



Template name: 2023 Refinance

%logo%



Hi %FIRSTNAME%,

Despite the interest rate increases, there's still strong competition amongst lenders for your business.

If you've been with the same lender for a while, now is a good time to review your mortgage and make sure it's still right for you.

Refinancing may help you to:

- Secure a lower interest rate
- Pay less fees
- Free up equity for an investment property or another asset
- Consolidate your debt
- Add interest-saving features to your mortgage (an offset account or redraw facility, for example).

We can run through your finances and take a good look at your mortgage to see whether it still works for you. If you could be getting a more suitable home loan elsewhere, we'll let you know.

To explore your options, get in touch today.

Kind Regards,

Template name: CHL - Refinance

%logo%



Hi %FIRSTNAME%,

With interest rates on the rise and increasing cost of living, now is a good time for us to catch-up and review your loan to ensure it's still meeting your needs.

Refinancing is an option many of my clients are currently pursuing to ease some financial pressure. The benefits can vary depending on your situation and financial goals. But generally, refinancing opens doors to many opportunities, such as:

- better interest rates
- lower monthly repayments
- shorter loan terms
- fixed-rate options
- debt consolidation

I can help you make an informed decision by reviewing your current loan with others available in the market that might align to your needs better. **This includes a range of home loans that are available exclusively through me.** They are extremely competitive and provide flexible options which enable me to tailor a solution suited to your circumstances.

Get in touch with me today to find out more.

Kind Regards,

Template name: 2023 Fixed Rate Cliff

%logo%



Hi %FIRSTNAME%,

[One in five Aussies](#) are facing a fixed rate cliff in the coming months, as their fixed term rolls onto a higher variable interest rate. If you're one of them, here's how to prepare.

Review your budget

Now is the time to review your income and expenses meticulously. You may decide to adjust your lifestyle and budget sooner rather than later, so that you are in a better financial position if your fixed rate term ends.

Work out your repayments

Ask your lender what your rates and repayments will be when your fixed term ends. If your budget and current loan allow for it, consider starting to make those repayments now.

This will get you into the habit of budgeting for a higher repayment and create a bit of a cushion when you do roll onto the higher interest rate.

Shop around

Speak to us two to three months before your fixed rate term expires so we can explain your options. We may be able to negotiate a better rate with your current lender or suggest a more competitive home loan elsewhere.

To find out more, get in touch today.

Kind Regards,

Template name: 2023 Fixed Rate Expiry

%logo%



Hi %FIRSTNAME%,

If you've been temporarily protected from the cash rate hikes but are now facing higher repayments when your fixed term ends, know that you are not alone.

We're here to help you navigate your next step when it comes to your home loan.

Trying to work out whether to let your loan revert to variable, re-fix with the same lender, or switch to another provider can be confusing. We can help you crunch the numbers for each scenario and work out what's right for you.

To explore your options, get in touch today.

Kind Regards,

Please contact your Broker Support Manager if you would like help sending to your clients.

Instructions on how to send these emails are on the Wiki:

[View here](#)