

INTRODUCING OUR NEW

Lending Solution



Our new Lending Solution

As an extension of our services, our new Lending Solution is designed to give you the best advice on all your lending needs and may be able help you save thousands of dollars annually in the interest you pay on your mortgage and other loan types.



OUR OWN LENDING SPECIALIST

We have engaged our own Lending Specialist who will assist you every step of the way to ensure you are in the best loans for your needs.



AUSTRALIAN CREDIT LICENCE

Through our long-standing relationship with Centrepoint Alliance we now have the authority to offer Lending services under their Australian Credit Licence.



DIGITAL LENDING PLATFORM

We have access to an easy-to-use digital lending platform which makes it easy for our lending specialist to manage your loan review and application process.



RELATIONSHIP BUILT ON TRUST

We understand your need to trust any service provider you deal with and we're proud we've built up a high level of trust in our relationship based on competency and results.

Over 60 lending providers

We have over 60 quality loan providers on our lending panel plus the expert guidance and support from our own lending specialist to select the best loan for your situation.



How you could benefit



MAKE BIG SAVINGS ON YOUR LOAN COSTS*

The Australian Consumer and Competition Commission (ACCC) Home Loan Price Inquiry 2 in 2020 found that loyalty leads to higher loan costs and 94% of customers were paying 0.4% more than a customer taking out a new loan. The longer the customer has had the loan the more likely they would be paying more.



ACCC HOME LOAN PRICE INQUIRY FINDINGS*

The inquiry concluded that borrowers with home loans between:

- 3 and 5 years old were, on average, paying around 58 basis points above new loan rate
- 5 and 10 years old were, on average, paying around 71 basis points above new loan rate
- Greater than 10 years old were, on average, paying around 104 basis points above new loan rate.

In simple terms, this is what it means in dollar savings.

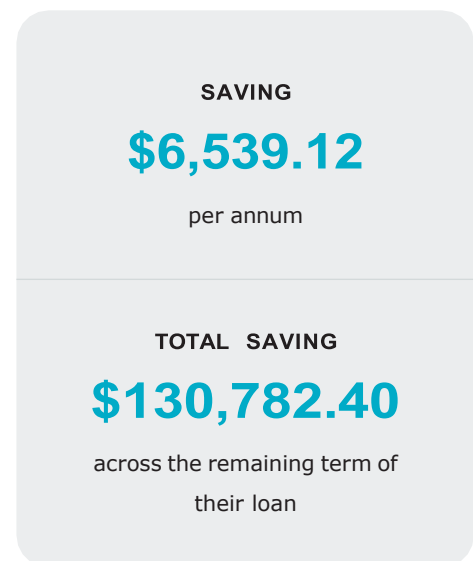
Years since loan was established	3 to 5 years	5 to 10 years	Over 10 years
Interest above market	0.58%	0.71%	1.04%
Potential annual savings			
\$500,000 loan balance	\$2,900	\$3,550	\$5,200
\$750,000 loan balance	\$4,350	\$5,325	\$7,800
\$1,000,000 loan balance	\$5,800	\$7,100	\$10,400

* Home loan price inquiry - final report | ACCC: <https://www.accc.gov.au/publications/home-loan-price-inquiry-final-report>

Case Study

Clients Kevin and Robynne have a home loan with a 2nd tier lender.

- They renegotiated their interest rate down in November 2019 to a very competitive interest rate but over the years the rate has risen. Their loan is on a variable rate, has an offset attached and redraw available.
- Their loan currently stands at \$377,984 and has 20 years to run.
- Their current interest rate stands at 5.57%.
- The best rate available to our brokers is 3.84%.
- On this reduced interest rate, the monthly repayment reduces by \$544.93 per month on a 20 year term.
- The saving is \$6,539.12 per annum and \$130,782.40 over the remaining term.



Rates current and correct @ September 2022

Free home loan health check

It's quick and easy to find out how much you could save over the term of your home loan. With the current interest rate landscape, there's never been a better time to review your home loan.

[Simply contact me and we can go from there](#)

How we make it easier for you



WE PROCESS A WIDE RANGE OF LOANS

We process Residential, Commercial, Small Business Finance, Car Loans and Equipment Finance for business purposes such as truck, yellow goods, machinery etc.



BEST INTEREST DUTY AND RESPONSIBLE LENDING OBLIGATION

Our lending specialist operates under a Best Interest Duty Obligation, a key customer care benefit that ensures a great customer outcome. This is something banks have no obligation to follow or can guarantee to a customer applying directly to a bank.



COMPETITIVE AND BROAD LENDING PANEL

With over 60 providers on our lending panel, we offer highly competitive pricing options from a broad range of quality providers.



IT ONLY TAKES YOU 5 MINUTES

It only takes you 5 minutes to see who the best 3 lenders are for your needs, using our Cloud-based digital lending platform.

What's the next step?

Call our office today or simply click the following link to register your details. Our in-house lending specialist will be in touch within 24 hours to discuss your options.

[Get started](#)



ADVISER DETAILS

Sarah Carter

Patrick Duffy

<https://www.ybm.com.au>

YBM Financial Services

126 Kite Street, Orange NSW 2800

Phone 02 63621533

Authorised Representatives of
Alliance Wealth Pty Ltd (AFSL)

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