



Mortgage Brokers Australia

Dear Valued Client

Spring is here already! Mortgage Brokers Australia has lots to offer to celebrate. Free plants for your home, new loan products – personal loans, car loan and leasing for the self employed.

With summer soon approaching, we have provided information on building new swimming pools and maintaining existing pools.

MBA is now a proudly a sponsor of World Vision. If you would like to change a child's life, check out www.worldvision.com.au

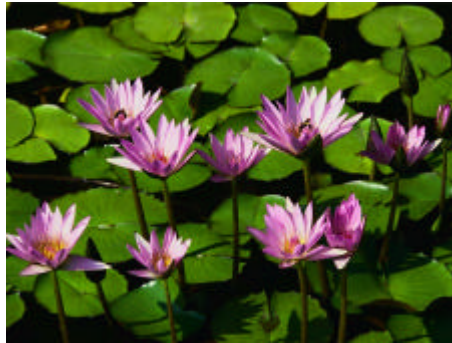
We would appreciate your feedback and if you have any topics you would like us to cover, please contact us or drop in for a coffee and a chat at our office.



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Free Plants



The Brisbane City Council offers the Free Plant program to the following:

- ? [residential property owners](#)
- ? [schools and community groups](#)

Residential property owners

All residential ratepayers in the Brisbane City Council area are allowed two free plants each year.

Owners of residential properties must complete an application. You can pick up an application card from [Customer Service Centre](#), [libraries](#) and [Councillor's offices](#).

You will need to present your first rates notice of the current year to have the card stamped for approval.

The approved card can then be exchanged for two free plants at any one of six private nurseries:

- ? **Annerley Garden Hut**
- ? **Aspley Nursery**
- ? **Calamvale Garden Centre and landscape Supplies**

- ? **Kelvin Grove Nursery**
- ? **Westside Nursery**
- ? **Nova Gardens**

New loans available - Personal Loans / Leasing

As a valued client of MBA we are pleased to extend our services to you and your business by arranging your **Personal Loans, Car Loans and for those that are self-employed; Lease, Commercial Hire Purchase and Chattel Mortgage Finance.**



Products we currently offer:

- ? First Home Buyer Home Loans
- ? Residential Home Loans
- ? Investment Home Loans
- ? Wealth Creation Loans
- ? Lines of Credit
- ? Reverse Mortgages
- ? Car Loans
- ? Leasing
- ? Non-secured loans

IMPORTANT: This is not advice. Clients should not act solely on the basis of the material contained in this newsletter. Items herein are general comments only and do not constitute or convey advice per se. The newsletter is issued as a helpful guide to client and is for their private information. Every effort is made to ensure the contents are accurate at the time of publication. We take no responsibility for any subsequent action that may arise from the use of this newsletter. Published by MBA – www.mortgagebrokersaustralia.com.au

Centro on James, Unit 6 182 Robertson Street, Fortitude Valley Q 4006
Tel: 07 3257 2822 Fax: 07 3252 2733

www.mortgagebrokersaustralia.com.au

Swimming Pools

Building a pool is a big investment. It will be a feature of your home and the centrepiece of your garden. Hopefully, it will also be the place for heaps of summertime fun! When building your pool you need to know about:

- ? hiring a reputable builder
- ? the pool building contract
- ? current fencing laws
- ? the Council approval process
- ? maintenance & safety issues



To make sure you are informed when buying your pool; look at the helpful information provided by the Building Services Authority Queensland and **SPASA, the Swimming Pool and Spa Association**. The BSA lists the licensed pool builders and SPASA lists their members. Both the BSA and SPASA sites can help with the legalities of a pool building contract and other consumer information.

For information about fencing requirements, visit the **Department of Local Government and Planning** website. **Brisbane City Council** also has information on the laws, as well as fencing standards, inspection programs and **noise limits** for pool filters and spas.

Brisbane City Council requires **pools and spas to be approved**. Find the exact requirements on their website. You'll also find out whether you need approvals for your fishpond or small above-ground pool.

Pool fencing regulations are a State Government responsibility but

enforced by local councils. Outside of Brisbane, check with your own **local council website** for their pool approval processes and local information.

To offer your family and friends a safe swimming environment, consider learning resuscitation. The **Royal Life Saving Association** runs regular courses. This small investment in time could save a life.

Local Markets

Spring is one of the best times of the year to be out and about enjoying our beautiful weather; we have provided a list of Brisbane's local markets for you to enjoy:

Farmers Market Brisbane Powerhouse, Lamington St, New Farm 2nd and 4th Saturday of each month 6am - 11.30am	Fresh produce and smallgoods - buy direct from the producers.	A boutique market providing over 100 stalls of fresh seasonal produce. All made, caught, dug, plucked, picked, bottled or baked by the person serving you.
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Mondo Organics Markets Hardgrave Rd, West End Every Saturday, 7.30am - 12pm	Organic foods including fruit and vegetables, meats, smallgoods, dips and condiments.	Certified organic market selling top quality fruit and vegetables & home baked bread.
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Organic Growers Market Cnr Northey & Victoria Streets, Windsor Every Saturday 6am - 10.30am	Organic food - fresh produce and dry goods.	Also known as the Northey Street Markets, the Organic Growers Market brings to Brisbane consumers a growing selection of fruit,
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		vegetables, bread, tea, coffee, snacks, drygoods, plants and seedlings, personal products, meat and poultry.
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Redlands' Farmers Market Sirromet Wines, 850 Mt Cotton Rd, Mt Cotton Fourth Saturday of every month 8am - 12.30pm	Farm fresh produce and gourmet foods.	Experience an exciting selection of farm fresh produce and gourmet food specialties and jazz at Cellar Door.
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Farmer's Markets at UQ Nudgee Junior College, Kate St, Indooroopilly Third Saturday of every month 7am - noon	Fresh farm products.	Run by the founder of the Powerhouse markets this market sells eels and elephant garlic, hand-made yoghurt, nuts, spices, meats, 22 types of bread and 20 sorts of spuds.
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Housekeeping

Have you given our office your e-mail address? If not please send it to :

enquires@mortgagebrokersaustralia.com.au



If you know of anyone else who would like to receive our newsletter or if you wish to unsubscribe from this newsletter, simply contact our office.

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