

Get the **insider's edge** to secure finance for your property.



Customer
Satisfaction
NPS Score
90

See inside for more details.

A better loan.

A better way. Using
a mortgage adviser.

Finding the perfect loan can feel like a maze. And with thousands of different loans available, from dozens of providers, it's little wonder. Even knowing where to start can be overwhelming.

Loan Market's network of mortgage advisers is one of the largest in New Zealand.



More and more Kiwis who take out property finance use a mortgage adviser to do the hard work for them.

How it works

A mortgage adviser takes an impartial view of hundreds of loans – from big name financial institutions you know and trust to small banks and credit unions – and works with you to match the right loan to your goals and financial position.

A mortgage adviser will:

- Assess your needs and financial position and recommend competitive loan options
- Take the time to explain the full process, from application to settlement
- Do most of the leg work, acting as an intermediary and negotiating with the lender
- Complete mountains of paperwork, leaving you to simply review and add your signature
- Liaise with key parties, including solicitors and real estate agents (and you!) to ensure a smooth settlement
- Perform ongoing reviews for you after settlement to make sure you are always on a competitive loan.

About Loan Market

Founded in 1994, Loan Market has more than 1,000 mortgage advisers throughout Australia and New Zealand. We have relationships with New Zealand's largest range of major banks and secure lenders.

Our advisers work with real estate businesses across New Zealand and that gives us strong insights into the property market.

We know that organising finance can be a hassle and that's why we're happy to chat with you at a time and place that works best for you. Best of all you don't pay us a single dollar for our service – because we receive commission from successful lenders.

Every year we help 5,000 Kiwis reach their property dreams.

Contact Loan Market today to find the right loan for you.

Get the **insider's edge** with Loan Market

When you use a Loan Market adviser, you're giving yourself the insider's edge. That's because:

- ▶ You can move fast to be streets ahead of other buyers since we know who is approving quickly
- ▶ We foresee who will lend you more as we understand each lender's criteria
- ▶ We find you the hottest home loan specials, because we talk to lenders daily and take a truly impartial view of hundreds of loans
- ▶ By doing all the leg work such as completing paperwork and liaising with solicitors, we make it an easy and stress-free experience.

The right loan from the right mortgage advisers

At the end of the day, finding the right loan comes down to working with the best people. That's why Loan Market attracts the best advisers in the country to be part of our network. It's our advisers that make Loan Market different from the others.

Three big things set Loan Market apart and give you the **insider's edge**:



Knowledge

We know what we're talking about. Our advisers are among the most qualified in the industry. Their knowledge, skills and experience make a big difference in tailoring solutions just for you.



Service

You come first. The phenomenal reviews we receive from happy clients are a testament to the 'nothing is too much trouble' attitude you'll find across the board at Loan Market.



Communication

We keep you involved and informed at every step. And forget jargon and bank-speak – our advisers talk in plain English. After all, it's a partnership, and all we want is to find you the perfect loan.

Can we help you?

Our results speak for themselves. Loan Market's advisers help thousands of customers every year purchase or refinance their properties. If you're ready to find your perfect loan, get in touch with Loan Market today.

Why talking to an **expert** counts

If you don't have the time or the expertise to get a handle on all the different home loans on offer, it pays to talk to someone who does.

Over the past 20 years we've built relationships with more than 20 of the country's most respected lenders. We talk to each one, daily, to find out their latest rates and special offers. And because we apply for hundreds of loans every week, we know who is approving quickly and the information they're looking for.

It means you don't just get to choose from a huge range of rates and products, you also get a head start on other buyers in the market.

NZ's widest range of lenders you **know and trust**.

Our relationships with all of the brands you see here gives you confidence that we can find the right lender for your unique situation.



Customer Satisfaction

At Loan Market we understand the importance of great customer service. Our customer satisfaction program - better known as the Net Promoter Score (NPS) system - is designed to ensure we are listening to our customers and always improving on the service we offer.

What is NPS?

The Net Promoter Score system is a proven, powerful client loyalty metric used by 1,000s of businesses globally. It's based on the idea that every company's customers can be divided into three categories: Promoters, Passives, and Detractors.

Customer loyalty is measured on a scale of 0-10. Customers are asked one simple question – **“Thinking about your experience with <adviser name>, how likely would you be to recommend their services to a friend or colleague?”** – which contributes to our score.

What's a good NPS?

An NPS that's positive (>0) is good and an NPS of +50 is excellent. You need more promoters than detractors to have a positive NPS.

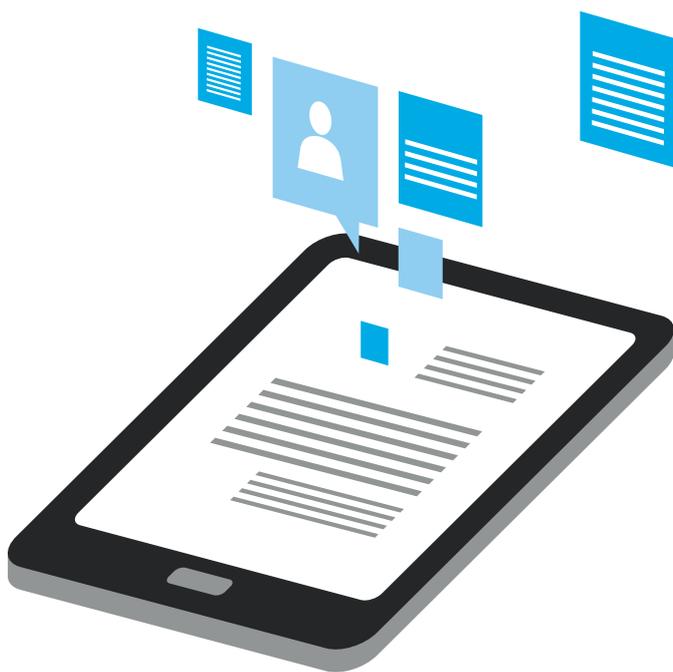
Promoters (9-10)
Passives (7-8)
Detractors (0-6)

**NPS = % Promoters -
% Detractors ÷
total amount of
surveys completed**



A word from our **customers**

A lot of companies claim to have great customer service; we prefer to let our **customers** do the **talking**.



Here's what some of our recent customers had to say about their experience:

"Please pass on our thanks to all of your team. It was an **amazing experience made 100% easier by your guidance and knowledge.** We are settled, the benchmark being the kids are sleeping right through to 7am each morning. Didn't happen in the smaller house."

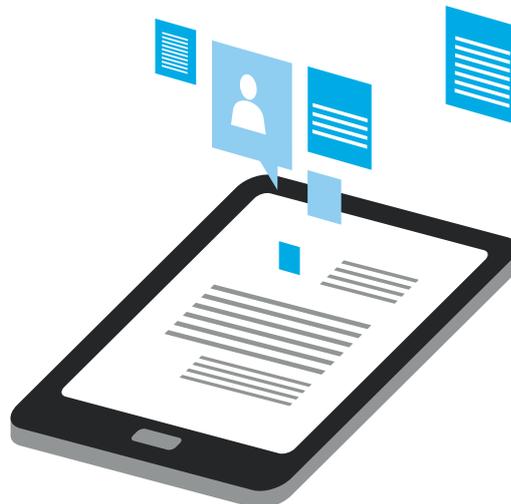


"All good Pat and no issues with the loan. All went very smoothly on moving day. Now lots of unpacking! **Thank you so much for processing our loan so swiftly and efficiently.**"

"I would like to thank you and your team for helping me and my family secure a second house mortgage in a very unpredictable Auckland market.

You have shown a great ability to be patient while we tried to buy several auction properties. **Every question and hurdle we threw at you and your team was tackled and had a positive outcome.** With me being overseas for most of the negotiations and even settlement, your help made a huge difference.

We will continue to use your services whenever possible, as I think the professionalism you and your group have shown is outstanding. Thank you again for a great job and we look forward to working with you again."



Eight steps to a **stress-free** property purchase



Set your goal

Once you know the type of property you want, and have a rough idea of what it's likely to cost, set yourself a target for saving a deposit. Remember, if your deposit is less than 20% you may need to pay Lenders Mortgage Insurance – or you may incur a Low Equity Premium on your interest rate. Be sure to factor this in.



We're ready to talk

Before you start actively looking for a property, it's worth speaking with a mortgage adviser. They'll give you an accurate assessment of your borrowing capacity (more accurately than an online calculator) and determine your eligibility.



Get the green light

Whether you're bidding at auction or placing an offer with an agent, you're in a stronger position if you've got a pre-approval.

Pre-approval is essentially a green light from a lender to spend up to a certain amount. This means you'll know how much you've got to work with. Your adviser will walk you through all the details of different options available. Once you've chosen a suitable lender, we'll submit an application on your behalf.

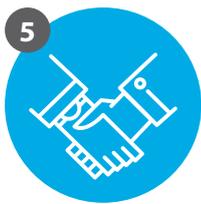
You'll usually receive pre-approval within a few days of application. It's generally valid for three to six months, and assumes your financials will stay the same.



Kick off the search

Looking for a house is always more time consuming than you expect, so do schedule plenty of weekend time to attend open homes. Once you've found a place you like, make sure you ask your adviser about organising a valuation and if necessary, a building and LIM report.

Buying a new home? It's an exciting time. But it can also quickly become overwhelming if you're not prepared. We've put together the steps to a stress-free property purchase. By following these you'll put yourself in the best position to get the place you really want.



Close the deal

Whether you buy at auction, by private treaty or off-the-plan, securing a property is cause for celebration. But before you pop the champagne, you'll need to move fast to organise a few important things:

- A holding deposit – usually \$500 to \$1,000 or 5-10% for auction purchases
- A solicitor/conveyancer – your adviser can recommend someone they trust to take care of the legal work
- Notify your adviser – so they can quickly move you to formal approval.



A few formalities

Your adviser will sort out formal approval, by supplying or resubmitting documents to your chosen lender. In many cases, this will be done before the cooling off period ends if you've bought by private sale or off-the-plan.

During this time the lender will value the property, process your application and make a final credit assessment. If you haven't already, you'll also need to pay the full deposit at this point.

Your adviser will confirm formal approval and send you documents to be reviewed (with your legal advisor) and signed.



You're ready to settle

The dates of settlement will probably have been agreed before the sale. The lenders and legal representatives from both sides will now organise the exchange of money and titles. On the day of settlement you can collect the keys!



Keep us in the loop

Your loan is set up and you're all moved in – remember we're still there for you when you need us. If you've got a question about your loan, or you decide to renovate, refinance or invest in another property, don't hesitate to call your adviser.

More than just home loans

Finding the perfect home loan for every one of our customers is what gets us out of bed in the morning, but it's not the only thing that makes us tick.

Because we work closely with more than 20 lenders, we've got intimate knowledge of a huge range of loans on offer. So whatever type of loan you're after we can find you competitive rates and the most favourable conditions.

Here are some of the **loan types** we specialise in:



Home loans



Personal loans



Investment loans



Business loans



Car loans



Commercial loans



Equipment loans



Construction loans



We make a big deal out of **insurance**

How it works

We take the hassle out of shopping around and do most of the legwork for you. We'll make sure you're covered, with products like home and contents insurance, life insurance, trauma and disability insurance and income protection insurance.

You've just bought your new property, so the next logical step is to get insured. Insurance Market advisers will assess your needs and find the right insurance to protect you and your assets. This service is at no cost to you. Once you've agreed on your insurance strategy, your Insurance Market adviser will regularly assess your needs to make sure you always have the most effective cover.

Insurance Market 



Purchasing your first home using

KiwiSaver

More first home buyers are accessing KiwiSaver to help boost their deposit. We can talk you through how it works. You need to have been a KiwiSaver member for three or more years.

Additionally, as a KiwiSaver member, you may be eligible for a first home buyers grant. Talk to us to find out if you qualify.

Different people, different loans

When it comes to loans we've all got different needs. What works for a seasoned property investor probably won't suit a first home buyer. That's why we take time to understand what you really want out of your loan.

First Home Buyers

A lot of loan options are designed specifically for first home buyers. We explain all the jargon and talk you through what might work best for you.

Life stage Movers

We can help you understand your borrowing capacity or, if you've already bought your next place, do all the negotiating to get you the right home loan deal.

Refinancers

30 years is a long time to be with the same lender. By letting us do the leg work involved in refinancing you'll save time and could save a lot of money too.

Which loan is **right** for you?

Variable rate loans	The interest rate is not locked in for a specified time frame and can fluctuate over the life of the loan. Gives you flexibility through features such as offset accounts, additional repayments and redraw. Basic or “no frills” loan.
Fixed rate loans	Gives you security and peace of mind that your interest rate, and more importantly your repayments, won’t change during the fixed term. Additional repayments during the fixed term are not possible and so it’s worth considering a split loan if you plan to pay extra.
Line of credit	Allows you to draw down against the loan balance at any time - up to a credit limit that’s set by the lender. Perfect if you need easy access to cash for renovating or investing.
Packaged loans	Professional packages offer benefits including discounts on standard variable and fixed rates, the waiving of fees on the loan and in some cases great deals on other products from the same lender.
Low-doc loans	Designed for those who have difficulty getting together the paperwork needed for a full documentation home loan. A good option for the self-employed or small business owners.
Bridging loans	A temporary or short term loan that provides financial cover to allow you to complete on the purchase of a new property before selling your existing property.
Capped rate loans	You don’t have to decide between the flexibility of variable and the certainty of a fixed rate. Get the best of both worlds by fixing part of your loan only, leaving the rest variable.
Offset loans	Similar to revolving credit, this will allow you to offset the balances of your other accounts against the interest you pay on your mortgage.

Investors

No matter how much experience you have the range of investment loans can be daunting. We help you quickly cut through the clutter to find options that work for you.

Renovators

Whether you’re renovating an investment property or upgrading your own home, we’ll take care of the finance negotiations and leave you to decide your new colour schemes.

Monthly repayments guide

This table below shows how different property prices and interest rates will impact your home loan repayments. It's a handy tool that helps you narrow down the properties you might be able to afford, and is a great tool when starting your property search.

Monthly repayments (principal and interest)*

Loan \$000s	200	250	300	350	400	450	500	550	600	650	700	750	800	850	900	950	1,000	+10K
3.00%pa	843	1,054	1,264	1,475	1,686	1,897	2,108	2,318	2,529	2,740	2,951	3,162	3,372	3,583	3,794	4,005	4,216	30
3.25%pa	870	1,088	1,305	1,523	1,740	1,958	2,176	2,393	2,611	2,828	3,046	3,264	3,481	3,699	3,916	4,134	4,352	32.5
3.50%pa	898	1,122	1,347	1,571	1,796	2,020	2,245	2,469	2,694	2,918	3,143	3,367	3,592	3,816	4,041	4,265	4,490	35
3.75%pa	926	1,157	1,389	1,620	1,852	2,084	2,315	2,547	2,778	3,010	3,241	3,473	3,704	3,936	4,168	4,399	4,631	37.5
4.00%pa	954	1,193	1,432	1,670	1,909	2,148	2,387	2,625	2,864	3,103	3,341	3,580	3,819	4,058	4,296	4,535	4,775	40
4.25%pa	983	1,229	1,475	1,721	1,967	2,213	2,459	2,705	2,951	3,197	3,443	3,689	3,935	4,181	4,427	4,673	4,919	42.5
4.50%pa	1,013	1,266	1,520	1,773	2,026	2,280	2,533	2,786	3,040	3,293	3,546	3,800	4,053	4,306	4,560	4,813	5,066	45
4.75%pa	1,043	1,304	1,564	1,825	2,086	2,347	2,608	2,869	3,129	3,390	3,651	3,912	4,173	4,434	4,694	4,955	5,216	47.5
5.00%pa	1,073	1,342	1,610	1,879	2,147	2,416	2,684	2,952	3,221	3,489	3,758	4,026	4,294	4,563	4,831	5,100	5,368	50
5.25%pa	1,104	1,380	1,657	1,933	2,209	2,485	2,761	3,037	3,313	3,589	3,865	4,141	4,418	4,694	4,970	5,246	5,522	52.5
5.50%pa	1,135	1,419	1,703	1,987	2,271	2,555	2,839	3,123	3,406	3,690	3,974	4,258	4,542	4,826	5,110	5,394	5,678	55
5.75%pa	1,167	1,459	1,751	2,042	2,334	2,626	2,918	3,210	3,501	3,793	4,085	4,377	4,669	4,960	5,252	5,544	5,835	57.5
6.00%pa	1,199	1,498	1,798	2,098	2,398	2,697	2,997	3,297	3,597	3,897	4,196	4,496	4,796	5,096	5,395	5,695	5,995	60
6.25%pa	1,231	1,539	1,847	2,155	2,462	2,770	3,078	3,386	3,694	4,002	4,310	4,617	4,925	5,233	5,541	5,849	6,157	61
6.50%pa	1,264	1,580	1,896	2,212	2,528	2,844	3,160	3,476	3,792	4,108	4,424	4,740	5,056	5,372	5,688	6,004	6,320	63
6.75%pa	1,297	1,621	1,945	2,270	2,594	2,918	3,242	3,567	3,891	4,215	4,540	4,864	5,188	5,513	5,837	6,161	6,485	65
7.00%pa	1,330	1,663	1,995	2,328	2,661	2,993	3,326	3,659	3,991	4,324	4,657	4,989	5,322	5,655	5,987	6,320	6,653	66
7.25%pa	1,364	1,705	2,046	2,387	2,728	3,069	3,410	3,751	4,093	4,434	4,775	5,116	5,457	5,798	6,139	6,480	6,821	68
7.50%pa	1,398	1,748	2,097	2,447	2,796	3,146	3,496	3,845	4,195	4,544	4,894	5,244	5,593	5,943	6,292	6,642	6,992	69
7.75%pa	1,432	1,791	2,149	2,507	2,865	3,223	3,582	3,940	4,298	4,656	5,014	5,373	5,731	6,089	6,447	6,805	7,164	71
8.00%pa	1,467	1,834	2,201	2,568	2,935	3,301	3,668	4,035	4,402	4,769	5,136	5,503	5,870	6,237	6,603	6,970	7,337	73

Consider the change to your monthly repayment when the loan amount increases by \$10,000

*Figures quoted are indicative only, individual loan contracts may vary. Based on a 30 year loan.

Your paperwork

Here's a few things to bring along to get the most out of meeting your adviser:

- Your most recent tax return, or if you're self-employed, your last two full tax returns, assessment notices and financial statements
- Your three most recent payslips (computer generated with both your name and your employer's name)
- Evidence of any other income including family allowances or rental income statements
- Your most recent statements for any credit cards, personal loans and car loans
- Proof of identity documents, including your driver's licence and passport or birth certificate

Depending on your situation, you may also need some extra documents:

Purchasing property?

- Statements showing six months of savings
- Evidence of shares or other investments
- Rates notice for any properties you own
- Copy of the deposit receipt paid to your real estate agent (if applicable)
- A copy of the purchase contract for the property you are buying
- A copy of the sales contract for your existing property, if the deposit is to come from the sale of an existing property
- A statutory declaration (if any part of the deposit is a gift), stating the amount of the gift and that it is non-repayable

Refinancing?

- Your last six months statements for your existing mortgage and for any other debts to be refinanced
- Your most recent paid council rates notice

Investing?

- A copy of the rental appraisal for the new property

Building?

- A copy of the plan, specifications and builder's fixed price tender (if available) including builders licence number, insurance and council approved plans

What's **next?**

You now know a little more about how we operate and how we can help you.

But if we haven't answered all of your questions, it's worth getting in touch with your local Loan Market adviser.

They'll have more information on what we can offer you. With their support you'll have the **insider's edge.**

loanmarket.co.nz

Loan Market ®

loanmarket.co.nz