



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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Loan Re-Innovation™

Unlock your financial potential.

Like your property, your loan can become outdated, impractical or just too restrictive for your growing needs. So does your loan need a renovation? Are your finances holding you back?

Well don't just renovate, Re-Innovate™! Let us assess your current loans and liabilities and upgrade your financial structure. This will save you thousands and allow you scope to expand and grow your wealth.

There are 3 main reasons for updating your current financial structure:

1. To take advantage of lower priced loans in the market. [Refinancing]
2. To consolidate high interest consumer and other debt. [Debt Consolidation]
3. To release trapped property equity to use for investment, renovation or development. [Investment]

Refinancing.

When was the last time you reviewed your home loan? Two years? Five years? Never? Typically home owners commit to mortgages and then never think about them again, without realising their true cost over time. Interestingly, with most other recurring financial commitments you continually shop around to find the best deal, well why not your mortgage? Refinancing often results in a lower interest rate which, in turn either decreases repayments and improves lifestyle, or reduces the term of the loan thus allowing you to own your own home sooner. Best of all, refinancing through Urbantech Finance means that the lenders compete to offer you their best product. There is no running around on your part, we will do all the analysis required and provide you with a range of exciting options. Why not open your home loan for inspection and let Urbantech Finance illustrate the benefits of refinancing.

Debt Consolidation.

You can make significant savings by bundling all your debts together. Why pay hefty interest rates on personal loans, overdrafts, car loans or outstanding balances on store and credit cards when you can place it all under one umbrella at the same low interest rate as your home loan.

Home loan rates are significantly lower than those for other loans, so why not take advantage of this and pay less interest. This will give you access to more cash on a monthly basis and can assist you to pay off your loan quicker. Let Urbantech Finance show you how to consolidate your finances and save you years of repayments, shaving thousands of dollars off your interest expenses, not to mention reducing your list of bills and paperwork. It just makes financial sense to consolidate!

Investment.

Your financial structure needs to be able to adapt and change as you do. Most brokers in the market have access to the same lenders and products, however as experienced investors we understand the complex number of variables required in order to create you the right financial structure to achieve your short AND long term 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 investors we understand that the interest rate is not always the most important feature of a loan. How about a loan with a 95-105% LVR to maximise your leverage and returns? Low exit costs when you refinance to release the equity you have created through renovation? A low doc loan without mortgage insurance or the flexibility to choose, or maybe a lender with servicing criteria which best suits your situation. Unlike other brokers in the market, we are active property investors!

We simply deal with the best lenders in the industry. You will have access to the latest and greatest products from over 40 financiers. Whether you are looking for a line of credit, low or no doc loan, offset account facility, bank guarantee, reverse mortgage, professional package, discounted rate, fixed rate or split loan, construction loan, short term loan, deposit bond and more, we have the product to suit your unique situation.

Our Loan Technicians give smarter loan advice. We have years of hands on experience in real estate investment and finance, implementing some of the most innovative strategies. This means that you can be confident that we know the 'ins and outs' of the property and finance industry and have the answers to your important questions.

For more information call us on 08 8451 1500.