

VOL. 2 | JUNE 2021

# MORTGAGE

# MATTERS



## First Home Buyers

"First Home Loan Deposit Scheme – open for conditional approval applications "-REF NAB\*

NAB - supporting customers with the First Home Loan Deposit Scheme (FHLDS or Scheme) plus *the new Family Home Guarantee program* - the 2021-2022 Budget.



## OVERVIEW:

- First Home Buyers
- Investors
- Small Business
- Commercial

Message From The Director:

Vee R-Byrne

A great collaboration :Helps continuous growth exponentially.

The industry is constantly evolving: the challenge is to keep moving forward with the right knowledge to help Our Community at large.

## Fixed or Variable REF Bankwest\*

1.Fixed Rate: What is the Maximum a customer can pay off ?

2.Redraw option on fixed?

3.Can one have an Offset on fixed?

1.Max \$10,000 p.a. extra on Fixed

2.Min \$1,000 Redraw

3. Available on Fixed, 40% Partial Offset on fixed available

1.Can a Client have Multiple Offsets ?

2.Can a client have Part Fixed/Part Variable?

1.Complete Package gives the option of 9 Offsets attached to any one loan

2. Complete Package offers the option Part Fixed/Part Variable



## Commercial Loans REF ING\*

For investors looking to refinance or purchase commercial property

"A specialist team over 25 years experience in the real estate market is here to support you."



## Business Loans REF ANZ\*

Government SME Recovery Loan Scheme

"The Government SME Recovery Loan Scheme : To support the recovery of small to medium enterprises (SME) affected by the Coronavirus Pandemic (COVID-19) or the recent March 2021 floods."



## Vee R-Byrne

Director

Reach out to have the latest market and industry updates.

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## Financial Planning

There's still time to contribute to Super before 30 June and take advantage of certain additional benefits, depending on the contribution type you are making and on your current personal situation:

📌 This Financial Year the Concessional Contribution Cap is \$25,000 (this cap applies to Employer contributions, Salary Sacrifice contributions, and any additional contribution made to Super that you intend to claim as a tax deduction.

Depending on your current Super balance and previous concessional contributions, you may be eligible to make 'catch up' concessional contribution from prior Financial Years to increase your tax-deductible contributions in this Financial Year.

This Financial Year the Non-Concessional Contribution Cap is \$100,000 (this cap applies to any additional contribution that you do not intend to claim as a tax deduction).

o If you earn a certain amount of income, you may qualify for a government co-contribution of up to \$500 for making at least a \$1,000 Non-Concessional contribution this Financial Year.

If you are a member of a couple and are on reduced level of earnings this year (such as on parental leave or working on a part-time basis), your spouse may qualify for a tax offset of up to \$540 when they make a Spouse contribution to your Super of up to \$3,000.

If you are interested in more information regarding eligibility of benefits or to understand how any of the above Super contribution strategies could benefit your specific personal situation this Financial Year, please contact Stevie-Jade Turner, Senior Financial Adviser from Tribeca Financial, on [sj.turner@tribecafinancial.com.au](mailto:sj.turner@tribecafinancial.com.au) or 0433 313 099.



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## Private Funding

### Term Loan

- Receive approvals within 24 hours
  - 3 - 24 month terms
- \$100,000 - \$10,000,000
- Fast Setup process

### Construction Loan

- Projects up to \$50M
- Simple Conditions for approval
- Term 6 - 24 month terms (Interest capitalization available)
- Project partners, not just a lender

### Line of Credit

- Receive approvals within 24 hours
  - 3 - 12 month terms
  - \$25,000 - \$250,000
- Only pay interest on the funds you use
  - Access your funds anytime easily