

HOW WE WORK TOGETHER: A QUICK GUIDE



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Thank you so much for getting in touch with us! We're truly grateful for the opportunity to assist you. Before we get started, we'd love to take a moment to share a few things with you, ensuring that you have the best possible experience working with us.

Our Commitment to You:

- We believe in complete transparency and honesty, and we'll always keep you in the loop with the truth, every step of the way.
- We're here for you! Whether it's a phone call or an email, we'll respond to you on the same day you reach out. If we can't get to your request immediately, we'll let you know exactly when to expect a response.
- Once your loan application is lodged, we'll update you on the progress every Monday and Thursday, along with any updates in between. You'll never be left wondering what's happening—we've got you covered!
- We work with over 40 lenders to find the best mortgage for your unique situation. Since we're not tied to any one lender, our priority is always to find the right option for you, not anyone else.
- If things don't go as planned or if something doesn't work out the way you hoped, we're here to help you find a solution. We'll work together to make sure we get you where you need to be.
- Our pre-assessment process is very thorough, as we want to understand you and your goals as best we can. In this financial environment, some lenders can ask for more detailed information, so please be ready for a few questions that might seem a little out of the ordinary!

HOW YOU CAN HELP:



- **Please avoid speaking to multiple brokers at once.** We'd much rather have an open conversation with you upfront, answering any questions you might have. That way, you'll know if we're the right fit or if you should continue your search elsewhere.
- **If something isn't clear or you're feeling unsure, just let us know!** No question is too small, and we're happy to walk through everything with you.
- **Email is our preferred method of communication**—it helps us stay organised and keeps everything clear for compliance purposes. But if you prefer a phone call, don't worry! Just give us a ring, and if we're busy with another client, we'll get back to you ASAP. (Fun fact: clients who email often get quicker replies 😊)

Fees and Charges

Our services come at **no cost** to you! Brokers are paid by the lender for helping you secure your home loan, so there are no fees on your end.

However, there is a **clawback fee** that banks charge if the loan is prepaid or refinanced within the first two years. This fee typically covers the upfront commission we receive from the lender, and it's usually full in the first year, then reduced in the second year. If you're planning on refinancing or selling your property within the next two years, just let us know so we can factor that into the planning.

Thank you again for considering us to assist with your home loan journey. We're so excited to work with you and look forward to making this process as easy and seamless as possible. 😊