

Finance That Fits

Finance Brokers

The financial carnage wrought by the recent Global Financial Crisis has highlighted the significant advantages of engaging the services of a truly independent broker. If you rely on 'your' bank, you will almost certainly NOT get what you want; if you do the rounds of the banks yourself, you MAY fare better (although probably not!) BUT at what cost in time? Bank policies are vastly different in the detail, and it is the detail that is the difference between a loan that you can put up with and one that does exactly what it is supposed to do.

The unprecedented instability of the banking industry since late 2007 has made it virtually impossible for anyone but a true finance professional to keep track of the changes. The smart investor finds a trustworthy broker and briefs him/her on what is required, thereby saving time AND utilising the expertise of the broker who can more effectively work through the system.

Whatever your funding needs, I can help!			
New home or investment loan	Refinance for Debt Consolidation or Equity Release	Construction loan	Business loan Personal loan
Reverse Mortgage	Self-employed LoDoc loan	Credit-impaired loan	Vehicle and/or Equipment Finance

I can source funds from any of the banks, as well as a range of non-bank funders, carefully selected for their ability to fill the significant gaps left by the major banks. A Bank Manager or Relationship Manager is constrained by the policies or products of that institution; the likelihood is that you will either be told 'we can't do it' OR you will be put into a loan that does not really suit your situation.

“Geoff Looks after the finances for our whole family and for our multi-million dollar business. He is not just our broker – he is a trusted friend.”

Daniel Wheeler (Wheeler Design and Construction)

In addition to having access to virtually every mainstream and non-conforming funder in the country, I can tap into the Private funding market, both Australian and overseas – the

organisations and individuals who are providing funding for the major developments that the banks have so much difficulty in approving. Funding available up to \$100M+.

When you engage me as your broker, as well as my integrity and concern for my client, you get the added bonus of my 30 years of financing property purchases - from both sides of the banker's desk. You will find this particularly valuable if you are relatively new to the world of investment. There are issues such as Income Tax, Capital Gains Tax and Tax Variation that you may not have considered, but that can have dramatic impacts on the effectiveness of your investment. I will not "advise" you, as such – that is your accountant's job - but I will certainly alert you to issues that need to be considered.

Expert, independent financial guidance is only as far away as a phone call or email.

CONTACT

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