



**AustAsia Finance Brokers**  
Investment & Finance Solutions



We can help find the right home loan for you  
What is the process?

Our commitment to you.

## About AustAsia Group

AustAsia Group was established in 1979 as a business broker and real estate agency, assisting with business advice, property investment advice and the acquisition and sale of properties. Today, the Group of Companies facilitate a complete range of financial, investment, corporate, business and management services. The Group maintains strong family values and specialises in providing services for small to medium sized businesses.

## How will we help you choose a loan that is right of you?

We will:

- Use specialist software to understand your needs and obtain all necessary information to help you select a loan tailored to your needs.
- Explain clearly in plain English, all the features, benefits and costs of your chosen loan, including your repayments.

- Help throughout the whole process and whenever you need it.
- Assist you in completing the loan application, professionally package it with your supporting documents and submit it to your chosen lender.
- Liaise with your lender and advise you of progress of your loan through to settlement.
- Maintain ongoing contact with you after your loan has settled, to keep you up to date of market changes and assist you whenever necessary.

## How are we paid?

There is no charge for the service we provide to you. The lenders will pay us a commission out of their profit. We will disclose our commission to you in our Finance Broking Contract. Please note commercial finance may be subject to a pre-agreed service fee.

## Service Commitment Flowchart



## Your loan has been approved - What next?



1. If you are refinancing or discharging a loan from your existing Lender (i.e. paying out a home loan or other loans with another Lender) then a Discharge Authority Form for that Lender needs to be completed and forwarded to that Lender's Discharge Section instructing them that the loan will be paid out. This is required to prevent any delays in the settlement. This form is available from your existing bank. If you are having difficulties locating the form, please contact us immediately for assistance;
2. If you are purchasing, your settlement agent will forward you a Settlement Statement and Transfer of Land Forms which need to be signed and returned to the settlement agency. Any deposit money requested by the settlement agent needs to be forwarded to them as requested or if the funds are coming from the loan proceeds, we will instruct the settlement agent on your behalf. Please note that the Settlement Statement you received is normally an interim statement detailing all the cost associated with the purchase of your property. A Final Statement is issued upon the settlement of your property;
3. After formal approval is completed, the lender will arrange for loan documents to be prepared and sent to you.
4. Please call us when you receive your documents, and we will go through them with you:
  - To ensure the documents are correct;
  - To ensure that they are fully explained to your satisfaction in plain English;
  - To answer any questions you may have.
5. Mortgage Documents are returned to the Lender's solicitors who will book the settlement with your settlement agent. The Loan documents should be returned to the Solicitors, either by us or by you, as soon as possible.
6. Insurance for the property being purchased needs to be arranged 5 days prior to settlement. The Lender financing the property must be noted as having an interest in the property. A Certificate of Currency must be forwarded to us prior to settlement noting the Lender as the interested party. Please note that a Cover Note from an Insurer is not acceptable. If you do not have an insurer or a broker, please contact us to assist you. We will be able to refer you to a reputable insurance broker;
7. You should consider Income Protection to cover you if you become unable to make payments for some reason. AustAsia Financial Planning is licensed to assist you with all your life insurance and income protection needs;
8. Your settlement agent will book the settlement with the Lender's solicitors. You will be advised by the settlement agent when the loan is settled. At the point you can obtain the keys for your home;
9. You will receive a final settlement statement from your agent showing the actual disbursement of money to all parties involved;
10. We encourage you to contact us if anything is unclear to you or not to your satisfaction at any stage of the loan and after settlement;
11. If you have any further questions about the loan process, we welcome your call and also your feedback on our service.

## Services Provided

- Investment and Financial Strategies
- Corporate and Personal Superannuation;
- Arranging Placement of Investment Funds;
- Tax Management and Planning;
- Life Insurance;
- Succession Plans and Strategies;
- Retirement Planning and Strategies;
- Accounting and Finance services;
- Assistance in Budget Management;
- Real Estate Investment Consultancy;
- Arranging Commercial and Residential Loans;
- Business Plans and Strategies;
- Business Analysis and Problem Solving;
- Corporate Dispute Management;
- Corporate Compliance;
- Prospectus Documentation and Management.

## Directors and Management

AustAsia Group has a diverse management team with the education, experience and knowledge required to assist with business consultancy, accounting and finance management, compliance issues, corporate marketing, general administration, dispute management, investment advice, and corporate superannuation regulations. We also have considerable experience in the establishment of companies, trusts, and other corporate structures. AustAsia has developed a network of associates providing direct access to professional legal advice, accountants, auditors, and financial planners.

## AustAsia Group in Action

The following examples illustrate the extent of the services that AustAsia Group can offer:

Mr and Mrs Brown request AustAsia to review their investment and financial position. The Brown's have equity in their home, an investment property, and some superannuation. Our process is to review the Brown's goals, the performance of their existing investments and then develop strategies and recommendations. We may recommend that the Brown's utilize some of the equity in their home, and then invest it in a range of managed fund investments. AustAsia is able to assist as follows:

- The financing and refinancing to redraw funds for investment purposes;
- Selecting appropriate investments;
- If superannuation is a recommended investment, we are able to advise on the consolidation of their superannuation, and assist in retirement planning;
- We are able to assist in preparing their end of year financials and tax returns and tax planning;
- We may advise a self-managed superannuation fund, which we are able to establish and manage with you.

### AustAsia Group Pty Ltd

ACN 069 896 920

AustAsia House,  
412 - 414 Newcastle Street  
West Perth WA 6005

PO Box 332,  
Leederville WA 6903

08 9227 6300

aagfinance@austasiagroup.com

www.austasiagroup.com

