



Working with Us – a Quick Guide

First of all – thanks so much for getting in touch! We’re delighted to have the opportunity to work with you. Before we start, there’s a few things to cover to make sure you have the best experience possible.

Our commitment to you, and a bit about how we work.

- We love to hear from you! We will pick up the phone, and respond to your emails on the same day you send them. If we can’t action your requests that day, we’ll let you know when you can expect a response.
- Once a loan application is lodged, we update our clients in regard to their loan progress, on top of any intermittent communication. You’ll never be left wondering where things are at, or if we’ve forgotten you.
- We’re solution-oriented, and if things don't go to plan or won't work the way you hope, we will work with you to get to a point where it will.
- We are very thorough in our pre-assessment. It lets us get to know you well, and avoid declined applications. In this financial atmosphere, we’re finding lenders need to some pretty fine details at times, so be ready for some questions you may think are a bit over the top!

Ways you can help

- Please don’t speak to multiple brokers at once. We’d much prefer you ask us your qualifying questions upfront, and either work with us, or keep searching for a better fit.
- If you’ve got a problem/question/aren’t happy/don’t understand – let us know! There are no silly questions and we’re happy to work through any issues with you.

Fees and Charges

Our work **DO NOT** require payment from our clients, Australian lenders pay a commission to brokers for the introduction of home loans. This means your broker is paid by a lender for helping you find a loan.

○ **Clawback:** is a fee charged by the banks to mortgage brokers for home loans that are prepaid or refinanced within **two years** of settlement.

The amount of fees varies from lender to lender; however, most banks charge the full amount of the upfront commission paid to the broker if the loan is prepaid in the first year. In the second year, the clawback fee may be reduced to 50 per cent of the upfront commission.

So, if you thinking to refinance or sale your property in the first 2 years please let us know.