



"We're Working For You"

Professional Lenders Association Network WA Broker Business of the Year
2004 2006 2007 2008

Refinancing?

What is refinancing?

Refinancing lets you change your home loan to suit your changing circumstances.

How does refinancing work?

When you take out a new loan, you can use some or all of the funds to pay out your existing loan. The new loan often comes from a different lender.

What type of things do people refinance for?

Home loan refinancing may be used for different reasons including:

Renovating your home.

Paying off your debts at a cheaper rate by rolling them into your home loan.

To **raise cash** for a purchase.

Changing your current **Loan Features** which could include: moving to a professional package, establishing offset accounts, changing to interest only repayments, switching from variable to a fixed rate or fixed rate to variable.

How will refinancing benefit me?

Refinancing is a smart way to manage and help save your money. By obtaining a lower mortgage interest rate, you can lower your monthly payments. When you refinance to lower the interest rate you can significantly reduce your monthly mortgage payment.



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