

# Financial FACT SHEET

*Inspiring Performance*

## Personal Lending

The Peak Partnership Lending Solutions can assist with all forms of personal lending, from home loans and investment borrowing to credit cards and debt consolidation.

### Personal lending options

Our personal lending options include:

- » Home loans; with a range of interest rate, repayment and loan features options
- » Residential investment loans
- » Home equity lending
- » Margin lending for share investments
- » Personal loans
- » Personal overdrafts
- » Credit cards
- » Debt consolidation

### Your choice of lender

We have access to more than 50 lending institutions throughout Australia, including all major banks, many regional and investment banks, selected building societies and credit unions. We adopt a totally impartial approach to all personal borrowing applications, to secure the most appropriate loan facility and lender for your individual needs.

### Expert advice

Through the process of assessing your application, we help determine the best lending package. This process takes into account:

- » interest rates and interest charging cycles – whether a fixed rate, variable or interest-only option is the most suitable;
- » loan establishment fees, ongoing fees and penalty fees;
- » repayment frequency and options;
- » flexibility and features of the loan facility;
- » the cost and value of those added loan features;

### Total borrowing support

The Peak Partnership Lending Solutions manages the total borrowing process – from initial research of suitable lenders, through negotiation, application and approval stages, to ongoing management of your loan portfolio.

Our Lending Solutions area also has a comprehensive understanding of your financial position and borrowing capacity, ensuring sound financial advice before any commitment is made.

As a Full Member of the Mortgage and Finance Association of Australia (MFAA) and the Credit Ombudsman Service Limited (COSL), our Lending Solutions area is fully accredited. We strongly support the regulations and ethical expectations of the lending industry.

For more information, contact Chris Coonan on 07 3360 9826 (direct) or send your email to [chrisc@peakpartnership.com.au](mailto:chrisc@peakpartnership.com.au).

This Fact Sheet contains general advice that has been prepared without considering your objectives, financial situation or needs. You should consider the appropriateness of any advice before acting on it. Peak Partnership Pty Ltd ABN 24 064 723 550. Peak Partnership Lending Solutions Pty Ltd ABN 83 123 736 281.



**The Peak Partnership**  
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FINANCIAL PLANNING

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