



► Richard Gardner

Managing Director of Money St

Special Report



Where all the banks come together



Are You an Astute Property Owner?

- Do you know the name and phone number of your bank manager?
- Has your bank phoned to advise you of the most competitive loan they have this year?
- Are you certain your bank doesn't offer a permanent ½ % discount off your current loan?
- Have you checked the competitiveness of your current loan in the last 2 years?

If you answered **no** to any of these questions, then you're probably one of the 75% of borrowers who will pay back double what they originally borrow from the bank.

Think you may need some help?

As an industry professional, it's my job to make you aware of the dangers of being complacent about your single biggest financial commitment. At Money St we provide convenient, free access to the most competitive banks and lenders to make sure you don't become another home loan statistic.

Why is a check up so important?

- If you borrow \$300,000 from a bank, by the time you make your last repayment you'll probably end up paying back in excess of \$600,000.
- That's double what you originally borrowed. So even if your property increases in value, the interest you pay on your loan could eat away the profit you thought you were making.

Call me to arrange a free loan check-up. It's a problem that is easier to fix than you might think.

Hours of Operation

Monday to Friday: 8 am - 6 pm • Saturday: 10 am - 4 pm • Sunday: by appointment

NSW Head Office

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