



**Developed for Finance
Professionals by
Finance Professionals**



Head Office: 02 4958 1835

Sydney: 02 8004 0209

Adelaide: 08 8464 0818

Perth: 08 8465 4747

Brisbane: 07 3333 1949

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www.illoanfinance.com.au

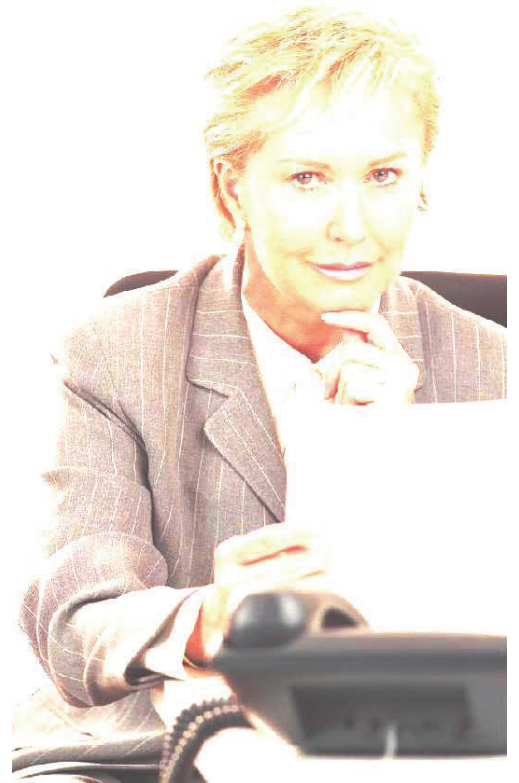
I-Loan Finance has been developed with our Broker 'Business Associates' in mind. We are totally committed to the broker channel and have developed our products to enhance your client offering, while at the same time adding significant profitability to your business.

The following are just some of the areas we believe are on Brokers' hearts and minds:

- Commission levels
- Client retention and protection of Client databases
- Being valued as an industry professional on the basis of more than just loan volumes
- Responsive BDM and Credit Teams
- Value-adding and diversification

We may not have all the answers - but consider this:

- Competitive Products
- Generous upfront
- Trail from month 1
- Commercial Product
- Direct access for scenarios and credit enquiries
- No marketing to your Client
- Add-on revenues through other Divisions of the I-Financial Group - all controlled by you



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Name	Loan Description
Standard Variable	A fully featured standard variable loan. Available as a Line of Credit at no extra cost. No ongoing fees or charges. Available as a Non-Resident Loan for Investment Properties.
NRAS Loan	A loan specifically designed for NRAS property investment. Very competitive rate. 90% LVR plus LMI cap.
Pro Pack	A very competitive Pro Pack product. LOC available at the same rate.
Prime Low Doc	A competitively priced low documentation loan with the capacity to secure a competitive low doc rate on the basis of self declaration and an Accountant's letter.
Small Business Loan	An extremely competitive loan that can provide a split of up to \$300K for genuine business purposes. Well under the Big Banks Home Loan SVR (let alone Business Rates).
Non-Genuine Savings Loan	As the name suggests, a loan for your borrowers who can provide 10% deposit but not from sources required by the Banks.
Construction Loan	A fully featured variable rate loan available for construction of new homes.
Best of Both Worlds	A fully featured variable rate loan where the rate is capped for 2 years. So, the rate can go down but can't go above the capped rate. Truly the best of both worlds.
Commercial Full Doc	Competitive LVR and pricing. No annual reviews. No revaluations. Can also accommodate "out of the box" residential securities.
Specialist Full Doc	A variable rate home loan where either the borrower or the security property do not meet standard Bank Policy. Paid & unpaid defaults permitted.
Lite Doc	Paid & unpaid defaults permitted. 6 months ABN. Income declaration plus Accountant's Letter <u>or</u> 6 months BAS.
Low Doc 60+	Maybe the last true Low Documentation loan above 60% LVR left on the market. No BAS or trading statements. 12 month ABN.

Note: All Home Loan Products are available with either LOC or 100% Offset Account at no additional cost.

Visit
www.illoanfinance.com.au
for full access to Product Sheets and Current Rates.



Reasons to do Business with I-Loan Finance

- **Protect Your Client Database**

It is becoming increasingly difficult to prevent the Big Banks and other oligopolies from 'entangling' your Clients. Our model exists to ensure that the Client transaction is undertaken with the utmost of care ~ but the **Client relationship remains with you.**

- **Competitive Rates and Commissions**

I-Loan Finance has some of the lowest rates in the market as well as attractive commissions and trail from month 1. See our on-line Rate Sheet for further details.

- **Responsiveness**

Our BDM's and Credit Team have a **maximum** 4 Business Hour response time to your enquiries and scenarios. With direct access to our Head of Credit you can speak in real time to a human being who actually knows what they're talking about.

- **Increase Your Revenues ~ Not Your Workload**

Add significant revenue streams to your Business through Leasing and Commercial Finance without the need to up-skill (unless you choose to).



I-Loan Finance (CRN 365646) is a wholly-owned subsidiary of

***i*financial group**

Australian Credit Licence Number 384635

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