

# About RAMS

## Mortgage Brokers

RAMS is different. Since 1995, we've been helping Australians realise the 'great Australian dream' of home ownership by providing affordable, simple yet flexible home loans.

To make the savings of deposits and the management of your home loan finances even more integrated and cost effective, RAMS also provides:

- RAMS Saver – a high interest online savings account offering great rates to help customers save more
- RAMS Action – an everyday transaction bank account conveniently managed online via myRAMS; plus, can be linked to an eligible RAMS home loan to take advantage of 100% offset
- Access to a range of related insurance products

## Community based. Community focused

There are over 70 RAMS Home Loan Centres in both metropolitan and regional areas, with more centres opening around Australia regularly.

And for added convenience, if you're unable to make it to a RAMS Home Loan Centre during normal business hours, an experienced mortgage specialist can visit your home or office.

## RAMS: our history

Formed in 1991 as 'Registered Australian Mortgage Securities' (RAMS)

RAMS Home Loans brand launched to the retail market in 1995

Services and home loan products initially made available to customers via its call centre, website and a team of mobile RAMS Home Loan Managers

In 2002, two RAMS Home Loan Centres were opened on a trial basis proving extremely popular with customers

In early 2003, RAMS rolled out a proprietary franchise network across Australia, which was complemented by third party brokers

July 2007, RAMS Home Loans Group Ltd (RHG) listed on the Australian Stock Exchange

January 2008, the RAMS brand and distribution business was bought by Westpac Banking Corporation

May 2012, RAMS launched savings and transaction accounts.

## Government guaranteed deposits

The Financial Claims Scheme (FCS) is the Australian Government's guarantee on deposits, which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS provides a guarantee for deposits of eligible authorised deposit taking institutions (ADIs) including Australian banks, building societies and credit unions.

APRA is responsible for the administration of the FCS and for making payments to account holders in the unlikely event of the failure of their ADI. Payments under the FCS are subject to a limit for each depositor.

The FCS applies to deposits held in Westpac Banking Corporation, which includes RAMS accounts which are issued by Westpac Banking Corporation, and includes its Divisions St.George Bank, Bank of Melbourne and BankSA.

## Why choose RAMS?

### Greater flexibility

### Award winning products and service.

RAMS' fundamental aim is to exceed the needs of customers looking for a home loan.

Which is why we've developed an award winning reputation for our range of innovative and flexible home loan products, including:

- Transactional home loans
- Home loans for the self-employed.

### The accolades speak for themselves

The achievements of RAMS' dedicated team of staff and home loan experts have been recognised with many awards over the years including:

2016 Australian Lending Awards, Best First Home Buyer Lender,

2013 Money Magazine's Best of the Best Awards 2014 - Best Savings Account Regular Deposits Bank

2013 Smart Investor Blue Ribbon Awards 2013 - Winner Best Online Saver Account

Join a recognised leader

RAMS is one of Australia's most successful and well recognised home loan specialists. Since the launch of the RAMS brand in 1995, we have developed a reputation for offering home buyers competitive rates, innovative products and great service. We pride ourselves on being local home loan experts who are passionate about helping Australians achieve their dream of owning their own property.

Like to know more about becoming a RAMS Franchise owner? Simply complete the franchise enquiry form, and our Franchise Recruitment Team will contact you.

Become a Franchisee

Current opportunities

Testimonials

FAQs

Building on our success as a home lending specialist, RAMS now also offers our home loan customers a range of RAMS deposits that are available online, and insurance solutions through our referral partners. With new franchise opportunities coming available right

around Australia we invite you to give us a call on 1800 616 082 or enquire online to find out more about becoming a RAMS Franchisee.

#### Take your business to the next level

If you're an experienced mortgage broker or business owner with a proven track record of success – and you have the passion for being the local expert in your local community, then we would love to hear from you.

As a RAMS franchisee you will be buying into a distinctive, well-loved brand that is supported by the Westpac Group. RAMS plays a key role in the Westpac Group's multi-brand strategy by appealing to customers seeking an alternative to a major or regional bank

#### Leverage our brand investment to build your local profile

The RAMS brand is a key competitive strength of our business. The RAMS brand, featuring our iconic mascot, Raymond A. Ram, has strong recognition among consumers. At a national level RAMS advertises across a variety of media with the purpose of promoting our brand and creating sales leads.

To help our franchisees take advantage of our RAMS brand promotion, we have a wide range of local marketing tools, templates and resources available through an online portal

As a new RAMS franchisee, you will begin your local profile with a RAMS-branded car, then progress to setting up your own RAMS Home Loan Centre in a great location.

#### Connect to a strong support system

As a RAMS franchisee, you will have access to high quality tools, systems, processes and operational support to help you develop and grow your business. In addition to working closely with a regionally-based franchise manager and sales manager, you will be able to tap into a range of experts in our head office team, including marketing, product, credit, training and development.

You will also have regular opportunities to network and share information with other franchisees, and to provide feedback and input into operation of the RAMS franchise, through a number of events and forums.

#### Meet with us

Have us call you

Compare all home loans