

lending solutions? our backyard.

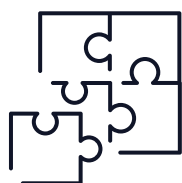
In a financial market saturated with banks, financial institutions and their various offerings, searching for a suitable finance option for you and your circumstances can often be drawn out, frustrating and costly. You need a lending solution that aligns all your financial touch points under the one roof and is secured with your best interests in mind. You will find that solution with Vincents. With over 30 years experience in various aspects of finance, our team will work with you to achieve the best possible outcome.

our services ■



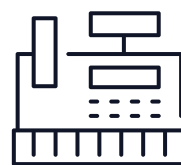
Home & Investment Loans

Looking to buy your first home, upgrade or acquire an investment property? We'll find the best deal for you



Construction Loans

Make building or renovating your next project effortless with expert solutions



Equipment Finance

Cars, trucks, cranes, forklifts, fit-outs and specialised equipment and machinery.



SMSF Lending

Expert advice and experience in utilising SMSF to boost your wealth



Commercial & Business Lending

Commercial investment, overdrafts, bank guarantees, franchise, mergers & acquisitions



Frequently asked questions.

How do we engage with Vincents Lending Solutions?

We believe that understanding you and your needs is fundamental to provide a sound lending solution. We meet with you at a time and place of your choosing to discussing your wealth creation strategy and align the most suitable products and services to assist you to achieve it. Once we understand your needs we also employ market leading technology to assist you in collating and providing information so that your application is seamless.

What ongoing support do I get from Vincents Lending Solutions after my loan settles?

Once you come on board as a Vincents Lending Solutions client you will never have to worry about your lending requirements again as we will do the heavy lifting for you. We keep you updated with any changes to your loan and new products regularly. We are also available whenever you need us. Formally we will also meet with you face to face on an annually basis to complete review your lending facility and discuss what is most important to you for the next 12 months.

Who will have access to my information?

Our Lending Solutions business must uphold the highest standards of Privacy in line with our legislative requirements. Our Lending solutions team does not share or permit ANY party outside of the Vincents Lending Solutions team to

access, view or discuss your personal information. To ensure your information and Privacy is safeguarded we employ Chinese walls within the lending business and utilise a separate CRM and file storage system to the greater Vincents business.

Will I receive marketing or communication from the Vincents Group?

No. Unless you have specifically asked us about other products or services we will not discuss other business units. We respect the integrity and values of any partnership agreement and where possible will look to support the Bar associations existing partnership base.

Does Vincents Lending Solutions offer other products and services?

Yes, Whilst Vincents Lending Solutions is predominately Business and Residential lender we also offer access to finance products such as Asset Finance, Insurance Premium Funding and General insurance products.

Do I need to be a client of Vincents to gain access to advice from Vincents Lending Solutions?

No. At Vincents Lending Solutions we respect your existing network of advisors whether they be a Financial Planner, Accountant, Lawyer etc. We see the value in openly communicating with your network and would appreciate an introduction to ensure that advice and services we provide align with your wealth creation strategy provided by

other advisors.

Can Vincents Lending Solutions take over my existing banking arrangements?

Yes, however we ask that you opening communicate with your existing finance provider or banker to ensure they are aware we are acting on your behalf.

Which lenders can Vincents Lending solutions source?

At Vincents Lending solutions we have access to over 70 Residential, Business and Private Lenders. Our goal is to understand your requirements and match the most suitable product and product provider to your needs based in what you require today and into the future. We also deal directly with Private Banks, Commercial and Business Banks, specialist banks and Private Lenders who have niche policies.

How are mortgage brokers remunerated and what are the costs?

In most cases there are no costs to you however this can depend on the complexity and task at hand. Traditionally we are remunerated by the banks upon the success and quality of your application to the financier. We are remunerated in two parts being an upfront commission and a trailing commission. It is important to note this has no bearing on the rate or costs of your facility and as mortgage brokers write approx. 65% of all new loans to banks you will likely get better outcomes then attending the bank directly.