

REFINANCING



Refinancing can be a strategic move to lower your interest rate, reduce monthly payments, use equity for home improvements, consolidate debt, obtain cash out, save money, or even shorten your loan term.

We are the experts in all things finance, we help you **make sense of your cents!** We specialise in finding you the best home loan to suit your needs and ultimately save you money. We conduct a detailed financial analysis of your current situation and lending facilities to determine whether refinancing and/or restructuring is the right choice for you. Conquest Finance handles it all, taking the stress out of the process from start to finish, and best of all, this is at no cost to you.

REASONS TO REFINANCE

YOU'RE PAYING LOYALTY TAX

Banks will not proactively reduce your interest rate, so what you will find is that 'new to bank' customers will obtain a far more competitive interest rate from your lender than you, the loyal customer, that has remained with them over the long term. We will compare loans and present you with a more suitable product.

HOME RENOVATIONS

Customers embarking on home renovations can potentially pull equity out of their current home loan to obtain the funds. Often times, by refinancing your home loan, we not only obtain you additional funds, we may be able to save you interest by sourcing a more suitable home loan product to suit your needs.

DEBT CONSOLIDATION

This is perfect for those that have multiple loan facilities and are seeking to improve cash flow and save on interest. We assess your current finances and present you with options to achieve this. It's not unusual to save you thousands of dollars on interest with this approach.

SAVE MONEY

The most common reason to refinance, and the leading reason for customers coming to Conquest Finance. We source the lowest cost home loan options to suit your needs and objectives, then present these to you to show how much you could be saving by refinancing your home loan

CASH OUT

A 'cash out' or loan 'top up' can be utilised for personal investment purposes, clearing other liabilities, holidays, education, purchasing a vehicle or any other purpose that is acceptable to a lender.

POOR SERVICE OR FEATURES

If your current lender is simply not meeting your needs or the home loan facility you have isn't appropriate for your requirements. For example, if you have a savings account that isn't linked to your home loan, you could benefit from an offset account which could save you on interest.

NEXT STEPS

To assess whether a refinance is the right option for you, we first conduct a finance health check. During this process we assess your current financial situation as well as your financial needs and objectives to ascertain your best options. We then present 3 recommendations to you that will show various products and lender options, as well as the potential savings that could be achieved. We might also be able to recommend a better loan structure to reduce your loan term.

Contact us today for your **FREE FINANCE HEALTH CHECK**

www.conquestfinance.com.au



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WHY USE A FINANCE BROKER?



Navigating the finance journey can be overwhelming, especially when you're not aware of all the options available in the market. A common mistake customers make is reaching out to multiple lenders in a quest to find a solution, or the best interest rate. This has a negative impact on credit scores and can affect finance eligibility in the long run. Banks and lending institutions can only offer their own products and services so you can't be sure you are getting the most appropriate finance solution available.

Over 70% of consumers now turn to finance brokers, and there's a good reason for this... Finance brokers are regulated to work in the **your best interest**, not the bank's. This ensures customers are obtaining the most appropriate advice, product, solution and interest rate for their requirements. The team at Conquest Finance Group take this a step further, we provide our clients with ongoing support. This support includes annual reviews, finance health checks and periodical rate reviews with lenders to ensure our client's interest rate remains competitive.

As a reputable and trusted finance brokerage, Conquest Finance Group provide the expertise and dedicated support to simplify the process of obtaining finance. You will receive personalised service and custom solutions to secure you the ideal loan.

6 REASONS TO USE OUR SERVICES

ZERO COST

Our services are free of charge for customers seeking personal finance for home loans, debt consolidation, refinancing or topping up a home loan (i.e. to obtain cash out for home improvements, personal investment, car purchase etc.)

CREDIT SCORE PROTECTION

We complete a full financial analysis and assess your eligibility for finance prior to submitting an application with the lender. We do not submit an application unless we are confident of an approval.

WE WORK FOR YOU, NOT THE BANK!

We have your best interest front of mind when searching for the most appropriate loan. You can be sure you are getting the most suitable solution for your needs. Leave it to us to fight the good fight with the banks!

COMPETITIVE RATES

By utilising our panel of over 40 lenders, we can confidently present you with the most competitive products available in market.

THE RIGHT PRODUCT

It's not as simple as just picking a finance product, we take the time to understand your financial situation and objectives to ensure we present you with the most appropriate solution.

EDUCATION

We take the time to educate our clients so they have the knowledge and confidence when it comes to their personal finances.

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TAKE CONTROL OF YOUR FINANCES WITH A DEBT CONSOLIDATION



Simplify. Save. Stress Less.

Are you juggling multiple debts, interest rates, and repayment dates? Debt consolidation might be the financial reset you've been looking for. It combines multiple debts into one manageable loan—giving you clarity, consistency, and if done correctly, potentially big savings.

What Is Debt Consolidation?

Debt consolidation involves combining multiple debts—such as credit cards, personal loans, and store cards—into one loan with a single repayment. This can be done through a personal loan or by rolling debts into your mortgage.

Is a Debt Consolidation right for you?

There are risks and benefits to be aware of when considering debt consolidation. Discussing your requirements and objectives with a finance broker will help you ascertain whether this strategy will be effective in achieving your financial goals.

BENEFITS OF DEBT CONSOLIDATION

Simplified Finances

One loan, one interest rate, one repayment date.

Lower Interest Rate

Consolidating high-interest debts (like credit cards) into a lower-rate loan can save money.

Improved Budgeting

Makes it easier to stay on top of your financial commitments with one monthly repayment.

Improved Cash Flow

Reduce your monthly repayments by obtaining a lower interest rate or extending the loan term.

Improve Your Credit Score

Reducing the amount of unsecured debt, and making consistent on-time repayments on a consolidated loan can improve your credit profile.

Less Stress

Say goodbye to managing multiple due dates and late fees.

RISKS OF DEBT CONSOLIDATION

Turning Short-Term Debt into Long-Term Debt

What might have been a 2–5 year personal loan is now paid off over your home loan term, costing far more in interest over the long term.

Risk of Rebuilding Debt

Without discipline, budgeting changes and strong financial habits, it's easy to rack up new debt after consolidating old ones.

Fees and Costs

Refinancing can involve lender fees, break costs, valuation charges, exit fees, transfer fees and establishment fees.

Reduced Equity In Your Home

Securing previously unsecured debts against your property, reduces the equity you previously built in your home.

Not Always Cheaper

If the new interest rate isn't significantly lower, you might not save money after exit costs and refinance costs.

Increased Home Loan Interest Rate

Consolidating debt into your home loan may increase your loan to value ratio, resulting in the lender applying a higher interest rate. This will cost you more in interest over the term.

WE ARE HERE TO HELP

Debt consolidation can be a powerful tool—but only when used wisely.

It's important to review your total debt, loan contracts, interest rates, repayment terms, and most importantly, whether it fits in with your overall financial goals.


Want to see if debt consolidation makes sense for your situation?

We're here to help you weigh up the options, understand the costs, and find a solution that aligns with your financial goals.

Call us on **08 6377 9438** or email us at **info@conquestfinance.com.au**

Conquer your finances—with clarity, not complexity.

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