



Are you after smarter loan advice? Did you know that your financial structure needs to be able to adapt and change as you do? Welcome to Urbantech Finance our flagship financial services business. While many brokers in the market have access to the same lenders and products, our Loan Technicians understand the many variables required to create you the right financial structure in order to achieve your short and long term wealth goals. As our client we'll always make sure that you achieve your maximum purchasing power and that you borrow for tomorrow, not just for today. As loan consultants and investors we understand what smart finance is all about and with Urbantech Finance you'll be able to significantly improve your financial wellbeing.

Call us today to experience our fresh approach and innovative solutions.



Urbantech Finance

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Don't Fit The Mould?

Don't fit the
mould?
Neither do we.

Do you have a poor credit rating, can't show financials, have no deposit, have been declined for finance or have been bankrupt in the past 5 years? Regardless of your current situation there is a lender and product to get you over your finance hurdle. Urbantech Finance sources lenders specifically designed for people who 'don't fit the mould'. These lenders recognise that borrowers come from all walks of life and all sorts of different financial situations.

Low Doc Loans

Low doc loans are relatively new to the market. They are a flexible finance solution for self employed people who have income and assets but may not have all the usual paperwork such as financial statements or tax returns. To be eligible for this product you will need a clear credit history and sufficient equity or savings to complete the purchase.

No Deposit Loans

A no deposit home loan allows you to borrow up to 100-105% of the purchase price. However, don't get caught out, you will still have to come up with the settlement costs such as property and loan stamp duty, mortgage insurance and legal fees. Only applicants with a clear credit history will be considered for a no deposit loan.

Non-Conforming Loans

Non-conforming loans are designed for borrowers that do not meet 'standard' bank criteria and may include seasonal or contract workers, non-residents, small or no-deposit holders, people with a poor credit history or borrowers that have been bankrupt in the last 5 years.

While traditional lenders offer great loans with competitive rates, flexibility and convenience, their services are only available to home buyers who satisfy their rigid lending criteria. Urbantech Finance recognises the frustration in finding finance solutions that are outside the square and welcomes the challenge to find a loan structure that is right for you.

Our team understands each potential borrower's situation is different.

No deposit?

Try one of our No deposit or 100% loans and use your first home owners grant towards the purchase costs.

Self employed?

How about a low doc loan that requires no proof of income or banks statements

Arrears, Defaults, judgements, discharged bankruptcy?

We recognise life doesn't always go to plan. So do our non-conforming lenders.

Business capital injection?

Don't let mounting expenses and creditors stop you from what you love and do best.

Our Loan Technicians thrive on the challenge of finding the right home loan for your situation, no matter what. With a choice of over 40 financiers, we are sure to find a loan that helps you buy your next investment property or gets you into your new home quicker.

At Urbantech Finance we provide innovative solutions. This means that we can also source short term finance for fast settlements, reinvent deals that just don't meet lending criteria, or as in the case of some clients, deliver a complete financial overhaul.

Our experienced loan consultants will meet with you to establish your lending requirements and financial situation before compiling a list of product options to choose from.

Call 08 8451 1500 today and we'll help find the home loan that's as individual as you are.