

*When was the last time you checked your mortgage?*

## **New advisory service.....Home Loans & Investment Property Loans**

NCS-Nicholls has for many years assisted clients who are renewing or seeking business loans from banks. With a background of over 20 years in all aspects of Banking & Finance, Andrew Nicholls has advised and negotiated on behalf of his clients, business and commercial loans in total exceeding A\$200m since NCS launched its practice in 2003.

Following a number of enquiries and requests from our clients over the past few years, we have decided to add mortgage lending to our suite of Banking & Finance advisory services.

**You don't have to be an Accounting or Tax client of NCS to benefit from our experience.**

Our relationship with the Australian banking community is such that we can obtain funding for housing and equipment purposes at very favourable interest rates. Benefits to our clients are:

1. As accountants and tax professionals, we are best placed to represent our clients in their finance requests with banks. For those clients who use our Banking & Finance services only, we are able to provide an enhanced service in respect to identifying potential taxation implications of certain transactions, and assist in effectively structuring loans.
2. We act on behalf of clients on either a direct fee for service basis (paid by the client) or, if the client prefers, on a commission basis paid directly by the bank.
3. Unlike many other firms that source home finance on behalf of clients, we are experienced banking professionals and have assisted clients in all aspects of lending for over 20 years. For further information on the difference we can provide, please refer to our article "*NCS-Nicholls - Compare the difference*"

[http://www.nichollscorp.com.au/documents/bf/NCS\\_Compare\\_the\\_Difference.pdf](http://www.nichollscorp.com.au/documents/bf/NCS_Compare_the_Difference.pdf)

4. In almost all cases we are able to save clients substantial amounts over the term of their loan through interest rate savings. If we can't obtain a better arrangement for clients, we advise them to stay where they are!
5. Importantly in these days.....significant time savings!!

We would be delighted to provide an initial review of your existing home loan arrangements to assess other opportunities there may be in the market that will save you time and money.

This review is a complimentary service and well worth while at this time of great upheaval in mortgage lending markets both here in Australia and overseas.

For a 30-45 minute investment of your time, at worst the review will provide a "comfort pill" that will confirm you already have a competitive package!