

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, commercial & business loans, non-conforming or bad credit loans, shared appreciation loans, cash flow finance, hire purchase & equipment leasing, personal & car loans, and short term 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, it's helping you get to where you want to be, that is important to us.

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 deliver a range of suitable options to maximise your situation.

Borrow for Tomorrow. | 4

Our focus is on actively encouraging relationships over sales and providing innovative financial solutions for those who want to create their very own blueprint for success. Think of us as your very own personal finance and wealth coach who'll guide you along the path to getting the very 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 to our clients; 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 every 6 months, 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 Client 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

It is our commitment to answer all of your important questions as well as stay in touch and keep 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 process has been carefully planned and systemised to ensure a faster than average result, while avoiding any unnecessary confusion or settlement delays.

Holistic Approach. | 7

Our approach is a holistic one - Urbantech provides you a complete service to build and protect your wealth. We can now help you *dream, plan, borrow, invest, profit and protect* your wealth. We call it smarter finance and wealth creation. It's a first of its kind incorporating financial planning, general insurance brokering, property sales and management, property investment services and education services and tools - along with Urbantech Group's flagship finance broking service.

:: 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.