

## REFINANCING GUIDE

If you follow Finch Financial on social media, you will often see us referencing such things as

“Loyalty costs you Money” Or “Your old loan is new to a different lender.”

The reality is that you are unlikely to ever get a phone call from your existing home loan provider asking if you would like a discount, they leave that up to you!

- The primary reason people decide to refinance usually comes down to pricing and getting a better deal!

So here are three steps to working out if it's time for you to refinance your!

Step 1: Find out what your current interest rate is by logging into your bank app and clicking the account details section.

Step 2: Call your lender and ask them for a discount on your interest rate.

Step 3: Call Finch Financial Services on 1300 434 624 and speak to one of our team, tell us what new rate you received and then we will tell you if we can find something better!

If we can't find something better for you, you will rest easy knowing your loan is about as competitive as it can be!

You have got absolutely nothing to lose!

Go to the next page for more reasons!!

Other reasons you might benefit from refinancing your home loan.

- Debt Consolidation
  - You might have multiple repayments each month and decide to consolidate them into your 1 single mortgage payment.
- Debt Restructure
  - Your circumstances might have changed, and it might be a good time to review your current position and restructure your debt to a more suitable ongoing commitment.
- Cash Out or Equity Release
  - You might have decided to renovate the house.
  - Buy an investment property.
  - Invest in another asset class.
  - Whatever the reason you can refinance your home loan and get cash out for your next big goal.

Whatever reason you have for wanting a review on your current home loan, Finch Financial Services can help!

Be sure to make an enquiry through the website [finchfinancial.com.au](http://finchfinancial.com.au) or simply call us on 1300 4 FINCH – 1300 434 624