

NCS-Nicholls Banking & Finance.....True Independent Advice

Over the past decade, Australian banks have pursued a series of “quick win” strategic initiatives to cut their costs through:

- Separating the accountability for the entire sales and service process;
- “Segmenting” their customer bases;
- Moving customer dealings on to electronic banking;
- Culling experienced Managers in favour of junior “Customer Sales Offices”.

The result of these initiatives has been the demise of the traditional Bank Manager (and trusted adviser), with customers placed into baskets depending on how much they are valued by their banks, and serviced accordingly. It is a little like the airline industry with its First, Business & Economy classes.

Where do we get advice?

The Bank Manager or Commercial Relationship Manager has traditionally been the “trusted adviser” for personal and commercial finance solutions, as well as the primary contact for any service difficulties or errors.

The stark reality today of Australian banking is, if you don’t make a lot of money for them, don’t expect the service and advice offered in days gone by.

It usually takes a major event to switch banks or restructure existing arrangements – why when other opportunities exist?

We often hear from our clients:

“Bankers don’t talk to me anymore, so where do I find the products that are right for me and my business?”

“It is impossible to compare product, service and price between banks!”

“Restructuring my banking arrangements means more documents and delays! – why bother?”

“My bank doesn’t understand my business!”

“It’s too difficult changing banks!”

“Quite simply, I don’t have the time!”

NCS-Nicholls – Your Independent Bank Manager

Having over 20 years experience in Banking & Finance, we specialise in working with all types of business from sole traders, small to medium enterprises right through to larger corporates in structuring a total finance solution in areas of:

- New lending (start-ups, growth and investment);
- Restructuring existing arrangements (within or outside their own bank);
- An overall review or “health check” of transaction & cash management arrangements.

Our work with clients is not restricted to traditional banking products. We also assist with Plant, Equipment and Motor Vehicle Leasing, Debtor Financing (disclosed and undisclosed), Trade Finance as well as interest, foreign exchange and credit risk management. Additionally, we assist individuals who have special borrowing requirements that require the services of Private Banks in Australia.

You may never need to speak to the banks again!

We all know how tedious it is dealing with our bank, let alone changing banks. In this respect, we take all the hassle away from our clients by tracking each transaction with the bank from initial negotiation, through documentation and finally settlement.

NCS-Nicholls Banking & Finance Advisers

We are proud of our experience and expertise in the complex financial services industry, however we differ from the average mortgage or finance broker in the following ways:

- We have almost 20 years experience in the industry, much of that at senior management levels within the major banks;
- In addition to day-to-day mortgage lending, our expertise extends into commercial finance at the small to medium enterprise and corporate business levels;
- We are truly independent. We charge our clients for our time and expertise and rebate back to our clients any commissions received if applicable. In that way, we truly cover the entire market for the best deal for our clients in terms of value and service;

Where to from here?

If you have similar questions to those we have outlined above, we would be very pleased to assist you to find the banking solution that saves you time, frustration and money!