



Building Healthy Financial Futures

Australian Credit Licence No: 386215

"It's not about how much  
you can borrow, it's what  
you can afford."

*Robert Coombs,  
Founding Director, Crystal Finance*

A mortgage & finance  
credit adviser can give  
you choice:

A good credit adviser will have  
a wide panel of lenders to  
choose from.

A mortgage & finance  
credit adviser can save  
you time:

The choices and variation in the  
market can seem limitless and  
overwhelming. Work with a  
professional who already has  
the knowledge.

Why use a mortgage & finance credit adviser?

A mortgage & finance  
credit adviser can help you  
avoid pitfalls:

Many products seem to offer a  
good deal, but may include  
penalties, fees and charges that  
aren't obvious. Your credit  
adviser can help you avoid taking  
out a loan you might later regret.

A mortgage & finance  
credit adviser can find a  
loan that is suitable for you:

The only way to find the right loan  
for you is to investigate your  
requirements, objectives and  
financial position. Your credit  
adviser has the skill, experience  
and tools to get the information.

A mortgage & finance  
credit adviser can help  
navigate your way through  
the maze of paperwork:

Getting a loan in today's  
regulatory environment can be  
complex and daunting. Your  
credit adviser has the experience  
and knowledge to find the way  
through the documentation.



## Why use Crystal Finance?



**Robert Coombs** | Director | Dip FS, FMBM



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### Did You Know?

83.6% of people think it's important to find out if a mortgage or finance broker is a member of an industry body before engaging them.

When **looking for a loan**, you need the guidance of a professional you can **trust**. You need a member of the Mortgage & Finance Association of Australia (MFAA).



### What does this mean:

*The Mortgage & Finance Association of Australia (MFAA) is the peak national body representing professional mortgage & finance credit advisers across Australia.*

*The MFAA represents three key pillars; professionalism, ethics and education. This means that any credit adviser that holds MFAA membership adheres to a code of conduct.*

*Borrowers can be assured that an MFAA approved credit adviser will provide them with a reliable and professional service.*

MFAA members have life-changing conversations with their clients every day.

### Give you choice

Crystal Finance is accredited with over 25 Lenders from which we can research an appropriate product to suit your individual needs.

### You can save time

The choices now available in the mortgage market can seem limitless and completely overwhelming. You can choose to research the subject, the lenders and their products yourself, or work with Crystal Finance who already has that knowledge.

### We know how lenders think

With many years of banking industry experience, and common sense behind us, we instinctively know what lenders are looking for. Unlike a lot of frontline bank staff, our senior managers have held decision-making roles with the major banks and so intimately understand the bank process and thinking.

### Help find the right loan

The best deal is not necessarily the cheapest rate. We will examine your circumstances and future plans to recommend a loan that is right for you. Having an appropriate loan which works for you can help you build wealth.

### Help you avoid pitfalls

Many products seem to offer a great deal but they could have penalties, fees and charges you may not be aware of. Or, they may not offer the flexibility you require in the future. Our credit adviser can help you avoid taking out a loan you might later regret.

Think of us as your **advocates in the finance arena!**

Since 1999 Robert Coombs and his team have made it their personal mission to offer the most personal, hands on service, advice and financial expertise available.

So we are able to present every application in the best possible light with all the factors known and disclosed.

### Did You Know?

Almost 50% of people arrange their home loans through a mortgage broker. In 2013 mortgage brokers were responsible for over \$123 billion in loans.

The first step Crystal Finance takes is to conduct a thorough assessment of your requirements and objectives and provide a better idea of your borrowing capacity and your ability to service that borrowing.

At Crystal Finance we like to develop relationships with our clients. Successful, beneficial relationships with our clients that use our lifetime of experience to help create wealth and financial security.



The result is countless happy customers who have forged long term relationships' with Crystal Finance built on trust and results.



*Need help negotiating your way through this process.*

**Call us today on 1300 22 79 78**

*Remember we are always happy to help.*