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A & T Financial Services

Home loan interest rates – the end of the financial year is a good time to review your existing loans to ensure that you are:

- **Paying a competitive rate** – following rate cuts, this should be somewhere in the high 3% to low 4% pa. If you are paying more than this, or are paying an annual fee, then we can assist with putting extra dollars in your pocket. If you are with a major bank and have not reviewed lately, then you are particularly likely to be paying more than you should.
- **Correctly structured and using** the features of the loan to your advantage (or if they are no benefit to you, ensuring that you are not paying for additional features)

If you are not sure of your options, whether you are paying too much or wish to discuss how to maximise your debt structure, including ways to pay this down quicker, we can assist with this via a no obligation discussion.

Click on the link below if you would like us to get in contact with you or contact us on 03 9846 1099

What you need to know

This letter contains information that is general in nature. It does not take into account the objectives, financial situation or needs of any particular person. You need to consider your financial situation and needs before making any decisions based on this information. If you decide to purchase or vary a financial product, your financial adviser, Charter Financial Planning and other companies within the AMP Group may receive fees and other benefits. The fees will be a dollar amount and/or a percentage of either the premium you pay or the value of your investments. Please contact us if you want more information.

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