



**Are you
thinking about
getting a
home loan?**

**Refinancing
your
current
loan?**

**Buying
another
property?**

**Are you trying
to work out the
finance deal that's
right for you?**

...if so, visit your local



Why use a credit adviser?



A credit adviser can...

» save you time

The choices now available in the mortgage market can seem limitless and completely overwhelming. Work with a credit adviser who already has that knowledge.

A credit adviser can...

» give you choice

Most credit advisers have a panel of lenders from whom they can source a loan for you.

A credit adviser can...

» help find the right loan

A loan with the lowest rate may not give you the options you want. A good credit adviser will examine your circumstances and future plans to recommend a loan that is right for you.

A credit adviser can...

» help you avoid pitfalls

Many products seem to offer a great deal, but they may include penalties, fees and charges that aren't obvious. A credit adviser can help you avoid taking out a loan you might later regret.

MFAA approved credit advisers are backed by industry education and accreditation.

Credit advisers who are members of the MFAA are recognised as being professional credit advisers who are backed by education, ethics and a commitment to excellence by the MFAA. You can find your local MFAA approved credit adviser by visiting www.mfaa.com.au



Find your local MFAA credit adviser today
by searching www.essentialsofborrowing.com.au

Sandra's story

When Sandra Moffatt was looking to buy a property at Lighthouse Beach, she knew she needed the help of someone with a broader understanding of the industry.

"I work full time and have a busy life, so I don't have the time to shop around and make appointments with different banks," says Sandra. "I was also looking for someone who could objectively compare packages and advocate on my behalf; as I was looking at both investment properties and a residence."

Sandra chose a credit adviser that she had worked with previously, who is a member of the MFAA.

"I have been dealing with the same MFAA member for several years now and I have found them to be extremely professional. They nurture a friendly and trusting environment which is very important to me," says Sandra. "They have taken a lot of the stress and worry out of re-mortgaging, and I know that everything is being taken care of."

Sandra estimates that her credit adviser saved her several days of time by making appointments and comparing packages for her.