

MORTGAGE MATTERS

The Latest Updated Policies



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**First Home
Buyers**

**Government's First
Home Loan Deposit
Scheme.**

ELIGIBLE APPLICANTS WILL
RECEIVE A LIMITED GUARANTEE
FROM THE AUSTRALIAN
GOVERNMENT TO PURCHASE
THEIR FIRST HOME WITH A
DEPOSIT OF AS LITTLE AS 5%,

REF:NAB*

TERMS & CONDITIONS APPLY

\$0 LENDER'S MORTGAGE INSURANCE

Eligible new Owner Occupied Principal and Interest purchase loans if clients contribute between 15% and 20% of the property valuation. Applications need to be received by 29 November 2020 and settle by 30 May 2021.

REF: Virgin*

Terms & Conditions Apply

Support Covid 19-Business Lending

OPTIONS AVAILABLE FOR SMALL & MEDIUM ENTERPRISES (SME'S) IMPACTED BY COVID-19

Financial assistance if deemed appropriate, may include:

Deferral of principal and/or interest repayments on term loan facilities*

Conversion from principal and interest repayments to interest-only repayments

A loan term extension

Deferral of instalments on equipment finance facilities

Waiving merchant rental and minimum monthly fee for up to 6 months

Temporary overdraft to bridge Job Keeper Payment

*REF: SUNCORP * Terms & Conditions Apply*

SMSF PROPERTY LOANS:A market leading rate

SMSF investors offer extremely competitive rates with full features for customers looking to build wealth through investment in high quality properties through their Self Managed Super Fund.

REF:GRANITE HOME LOANS
TERMS & CONDITIONS APPLY*

Commercial Advances:

Tailored market rate loans with fixed rate roll term options of 30-180 days to suit the cash flow needed.

- Progress Drawdown (construction)
- Capitalise or redirect your interest (upon approval)
- Forecast repayments
- Short term advances

REF:BANKWEST
Terms & Conditions Apply*



Home loan cashback sales and promotions For Refinances Lender Deal Conditions apply*

- 1.ANZ-Get up to a \$1,000 rebate on your conveyancing costs if you're an eligible first home buyer T&Cs apply 31/07/2021**
- 2.Bank of Melbourne-Get up to a \$4,000 T&Cs apply 31/01/2021**
- 3.BankSA-Get up to a \$4,000 cashback T&Cs apply 31/01/2021**
- 4.Bank of Queensland (BOQ)Get \$3,000 cashback T&Cs apply 29/11/2020**
- 5.Commonwealth BankGet up to \$2000 cash back T&Cs apply 31/10/2020**
- 6.NAB-Get a \$2,000 refinance cashback T&Cs apply 31/01/2021**
- 7.Newcastle Permanent-Get a \$2,000 cash back T&Cs apply 30/11/2020**
- 8.RAMS-Get a \$2,000 cashback T&Cs 31/01/2021**
- 9.St.George BankGet up to a \$4,000 cash back T&Cs apply 31/01/2021**
- 10.Suncorp-Get \$2,000 or \$3,000 cashback when you refinance your home loan with Suncorp, and Receive an extra \$1,000 cashback if you work as service worker T&Cs apply 18/12/2020**
- 11.Virgin MoneyGet \$3,000 cashback T&Cs apply 29/11/2020**
- 12.WestpacGet up to a \$3,000 refinance cashback.**

5 Things You Can Do To Make Buying A Future Home Easier

- 1. Implement a simple savings regime**
- 2. Avoid debt & manage your credit history**
- 3. Account for additional expense**
- 4. A Financial planner can help you build a road map**
- 5. A Property Expert can help you design & manage your costs**

We are here to support you!



ASK

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