most applicants ineligible for the cheap rates
- Most of the cheapest online lenders are owned by one of the big four banks and act purely as an alternate marketing scheme
- Price is often not the most important factor in your mortgage; onerous lending terms, conditions or personal guarantees can make cheap rates fade into insignificance when you consider the massive damage this can do to a person or a business.

Using the services of a finance brokerage company who is reputable, trusted, professional and an industry expert is the best way to organise your home and business loans.

If you do not know of such an organisation, contact Chocolate Money, the exclusive provider of finance for the Master Builders Association since 2003 and an award-winning brokerage with the Professional Lenders Association.

P: 1300 137 538

W: [Chocolate Money](https://www.chocolatemoney.com.au)



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