



Welcome to

Calder Finance Broking



calderfinance.com.au

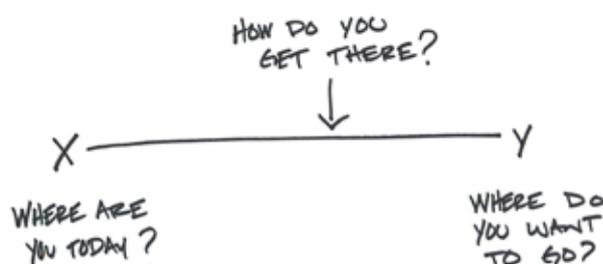


Professional lending advice and options from Calder Finance Broking.

Choosing the right loan from the wide range of providers and products available can be challenging. There are a number of complexities to consider, including binding terms and conditions, inflexible terms, early payout penalties, hidden fees and other unexpected costs. An imprudent decision in the short-term could turn an initially attractive loan into a more expensive proposition later on. Specialist advice can match the right loan with your needs. Calder Finance Broking has access to the product portfolios offered by more than twenty of the country's leading financial institutions.

We do the homework

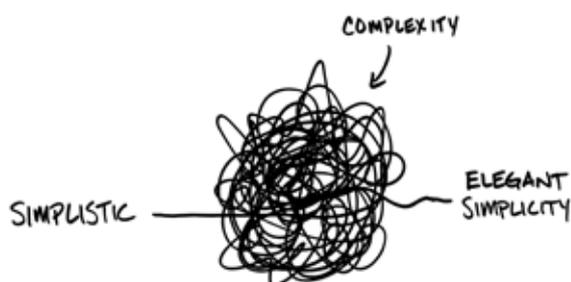
We can review and evaluate the range of lending alternatives available, and then present a recommendation we believe is the right match for your situation and requirements. This includes lending solutions that may suit self-employed or individuals with irregular savings histories.



Lending solutions from a partner you can trust

The products are identical to those offered by the various banks and financial institutions; and you pay the same interest rates. (Calder Finance Broking is remunerated by the lending institution for our services.)

We review and evaluate the range of lending alternatives available, then present the right match for your needs.



Our reputation is your guarantee

Calder Finance Broking is committed to providing our clients with an exemplary service. Accordingly, our lending operation maintains the following service level guarantee:

- We will lodge your application within 24 hours of completed paperwork being received.
- We will keep you fully informed throughout the application process, from the point of lodgement through to funds being approved and allocated.
- We are committed to your ongoing satisfaction with our services, and we will continue to deliver a professional, courteous and responsive service well after your loan has been approved.

Whether you are buying your first home, purchasing an investment property, or perhaps simply looking to consolidate and reduce credit card and other high-interest debt, Calder Finance Broking's Lending Specialists can help you.

How can we help you

At Calder Finance Broking, we can assist you in every aspect of lending:

- Calculate your borrowing capacity
- Find the loan that is right for you
- Determine the costs involved
- Process the application
- Help you to own your home sooner
- Help you to purchase an investment property.

Our services include:

- Personal loans, mortgage loans, investment loans, commercial loans
- Guidance for first home buyers
- Refinancing and debt consolidation
- Asset and equipment finance
- Reverse mortgages.

Lending Approval Process

Timeframe

Confirmation loan application has been received

Within 24 hours of lodgement

Conditional approval (or explanation if application declined)

Within 7 working days of lodgement

Unconditional approval (or explanation if declined)

Within 7 working days of conditional approval

Notification that documents have been received

Within 5 working days of unconditional approval

Notification that loan documents are correct and have been received by lender

Within 3 working days of forms being submitted

Settlement

As arranged with client

* Timeframes are indicative and may vary according to the scope and complexity of services provided and the service levels of associated lenders.

Please refer to our Credit Guide for important information about the credit services we provide.



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