

Refinance

Let's get you a better result

We're passionate about Property. And, we're advocating for a memorable way of securing you the right refinance to reap the rewards.

When the time is right, we remember what matters to you. From your short or long-term financial goals, and when it's time to refinance. For the better of a better interest rate or perhaps to fuel some renovation funds.



Process

Below is our step by step process



STEP 01

Fact find and initial consultation

Your Mortgage Advisor will arrange a time to speak with you over the phone. We will discuss your needs, goals and current financial situation. This will give us a benchmark to improve upon.

At the same time, we pride ourselves on educating clients and welcome any amount of questions you had.

STEP 02

Document collection and review

Now we know a little bit more about you, it's time to collect documents for our verification and internal credit review process. From payslips to bank statements, we gather more than your usual, to ensure the bank approval is easier. It's the right way to tackle the biggest decision.

Using your specific requirements, and our specific know-how, our team of credit officers will provide you with a succinct and clear document list. And, using some nifty tools to keep the same and easy to manage.

STEP 03

Compare lenders, review proposal and submit

Oh, our favourite stage. We take the time to review all 25+ lenders, to make sure, you get the best result.

From; rate, to structure, to fixed and variable., the options are endless, but our discussions are worth it.

We finalise our choice of lender here, and make sure you understand why.

Once we know where we are going, our team will prepare the relevant compliance and application forms for you, ensuring it's done the right way.

Once we have everything ready; we submit to the bank and keep you updated every step of the way.

STEP 04

Tackle the banks questions and seek formal approval

The banks! Leave them to us. We talk to them and iron out any questions on your behalf. We know them, and they know us - we fight for the right outcome, that formal approval.

We also will coordinate any valuations, feedback and queries into a straight forward format for us to tackle together.

STEP 05

Settlement and celebrate

Stage 5 - celebrate, finance is done, now it's time to coordinate settlement.

Whilst you breathe a sigh of relief we will get to work ensuring both banks line up as early as possible. From then onwards, we are here for life.

