

# Different people, different loans

When it comes to loans we've all got different needs. That's why we take time to understand which loan is right for you.

<b>Variable rate loans</b>	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" loans cater for those looking for a lower rate.
<b>Fixed rate loans</b>	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.
<b>Line of credit</b>	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.
<b>Packaged loans</b>	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.
<b>Low-doc loans</b>	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.
<b>Introductory rate loans</b>	Also known as "honeymoon" loans they offer a low interest rate for a short period, for example one year, after which the rate moves to the standard variable rate.
<b>Bridging loans</b>	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.
<b>Split loans</b>	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.

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

## 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.

## 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.