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# Australian Lending Centre

*Specialists in debt consolidation, refinancing, home loans, personal loans, business and short term loans.*

Over the past 15 years we have helped thousands of people nationwide, enhance their financial future.

**Australian Lending Centre is committed to:**

- Finding the perfect financial solution for you
- Tailoring the ideal loan to best suit your needs
- Giving you greater control of your finances
- Helping you create a brighter financial future
- Providing friendly and efficient service
- Maintaining competitive interest rates



## Debt Consolidation

A debt consolidation loan replaces multiple debts, such as credit cards and personal loans, with one single loan. We specialise in debt consolidation loans that are structured to save you thousands of dollars over the term of the loan. Debt consolidation loans are also a helpful timesaver as you only need to make one repayment per payment period, rather than multiple.

## Refinancing

Refinancing your mortgage can allow you to access cheaper interest rates and unlock the equity in your home, giving you access to funds that you can use to renovate, buy an investment property, consolidate debt and so on.

When refinancing you:

- Only have one lower weekly, fortnightly or monthly repayment to make
- Reduce the risk of unexpected interest rate hikes by changing from a variable rate to a fixed rate
- Have access to cash to assist with major expenses
- Could save thousands of dollars

## Short Term Loans & Cash Advances

We assist numerous people that need access to funds, fast. Our clients require short term loans or cash advances for a variety of reasons, but most commonly they require short term loans to access funds during the sale and purchase of a property. During this period the borrower may need extra funds for business purposes, renovations for an investment property or special events such as a vacation or wedding.

## Personal Loans

With our fast approvals, receiving a personal loan is easy. If you're looking to consolidate your debts, go on a holiday or even do some

renovating, a personal loan could be the solution for you. We offer very competitive interest rates on loans; we will assist you to choose your loan term and set your repayments so that they best suit your lifestyle and cash flow.

## Self Employed and Low Doc Loans

Our self employed loans range from as little as \$10,000 to \$3 million, so whether you simply need a short term loan to pay off some bills, or you need a long term loan to expand your business operation, we may be able to assist you with a loan that doesn't come with a mountain of paperwork. A low doc loan is simply a loan that requires few documents, so if you haven't got your latest full financials, we can still assist you.

## Property Purchase

Whether you're thinking of upsizing, downsizing or investing, we have a wide variety of home loans to suit. Australian Lending Centre is known for its competitive interest rates for first home buyers, self employed people, property investors and those hoping to use the equity they have built in their property, to purchase another.

*We take the stress out of borrowing!*