

## We believe so much in our products, service and holistic approach to finance & wealth creation, that we are willing to Guarantee the following:

### 1| Lender & Product Choice.

We have one of the largest selections of lenders and products in the market place covering a range of specialty areas, including; residential loans, commercial & business loans, non-conforming or bad credit loans, cash flow finance, hire purchase & equipment leasing, personal & car loans, and short term private loans. Rest assured we will find for you the best available product and rate to suit your circumstances.

### 2| Personalised Service.

Far too many banks and mobile lenders are in search of the next big deal to help them meet their sales targets. At Urbantech Finance size does not matter. As custodians of your finances, our Loan Technicians represent you and your best interests not the banks or their products. In fact, we have clients that range from experienced property investors and developers to first time home buyers; from high net worth individuals to people just getting started. It doesn't matter where you are today, what's important to us is helping you get there.

### 3| Experience & Knowledge.

With a background in real estate investment and development Urbantech Finance has built a team of specialised residential and commercial Loan Technicians who understand the importance of correct structuring and innovative finance strategies. This means that you can be confident that we know the 'ins and outs' of the property and finance industry and will always provide a range of suitable options to maximise your situation.

### Borrow for Tomorrow. | 4

We focus on building relationships not sales, and providing innovative financial solutions for those who want to create their own blueprint for success. Think of us as your very own personal finance & wealth coach who'll guide you along the path to getting the best out of your financial potential. As your trusted advisor we will equip you with the knowledge, tools and support to make better and more profitable decisions! As we often say; you need to 'borrow for tomorrow, not just for today'.

### Ongoing Support. | 5

Your loan is just the beginning. In addition to helping you build a finance & wealth plan, reviewing your progress regularly, and notifying you of any product changes or potential savings, as and when they arise, you will also have the chance to join our free Affiliate Program. This program has been designed to give you access to a range of education and investment tools as well as the opportunity to attend our regular educational and networking client workshops and events.

### Communication & Efficiency. | 6

We're committed to answering all of your important questions and keeping you informed during the loan process, overcoming any potential challenges that may arise. To make sure that you are 'kept in the loop', we have developed a Service Commitment Flow Chart which maps out the entire loan process showing when you will be updated of your loan progress. Our loan service has been carefully planned and systemised to ensure a fast result, while avoiding any unnecessary confusion or settlement delays.

### Holistic Approach. | 7

In order to thrive in today's economy you need to adopt a more holistic approach to your finance. Well we've got you covered - it's a complete service offering designed to help you better build and protect your wealth. We call smarter finance & wealth creation.

With Urbantech on your side you can finally *dream, plan, borrow, invest, profit and protect* your wealth! It's a first of its kind incorporating our flagship Finance / Mortgage Broking Service, +plus a range of allied services such as financial planning, general insurance broking, property sales and management, property investment services and education tools.

## :: YOUR 100 DAY CASH BACK SERVICE GUARANTEE

We stand behind the services we provide and all the products we recommend. All companies big and small make promises, however our aim is not to be the biggest, but the best in the industry. Our difference - we make the promise and back it up with this powerful performance guarantee:

If in the 100 days following the settlement of your loan you decide that, for whatever reason you were not completely satisfied with any part of our service, please notify us immediately on 08 8451 1500 and we will; Pay you **20% of our commission fee**, or **refund your entire application fee**, whichever is the greater. Guaranteed. No questions asked! PLUS, because we have absolute belief and conviction in our service guarantee, we will also credit you a further **\$100** in recognition of your time.