

# About Mortgage Choice Mortgage Brokers

Established in 1992 by brothers Rod and Peter Higgins, Mortgage Choice was founded with the aim to help Australians improve their financial situation by offering a choice of home loan providers, coupled with the expert advice of a mortgage professional.

Since that time, we have grown and developed into a fully fledged financial services provider, and our founding principle remains very much at the heart of what we do.

Over 20 years of industry experience has taught us that you want advice you can trust and understand, from experts who have your best interests at heart. We now have the ability to deliver this across various financial products, including home loans, financial planning, car loans, personal loans, commercial loans, asset finance, deposit bonds, as well as risk and general insurance.

## **Win \$20,000 competition terms and conditions**

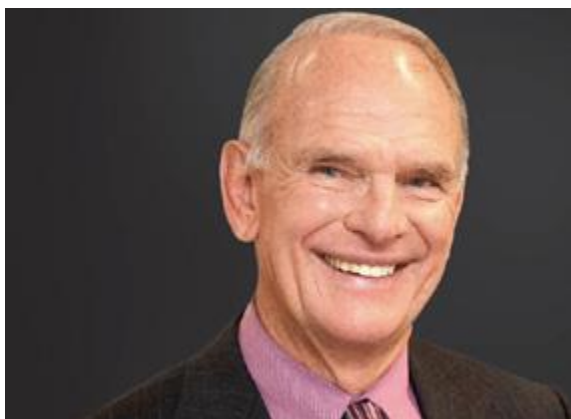
Promotion starts Monday 30 January 2017 and ends Friday 30 June 2017. Draw at 16:00 hours AEST on Friday 14 July 2017 at the offices of Salmat Digital Pty Ltd, Level 2, 116 Miller Street, North Sydney, NSW 2060. The winner(s) will be notified by phone and confirmed by email on Monday 17 July 2017. Permit numbers LTPS/16/10297; ACT TP 16/02556; SA T16/2318. For full competition terms and conditions click [here](#).

## **Disclaimer**

The information provided on this website is for general education purposes only and is not intended to constitute specialist or personal advice. This website has been prepared without taking into account your objectives, financial situation or needs. Because of this, you should consider the appropriateness of the advice to your own situation and needs before taking any action. It should not be relied upon for the purposes of entering into any legal or financial commitments. Specific investment advice should be obtained from a suitably qualified professional before adopting any investment strategy. If any financial product has been mentioned, you should obtain and read a copy of the relevant Product Disclosure Statement and consider the information contained within that Statement with regard to your personal circumstances, before making any decision about whether to acquire the product. You can obtain a copy of the PDS by emailing [homeloans@mortgagechoice.com.au](mailto:homeloans@mortgagechoice.com.au) or by calling 13 6674.

The comparison rate provided is based on a loan amount of \$150,000 and a term of 25 years. **WARNING:** This Comparison Rate applies only to the example or examples given. Different amounts and terms will result in different Comparison Rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan.

## MORTGAGE CHOICE BOARD OF DIRECTORS



**PETER RITCHIE**  
AO, BCOM, FCPA  
Independent Non-Executive  
Chairman  
**Chairman of Nomination and  
Remuneration Committees**

Peter is Deputy Chairman of Seven Group Holdings Limited and Chairman of Reverse Corp Limited. He previously served as Managing Director of McDonald's Australia from 1974 to 1995 and as its Chairman from 1995 to 2001. Peter was a Director of Westpac Banking Corporation from 1993 to 2002 and Solution 6 Holdings from 2000 to 2002.



**PETER HIGGINS**  
Non-Executive Director  
**Member of Audit  
Committee**

Peter is co-founder of Mortgage Choice. He is also a Director of technology company Power & Data Corporation Pty Ltd, trading as Mainlinepower.com. Having been successfully self-employed for over 25 years, Peter is an investor in a diverse number of industries covering manufacturing, agriculture, technology, property and finance.



RODNEY HIGGINS  
Non-Executive Director  
**Member of Nomination and  
Remuneration Committees**

Rodney is co-founder of Mortgage Choice. With a background in residential and commercial property, sales and leasing, he has been a Director of companies involved in manufacturing, wholesaling, importing, retailing and finance.



DEBORAH RALSTON  
PHD, FAICD, SFFIN, FCPA  
Independent Non-Executive Director  
**Member of Audit Committee and  
Chairman of the Mortgage Choice  
Financial Planning Investment Committee**

Deborah is Executive Director of the Australian Centre for Financial Studies and Professor of Finance at Monash University. She was formerly Pro Vice Chancellor at the University of Canberra and has also been Director of the Centre for Australian Financial Institutions at the University of Southern Queensland. Deborah is a former Director of Heritage Building Society.



STEVE JERMYN  
FCPA  
Independent Non-Executive  
Director  
**Chairman of Audit Committee**

Steve joined McDonald's Australia in 1984 and joined the Board of Directors in 1986. In June 1999, he was appointed Deputy Managing Director. Steve has been involved in all aspects of the development of the McDonald's restaurant business in Australia and brings with him significant experience in the development of new business and franchising. He retired from McDonald's Australia in 2005. Steve is also a Director of Reverse Corp Limited.



SEAN CLANCY  
DIP MKT  
Independent Non-Executive  
Director  
**Member of Audit and  
Remuneration Committees**

With a sales and marketing background across many industries including banking, fast moving consumer goods, liquor, pharmacy, consumer electronics, telecommunications and hardware, Sean brings a diverse range of knowledge and expertise to the Mortgage Choice Board. He is also Chief Executive Officer of Transfusion Limited, a Director of the Sydney Swans Foundation, Chairman of Metropolis Inc and Ambassador to Business Events Sydney.

## **EXECUTIVE TEAM**



John Flavell  
**Chief Executive Officer**

John joined Mortgage Choice in April 2015, armed with more than 20 years' experience in executive leadership positions and 15 years' experience in financial services. Prior to joining Mortgage Choice, John held several senior executive positions including National Australia Bank's general manager third party distribution and MLC's executive general manager wealth advice. John has also worked for Aussie Home Loans where he was part of the executive team responsible for the successful transition of the business into mortgage broking, and RAMS Home Loans where he was responsible for managing the southern half of the country and driving brand awareness. He holds a Diploma in applied Finance, a Graduate Certificate in Financial Services, as well as a Certificate IV in Mortgage Broking. In addition, John is a Fellow of the Australian Institute of Company Directors (FAICD). In his role at Mortgage Choice, John is responsible for managing the company's operations to ensure continued business growth and development, encouraging 'blue ocean' thinking with a focus on customer acquisition, product diversification, improving productivity and increasing profitability and market share.



Susan Mitchell  
**Chief Financial Officer**

With over 20 years' financial services experience, Susan previously held senior finance roles with Credit Suisse (London), Bear Stearns (US) and ABN Amro and Seiza Capital in Australia before joining Mortgage Choice in February 2009. She is now responsible for managing its financial activities and financial risks including compliance and corporate standards. Susan's finance team provides financial assessments and information that ensure planning and budgeting activities meet corporate goals. Her compliance team ensures the company provides quality service to lenders and customers, adhering to all regulatory requirements.



Neill Rose-Innes  
**General Manager,  
Distribution**

Neill has 30 years' experience in information technology, management consulting and business leadership. Prior to joining Mortgage Choice in September 2007, he was Head of Operations at Greenway Capital and previous to that; he was CIO for RAMS Home Loans. In his current role with Mortgage Choice, Neill is responsible for delivering efficiency and productivity gains through technology, systems and process automation, as well as the effective delivery of support to the franchise network from the Learning and Development and Lending Support teams.



Emma Dupont-Brown  
**General Manager,  
Product**

Emma Dupont-Brown is the General Manager of Product at Mortgage Choice, where she is responsible for sourcing, delivering and providing network access to a variety of financial products and solutions to meet the broad needs of our customers. Emma first joined Mortgage Choice in July 2015, armed with more than 10 years' experience in financial services. Prior to joining the company, Emma held various senior positions at Westpac, National Australia Bank, and Janssen Pharmaceutical Company.

During her time at both Westpac and National Australia Bank, Emma was responsible for performance coaching and sales management across third party and small business channels. She has the innate ability to motivate and inspire her team to achieve effective collaboration and stakeholder engagement – a skill set she now employs at Mortgage Choice with our numerous business partners.



Melissa McCarney  
**General Manager, Group Marketing  
and Communications**

Melissa joined Mortgage Choice in March 2013 with over 16 years' experience in marketing and strategy from previous roles at Aussie Home Loans and Optus. Melissa and her team are focused on generating home loan leads for the Mortgage Choice network and providing them with assistance to help them market their businesses locally. Melissa is also responsible for transitioning the brand to a diversified financial services brand, starting with the consumer launch of Mortgage Choice Financial Planning.



Tania Milnes  
**General Manager, Mortgage Choice  
Financial Planning**

With over ten years financial services and franchising experience, Tania Milnes has held senior positions with Mortgage Choice since 2005, and has been leading Mortgage Choice Financial Planning, a wholly-owned subsidiary of Mortgage Choice Limited, since it launched in FY13. Tania holds a Masters in Languages & Management from Waikato University (NZ), a Diploma of Financial Services (Mortgage Broking) and a Diploma of Financial Planning.