FinanceCorp™
Finance Made Easy

Everything you need to know when buying your first home

First Home Buyers' Handbook

Contents

Getting Started

Congratulations! You're ready to buy your first home. This is an exciting milestone and you're in the right place with FinanceCorp. We've helped thousands of Australians find the right home loan and purchase their dream property. We'd be happy to help you too.

Buying your first home can be a little daunting but there's plenty of help and support available. With the right knowledge, you can make informed decisions that will help look after your financial future.

As Mortgage Brokers, our business is built on commission which means you'll never pay anything directly to us. We have access to hundreds of competitive loans and over 25 lenders, so you can rely on your FinanceCorp broker to give you plenty of competitive deals and connect you with the right loan.

We don't play favourites with lenders because we are solely focused on finding the right loan for you.

We're also full members of the Mortgage and Finance Association of Australia (MFAA) or Finance Brokers Association of Australia (FBAA).

The Buying Process

Let's start by taking a look at how the buying process works from start to finish to give you an idea of what to expect.

Arrange a pre-approval

If you're just starting your property search, getting pre-approved for a loan will help you to shop with confidence. It gives you a clear picture of what your spending limits are and gives you peace of mind that if you find a property you are really interested in, you can move quickly to make an offer. It may also put you in a stronger negotiating position than other potential buyers who don't have pre-qualification.

Find your property

Make sure you do plenty of homework when you're on the hunt for a new property. Research property prices in the area, potential capital growth and existing and planned infrastructure, such as roads, public transport, schools and shops. If you're unfamiliar with property values in the area, consider a full valuation carried out by a registered valuer before making a final decision.

Make an offer and sign a Contract of Sale

Whether you buy property at auction or make an offer on a listing, your agreement with the vendor only becomes a legal commitment when a Contract of Sale (Offer and Acceptance in WA) has been signed by both parties. This contract will confirm the selling price as well as any terms and conditions. Your commitment will usually be subject to lender approval, a building inspection report and a pest inspection.

The period from signing a Contract of Sale to Settlement – when the property becomes legally yours – is usually six weeks (shorter in some states, such as Queensland).

Pay a deposit

A deposit is required once a Contract of Sale has been signed by both parties (sometimes called 'exchanging contracts'). You won't yet have access to your home loan, so your deposit will need to come from savings or elsewhere. You may also be able to arrange a deposit bond until settlement.

Appoint a conveyancer

You will need a solicitor or conveyancer to check the legalities of the Contract of Sale. Your conveyancer will also check all rates and taxes have been paid, check land use or building approvals for the property and order any relevant searches.

They may also help sort out any inspections. On settlement day, the conveyancer will check the correct amount of money has been transferred from your lender to the seller and all fees – such as Stamp Duty – are paid, so you can take legal ownership of the property.

Cooling off period (not valid for WA)

If you didn't buy your property at auction, you may have a cooling off period when you can cancel the contract, although there may be a small penalty. Cooling off periods vary from state to state so check with your relevant state authority in terms of what your rights may be.

In Western Australia, however, the Offer and Acceptance is binding.

Note: *even if you have a pre-approved loan, your lender will still need to complete a valuation of the property you have chosen before issuing full approval.*

The Loan Process

Here's how the loan process works:

1. Meet with a Mortgage Broker

One of our trusted Mortgage Brokers will discuss your needs with you. Based on this, we will then recommend a couple of different products from a huge selection of loans from a wide range of lenders.

2. Processing of the Loan Application

(This typically takes 24-48 hours)

Once we have received all the required documentation, we will lodge your loan application with the lender. Where applicable, this will include the First Home Owners Grant (FHOG). There are instances when the lender cannot lodge the FHOG application on your behalf but your Mortgage Broker will be able to clarify this for you. Once your application has been lodged, we will receive a confirmation on receipt from the lender within 24 hours.

3. Conditional Approval

(Typically this takes 2-3 days)

Conditional Approval is the name given to a loan that has been assessed by the lender and is approved subject to certain 'conditions'. The lender will detail any outstanding matters requiring attention prior to unconditional or full approval.

Once conditional approval has been granted, a property valuation will be ordered by the lender, if required.

4. Valuation Reports

(Typically takes 3 days)

It is at this stage that the property will be valued. The valuation report will be received by the lender within 3 days of request. This is subject to the property availability.

5. Unconditional Approval

(Typically takes 2 days)

This is one of the most exciting parts of the process. Unconditional Approval means that all of the conditions set out in the Conditional Approval document have been met. This means that a letter of offer can now be issued.

6. Mortgage Documents

(Takes 5-10 days)

The lender will send you a letter of offer along with the associated mortgage documents. You should not be concerned by the amount of documents contained in this parcel. These are standard documents.

Under normal circumstances, the lender will send a copy of the mortgage documents to you (or the nominated party) within 5 days of the unconditional approval. It is important that you sign the mortgage documents and return them to the lender within 5 days.

Remember that your broker is there to assist you with the completion of these documents so don't be afraid to call if you are unsure.

7. Loan Settlement

(Typically takes 2-10 days)

Purchasing Property

Once you have returned your mortgage documents, your solicitor/conveyancer will contact the lender to book settlement. This will normally be done soon after you have returned your loan documents to your lender (typically 2-3 days). Your solicitor/conveyancer needs to allow 3-5 days prior to settlement to arrange the necessary paperwork. Just like your broker, your settlement agent is working hard on your behalf and they will be in touch to confirm the details of your settlement.

Refinancing

If you are refinancing rather than purchasing a property, the process is a little simpler. 2- 3 days after you have returned your mortgage documents, the lender will liaise directly with your existing lender (if different) to arrange your property refinance. Your existing lender may require some time to prepare a discharge of their existing mortgage and arrange settlement.

8. Settlement

Congratulations! Settlement has taken place and your loan is now finalised! The loan process has now been completed. Hopefully you have found the process to be stress-free.

Why Choose a Mortgage Broker?

In this age of technology where an endless amount of information is available at our fingertips, it's easy to think we can do all the research and investigation that it takes when buying a property.

However, the reality is quite different. Unless you have weeks of spare time and energy as well as the capacity to store and sort through the hundreds of home loans on the market and consider other variables such as fees and conditions, it pays to let a specialist do the legwork.

Here's some of the top reasons it makes sense to choose a mortgage broker.

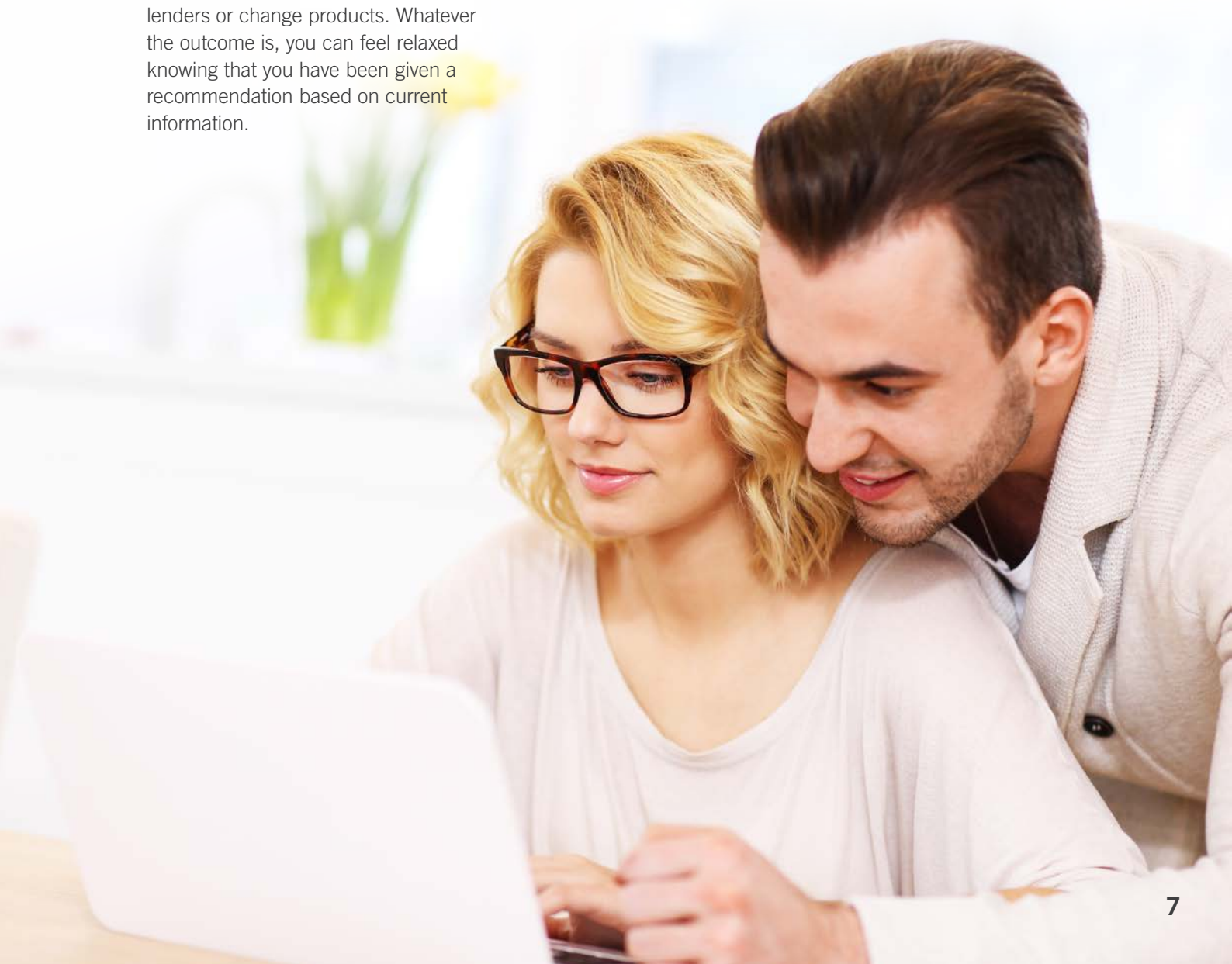
1. In most instances, your mortgage broker's service is free. This is because lenders pay mortgage brokers a fee when they connect them to borrowers.
2. Mortgage brokers work for you, not the lender. We all know that banks and other lending institutions are keen to sign you up to their products to increase their profits. Alternatively, a mortgage broker will put your financial needs first and find you the loan that will best match your circumstances.
3. Spoilt for choice. You can rely on a mortgage broker to give you plenty of options. They have access to hundreds of different loans from a host of lenders, in fact far more than you will encounter if you choose to go it alone. You'll also find that mortgage brokers have access to some of the more boutique and wholesale lenders who typically don't advertise to the mum-and-dad property buyers. These lenders have fantastic products and are eager to gain your business.
4. By enlisting the services of a mortgage broker, you can let them do the legwork when it comes to the loan application process. Not only will this make life easier for you but it can give you a better chance of gaining quick approval. This is because mortgage brokers know what individual lenders require and will make sure your application is correct before submitting it.
5. Service when it suits you. One of the great benefits of using a mortgage broker is that they can come to you at a time that is convenient for you.
6. Perfect match. It is a common misconception that banks don't like mortgage brokers. In fact, banks usually enjoy dealing with brokers as they will typically put forward applicants who are going to meet their criteria. This can be good news particularly for higher-risk borrowers as it can avoid them being rejected and having a red flag on their credit history.
7. Avoid the pitfalls. It is typical for lenders to use terms to entice borrowers to choose their products. These can be terms such as honeymoon offers, exit fees and fixed rates. All of these can seem confusing to the average home buyer. Your mortgage broker will carefully consider your special circumstances and work through all of the various lenders' products. They will assess specifics including establishment and long term fees as well as terms and conditions to ensure you are not paying more than you should over the life of your loan.
8. Borrowing within your means. When you use a mortgage broker to obtain your home loan you are less likely to be over-stretched and find yourself in financial difficulty later on. Some lenders may allow you to borrow to capacity or even offer a loan that may not be quite right for your situation, whereas a mortgage broker will always recommend the loan that makes the most financial sense to you.

9. Switching is simple. There are times when you may want to change your loan. This may be due to refinancing, buying or selling the property or a change in circumstance. Your mortgage broker can undertake all of the investigation and paperwork for you. It is not unusual for your mortgage broker to liaise with your conveyancer to keep things moving so that settlement occurs on time.
10. Get a health check on your current home loan. The home loan market can change frequently with the move in interest rates. At any time you can ask your mortgage broker to simply take a look at your home loan, your personal circumstance and the home loan market and give you an update. This may simply be recommending that you stay with your current loan or that you move lenders or change products. Whatever the outcome is, you can feel relaxed knowing that you have been given a recommendation based on current information.

What to expect when you meet with FinanceCorp

Our motto at FinanceCorp is ***Finance Made Easy!*** All of our Finance Managers are fully qualified and have extensive experience, so you can be sure you'll be getting expert advice.

We're a friendly bunch of people and we do everything we can to ensure a hassle-free process. This even means meeting you at a location that is convenient for you and taking the time to get to know you while fully explaining the process.



Government Assistance for First Home Buyers

There are grants and concessions available to first home buyers which vary from state to state. In WA, assistance comes in the form of the First Home Buyer Grant and the First Home Owner Rate.

First Home Buyer Grant

In Western Australia, eligible first home buyers can access the First Home Buyer Grant of $10,000 for construction of homes. This grant is available for properties with a purchase price of up to $750,000 below the 26th parallel and up to $1,000,000 above the 26th parallel. The First Home Buyer Grant is a one-off payment that is made to first home owners who have met the eligibility criteria. You can choose to use the grant in any way but your broker or financial planner can help you maximise the usefulness of the grant.

First Home Owner Rate

First home buyers who are eligible for the FHOG may also be able to claim the First Home Owner Rate. This offers concession on the stamp duty payable when purchasing a property. First home owners in WA do not pay stamp duty on established properties up to the value of $430,000 and for vacant land that will be used for construction up to the value of $300,000*. Established properties valued between $430,000 to $530,000 and land valued between $300,000 to $400,000 attract a concessional rate.

How to Apply

Applying for the grant is easy. Your Mortgage Broker can submit the application on your behalf or they can facilitate the application process through your lender. This information is intended to be a guide and it's important that you talk to your broker about both the grant and concession as part of your early investigations. Your broker will be able to determine exactly how much you will receive, depending on your personal circumstances and the value of the property you are purchasing. The grant is usually received once the first progress payment has been made to the builder.

Need more information?

First home buyers in Western Australia can find out more about the concessions available to them from the Department of Finance website (www.finance.wa.gov.au).

*Terms and Conditions apply.

To find out more about the First Home Buyer Grant visit www.firsthome.gov.au or contact the revenue office website for your state:

NSW	Office of State Revenue	osr.nsw.gov.au	(02) 9689 6200
VIC	State Revenue Office of Victoria	sro.vic.gov.au	13 21 61
QLD	Queensland Treasury	osr.qld.gov.au	1300 300 734
NT	Department of Treasury and Finance	treasury.nt.gov.au	(08) 8999 7406
WA	State Revenue	osr.wa.gov.au	(08) 9262 1400 or 1300 368 364 (country callers)
SA	Revenue	revenueSA.sa.gov.au	(08) 8226 3750 or 1800 637 778
TAS	State Revenue Office of Tasmania	sro.tas.gov.au	(03) 6166 4400
ACT	Revenue Office	revenue.act.gov.au	(02) 6207 0028

Home Buyers' Assistance Account (WA Only)

The Home Buyers' Assistance Account (HBAA) is the name of a scheme that was established under the Real Estate and Business Agents Act 1978. The aim of this scheme was to provide financial support to first home buyers.

Eligible first home buyers are able to access a grant of up to $2,000. This grant is intended to cover incidental expenses that will be incurred by first home buyers when they purchase either an established or partially built home through a licensed real estate agent. The purchase price of the home must be $400,000 or less to be eligible for the grant.

Most real estate agents operate a trust account to hold funds during the sale or purchase process. These monies generate interest. Some of the interest that is paid is used to fund this scheme. The grant that the first home owner receives from the scheme can be used to pay a variety of costs associated with the purchase of their home. This can be solicitor and/or conveyancing fees, valuation fees, inspections fees, mortgage registration fees, establishment fees, mortgage insurance premiums as well as fees charged by the lending institution when lodging a mortgage application.

Currently, the eligibility criteria is as follows:

- the purchase price of the home is $400,000 or less;
- you must be purchasing your first home and this home must be either an established or partially built property (not vacant land or a 'house and land' package);
- all parties applying for the grant must not own or have owned any property in the State of Western Australia before. However, if one of the parties involved in purchasing the home owns or has owned a home in Western Australia before, then a grant may be allocated on a partial basis according to the percentage of home ownership of the eligible party;
- you must live in the property you are purchasing for at least the first 12 months;
- the home must be purchased through a licensed real estate agent;
- the application must be lodged no more than 90 days after the acceptance date on the offer and acceptance contract with the Department of Commerce. A short extension of time for lodgement may be granted if reasonable grounds exist;
- the home loan must be financed through an authorised lending institution (such as a bank, building society or credit union).

Choosing the Right Home Loan for you

Buying a home is an exciting time and no doubt you'll spend a lot of time finding the right property. It also pays to spend time finding the right home loan.

Regardless of whether you are building or buying a home, there's a huge range of home loans on the market and these come with different features and options ranging from the fees included to the repayment structure. It is worth remembering that the home loan with the lowest interest rate is not necessarily the cheapest. Your FinanceCorp mortgage broker has access to hundreds of loans and can match you to the perfect loan while explaining the different types.

Features of a home loan

We often come across language and abbreviations that may be unfamiliar to us but it is a good idea to try and understand all aspects of your home loan. The terms below are some of the ones that you will hear more commonly used in relation to home loans.

Principal

The principal is the loan amount that you borrow. For example, if you purchase a house for $400,000 and have a $50,000 deposit, you will need to borrow $350,000 from your lender. This amount is referred to as the principal. There are different loans that allow you to repay just the principal or both principal and interest.

The Interest Rate

When you borrow money from a lender, the amount you borrow is called the principal. To compensate the lender for them giving you money, you pay them interest. Interest is payable on the principal or loan amount. The interest rate is calculated as a percentage of the principal. The interest rate is determined by a variety of factors. The dominating factor is the cash rate set by the Reserve Bank of Australia. There can be other variations according to competition in the market.

Variable rate loans

The term variable rate refers to the interest rate. In a variable loan the interest rate can 'vary' over the life (or term) of the loan. If you decide to take out a mortgage that has a variable interest rate, the rate of interest that you pay can vary every month. This means that there will be some uncertainty around your repayments. If you think that interest rates are likely to decrease in the short term then it is quite likely you will gain from choosing a variable rate mortgage. However, you must be prepared and able to service your loan should the repayments increase.

Fixed loans

If you take out a mortgage that has a fixed interest rate, you will be locking yourself into a rate of interest for a certain period of time. This can offer many advantages. Firstly, you will know what your monthly repayments will be throughout the period that you have locked in your rate. If interest rates move up, you will be ahead as you will only be paying the lower rate. However, if they decrease, you may miss out on potential savings. There are also other factors that you may need to take into account with a fixed rate mortgage. For example, there may be additional costs involved in breaking the loan. Your mortgage broker can talk to you about what you need to consider.

Introductory rates

Having your home loan set at an introductory rate means that the interest rate is typically lower than the standard rate. However, this introductory or 'honeymoon' rate is typically set for only a short period of time, usually between six and twelve months. This is often used to help home owners adjust to their home loan as they settle in to making repayments. However, this introductory rate can be a trap as you become used to making repayments at a lower rate and when the honeymoon rate reverts to the higher rate, you need to be certain that you can then afford these often higher repayments.

Combination Loans

A combination or split home loan allows you to take advantage of both the fixed and variable interest rates. You can decide how to split your home loan, for example splitting it 50% into fixed and 50% into variable. This can protect you against rising interest rates but also allow you to benefit from variable changes that may see interest rates lowering. What is important to remember with this type of loan is the potential to pay additional fees with this type of loan. You may be required to pay two sets of application fees and in some instances you may be charged a fee every time you renegotiate a new fixed portion of the loan.

Repayment features

It is important to understand how your home loan is repaid. The repayment features can vary from loan to loan. For example, some home loans may place restrictions on making additional payments. If you have the capacity to make additional repayments, this can reduce the amount you owe on the principal and can impact both your repayments as well as the term of the loan. Your home loan may also have restrictions regarding early pay out. This may occur if you sell your property or you decide to refinance with another lender. Often there will be penalties around this and you should consider these carefully before you make a decision regarding your home loan.

No Savings Home Loans

There are options available to home buyers who do not have a deposit to purchase their own home.

While some lenders will offer you up to 95% of the purchase price, this comes with Lender's Mortgage Insurance (LMI) which can cost you thousands. Some home buyers may also not have the required savings due to rising house prices, stamp duty costs or the daily cost of living.

So what are some of the ways you can obtain a no savings loan?

1. **Guarantor loan**

   This is usually the most effective way to buy a property without a deposit. Often referred to as a guarantor loan, family guarantee or family pledge, it enables you to borrow up to 105% of the purchase price without any savings. Your parents will need to provide a guarantee which is secured against their own property.

2. **Personal Loan**

   Some lenders will allow you to borrow a deposit and don't require any savings. A common approach is to obtain a personal loan, and then use the loan amount as a deposit for your home loan. This can then be refinanced at a later date. The lender will also require you to demonstrate a minimum of 6 months satisfactory continuous rental history through a licensed Property Manager.

*A **No Savings Loan** is often suited to first home buyers who have minimal savings but want to get into their dream home right away.*

3. **Use the First Home Owner Grant as a deposit**

   If you are looking to buy a low priced property then you may be able to use the FHOG as a deposit. However, you may still need to demonstrate your savings ability to the lender.

   Before making a decision to obtain a no deposit loan, consider these advantages and disadvantages and be sure to talk to your mortgage broker if you have any questions or concerns.

Advantages

- With the Guarantor loan option, you'll avoid paying Lender's Mortgage Insurance (LMI) which can be very costly. By using a guarantor, you're able to borrow with a high loan-to-value ratio and avoid this unwanted cost.
- As is the case with most loans, you can make additional repayments and have the ability to redraw those amounts when you wish.
- If you've been struggling to save a deposit, you don't need to wait years to buy your dream home. You can make it a reality sooner rather than later.

Disadvantages

- Compared to the traditional lending process, obtaining a no savings home loan can take much longer as it involves a more in depth review process.
- Your financial position will be very closely scrutinised and there are many qualifying factors to be assessed. This means the loan can often be difficult to obtain.
- Some lenders apply restrictions that may affect self employed borrowers and low-income earners. This can also result in difficulties getting approved.
- You may find there are limitations on where you can buy. Some lenders will exclude certain postcodes in their set of conditions.

Other costs to factor in

It's really important when you consider a home loan that you understand all of the associated costs.

This information is intended as a guide only but your mortgage broker can give you precise details of the costs and fees applicable to your own loan.

Loan Application Fee:

It is common for lenders to charge a loan application fee (payable at the time you apply for your loan). The loan application fee can range from nil up to $1000. The fee will depend on the lender and type of loan you apply for. Included in this fee may be the cost of valuing the security property. If you withdraw your application before settlement or it is unsuccessful, most lenders will refund the application fee (less an amount to cover their costs).

Additional Valuation Fees:

If more than one property is offered as security, many lenders may charge an additional valuation fee.

Lender's Legal Fees:

To cover the costs of engaging lawyers to prepare your loan and mortgage documentation, some lenders may charge a fee called a lender's legal fee.

Mortgage Registration Fee:

The Titles office relevant to your state will charge a fee to register the transfer of ownership in a property from the seller to the buyer.

Stamp Duty:

Stamp Duty is a state government tax. It is calculated on the purchase price of the property. Stamp duty needs to be paid on the amount of the purchase price of your property, whether or not you need a loan to purchase the property.

Depending on which state you purchase in, you may be entitled to stamp duty concessions even if you are not a first time property buyer.

Additional Costs:

Here are some of the other costs that you may incur as a property buyer:

- Legal fees from your conveyance or settlement agent.
- Building and pest inspection costs.
- Mortgage protection insurance premiums.

Building Insurance:

In most instances your lender will require you to hold building insurance for the full insurable value of the security property. This insurance will protect both you and your lender in case of fire, flood, or other major damage to the security property.

When building insurance is a condition of your loan, your lender will need to be noted as the mortgagee or financially interested party on your insurance policy. If the security property is strata title, your lender will need evidence that the Owners' Corporation for the whole strata holds adequate building insurance.

Ongoing Account Costs:

There can sometimes be other ongoing costs associated with your loan. These other costs can include:

- monthly loan account keeping fees;
- fees that cover access to special features such as offset accounts and redraw facilities;
- fees that may be payable if you switch between different types of products after the settlement of your loan;
- early repayment fees;
- loan discharge fees.

Lender's Mortgage Insurance (LMI)

LMI is an insurance policy that your lender may require you to take out to insure them against the possibility of you defaulting on your loan.

There can be many reasons for your lender requiring you to take out LMI. Each lender has particular policies that it must adhere to. Factors that get taken into consideration are:

- the type of loan;
- the amount of deposit compared to how much you wish to borrow;
- the value of your property; and
- other factors such as perceived risk of default.

For example, if you are borrowing more than 80% of the property value, you will be required to take out the insurance policy on behalf of your lender, which your lender will organise. You will pay the cost of the premium which will vary according to the amount that you are borrowing. The more you are borrowing, the higher the premium cost.

Who pays for it?

The lender takes out the policy on your behalf. The full premium amount including the GST on the policy is your cost. Once it has been paid it is non- refundable.

How does it work?

The LMI policy, like most insurance, is only drawn upon if something happens. In the case of LMI, the policy comes in to effect if you default on your loan. After a default, the bank may not recover enough from the leftover proceeds after the sale of your property default. The LMI policy allows them to make a claim on the policy for the outstanding amount.

LMI is a one-off premium, upon settlement of the loan. In some circumstances the premium can be added on to your mortgage.

Does this policy cover me too?

No, it does not. It covers the lender against the risk of you not meeting your repayments when they fall due. Even if you default by not making repayments, you are still required to repay the whole loan amount to your lender. It is often confused with Mortgage Protection Insurance, which covers you for loan repayments in the event of an unexpected situation occurring e.g. unemployment, disablement, or death.

Other insurances which may also benefit you and provide peace of mind are income protection, trauma, and permanent disability. Don't forget that you will be required to take out building insurance and it is strongly recommended to insure your contents as well.

If this policy does not cover me, then how does it benefit me?

Without LMI, the bank may not agree to provide you with the loan to purchase your intended property. It may also mean that you may have to wait until you have saved the right amount of deposit i.e. 20% in most cases, which may cause a delay in you owning a property, possibly for quite some time. Sometimes the benefit of paying the LMI will outweigh waiting, especially as it may be easily be offset by the capital growth in property that may occur over that same amount of time.

Still confused?

Remember, if there is anything that is not clear or that you still find confusing, you should speak to your Mortgage Broker. They are here to help you feel comfortable at every stage of the process.

Handy Tips for your Move

You'll save yourself a lot of time and stress if you plan your move well in advance. It's best to start planning as soon as you know the date of the move.

Below are some handy tips to help you with your move!

ABOUT ONE MONTH BEFORE MOVING:
Notify your landlord (if applicable).
Contact your telephone company to cut off existing number and connect/install the line at your new home.
Contact both your gas and electricity providers to advise you will be the owner of the new property.
Start collecting packing material such as boxes, newspapers, masking tape and bubble wrap.
Start considering whether you will do the move yourself or whether you want to employ a removal company.
A FORTNIGHT TO GO:
Speak to your contents insurer to check if your belongings are covered while in transit (if moving yourself).
Organise with Australia Post to redirect your mail after the date of the move (if you wish).
If you do wish to hire a removalist, get a few quotes and ask what's included for the price.
Discard/sell items you no longer need.
Contact your local council to find out if they will be having a road side collection before you move.
Start compiling a separate list of people you need to notify of your new property address (includes friends, family etc).
Apply for annual leave from work if you think you'll need the extra time.
Sketch out a plan of your new home to decide what furniture will go where.
Start packing – don't leave it to the last minute.
Start telling everyone on your change of address checklist.

Change of Address Checklist

Use this handy checklist to ensure you don't forget to tell anyone you have moved!

WHO TO TELL	PHONE NO.	DONE
Family		
Friends		
Employers		
School		
Doctor		
Dentist		
Bank		
Credit Card Company		
Insurance Companies		
Share Registrars		
Rental Companies		
Pay TV		
Post Office		
Gas Company		
WaterCorp		
Electricity Company		
Phone Company		
Australian Taxation Office		
Sporting Clubs		
Vehicle Licensing		
Roadside Assist (e.g. RAC)		
Optician		
Newspaper Delivery		
Charities		
Mail Order Companies		
Social Clubs		
Professional Organisations		
Health Professionals (physio, chiro etc)		
Other (e.g. vet, local council for pet registrations, superannuation)		

At FinanceCorp, we're here to help you get into your first home with ease.

For more information, visit www.financecorp.com.au or call us on (08) 9417 5550.

FinanceCorp™
Finance Made Easy