

# Homeloans

think differently



## Why Choose Homeloans?



# Think differently about your home loan



## **A refreshing alternative to the banks since 1985**

Homeloans has over 25 years of experience at providing Australians with a refreshing alternative to the banks for their home finance. With an Australia-wide presence, we specialise in home loans.

## **Low interest rates, great loan features!**

Whether you are a first home owner or a seasoned investor we have a loan that is perfect for you.

We appreciate that low interest rates are an important factor in choosing your loan, and that you may also require other features. That's why our range of home loans has both low rates and a range of great features such as redraw, offset accounts and early repayment facilities.

As your needs are likely to change during the life of your home loan, we offer a range of loan options and will work with you to select the best loan for your current situation.

## **Award winning service**

We pride ourselves on this service, which has won us the Mortgage and Finance Association of Australia Excellence Award in our category in both 2009 and 2010, and in the 2011 Australian Lending Awards we were recognised as Australia's Best Non-Bank Lender.

Our Client Services team will be there throughout the life of your loan to help you with anything you need to discuss, and unlike many of our competitors, we provide a personal service where you can ask for someone by name.

## Generous customer benefits

We believe that it is important to provide value to our customers in addition to the home loan itself. That's why anyone with a Homeloans loan is entitled to a range of sensational benefits, from discounts on grocery shopping and fuel, to great deals on insurance, broadband, dining, entertainment and much more.

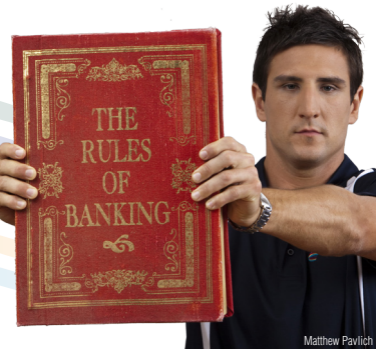
Visit [homeloans.com.au/benefits](http://homeloans.com.au/benefits) for more information.

## We are Carbon Conscious™

At Homeloans we are proud to be Carbon Conscious™, and we plant a tree for every Homeloans loan settled. This does not result in any additional expense to our customers; it is just our way of contributing to a more sustainable environment.

## We keep it simple

Finance can be complicated. At Homeloans we focus on keeping it simple for our customers. We do our best to avoid using industry jargon and we make the application process smooth giving you a hassle-free experience.



Matthew Pavlich

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## Strong and secure

Since its inception in 1985, Homeloans has grown to become a competitive alternative to the banks and we have a presence in every Australian mainland state.

As we are listed on the Australian Stock Exchange, you have the assurance that we are backed by nationwide strength and security. Being publicly listed also means we adhere to the ASX's strict standards on reporting and transparency in the way we run our business.

Furthermore, we are a member of the Mortgage & Finance Association of Australia (MFAA), and live by the MFAA Code of Practice. This code ensures professional standards are set and maintained, and that we operate under ethical and fair business practices.

“Think  
differently.  
Think  
Homeloans.”



Shane Webcke

## Think differently. Think Homeloans!

Don't put up with the hassle of dealing with the banks for your home finance needs.

Think differently, and talk to Homeloans.

If you have any questions, call us today – one of our consultants or preferred mortgage brokers will be happy to help you.



- Low interest rates
- Award winning service
- Generous customer benefits



[homeloans.com.au](http://homeloans.com.au)

For more information  
please contact Homeloans  
on 13 38 39 or visit  
[homeloans.com.au](http://homeloans.com.au)

