



Mortgage Brokers Australia

Dear valued client

Welcome to a big autumn issue. It's packed with helpful information including a great offer for free movie tickets.

The mortgage market is very competitive and borrowers (that's you) are the winners! Lenders continue to improve their products to secure customer loyalty. Some lenders' improvements, and reminders, are highlighted in this newsletter and we'll make this a regular feature in the future—to cover our 35 different lenders. If your lender is not listed, and you would like an update, contact us at the office.

In this edition we have a check-list on what you can and can't recycle.

We also have a reminder of all the coming public holidays. We wish all our clients and friends very happy and safe EASTER, ANZAC DAY & LABOUR DAY holidays. Check out www.redballoondays.com.au if you need some ideas on what to do for your holidays.

To help make this newsletter better for you, give us your feedback and tell us of any topics you would like covered. Contact us by phone, fax or email.

MBA is a member of



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Autumn Public Holidays

Good Friday – Friday, 25 March 2005

Easter Monday – Monday, 28 March 2005

Anzac Day – Monday, 25 April 2005

Labour Day – Monday, 2 May 2005



Courtesy of ARA Content

Looking for gift ideas or just want to try something different?

The Red Balloon Days website

<www.redballoondays.com.au> is a great source of gift ideas and experiences.

Simply enter your price range, age and personality type and you will be provided with a list of ideas like - house make over consultant, wine appreciation, tiger moth joy flight, day spa, defensive driving, name a star, and I bet you have never heard of "zorbing"!

Recycling is easy - in your home and garden

New recycling guidelines in the Brisbane area have expanded the types of products—such as plastics, paper and glass—that you can recycle. This is great news for the environment.

Recycling is easy

YES, these things can all be put in your recycling bin:

- All cardboard & paper
- Cereal & washing powder boxes
- Newspaper & magazines (including junk mail and glossy brochures)
- All office paper & envelopes (including envelopes with plastic windows)
- Aluminium & tin cans
- Milk, soy milk & juice cartons
- Glass bottles & jars
- Plastic bottles & containers (including yoghurt & margarine containers)

Remember to rinse all containers and make sure caps are removed.

NO, these things can't be put in your recycling bin:

- China or crockery
- Window glass
- Drinking glasses
- Bricks
- Dirty nappies
- Hazardous waste
- Oils
- Garden waste
- Wood
- Food scraps
- Polystyrene cups
- Plastic shopping bags
- Needles & syringes

FREE MOVIE TICKETS

see page 2

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

Lender update

We aim to keep you informed on information about your loan. Keep an eye out for improvements on your loan and use then to your advantage. If you have any concerns in regards to the recent rate increase, please contact us to provide strategies to keep you ahead of your loan.



Customers of ANZ's Break-fee package have one free re-negotiation per year—for example, switching from variable to fixed rate.

ING BANK

Due to the successful introduction of BPay on Smart Home Loans in August 2004, BPay is now available to customers on Action Equity loan, Standard Variable and Lo Doc Line of Credit. ING customers were notified of the introduction of BPay in their December statements.

Also, if you are at the end of the fixed rate period no switch fee is charged if MBA are notified BEFORE the fixed rate expires. (The standard switch fee will be charged if notice is received after the fixed rate expires.)



Macquarie Mortgages is pleased to confirm they have removed the minimum redraw requirement on all of their products. Redraws are free across all products, excluding manual redraws.



A \$0 establishment fee applies for new loans and increases above \$150,000 until further notice. This

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gives customers a saving of up to \$700 (excludes Senior Access Home Loan and No Deposit Home Loan).



2004 ended in tragic circumstances for many people across the world with the Asia Earthquake and Tsunami. HomeSide and the National have implemented measures to provide practical assistance to customers who may be victims of this disaster. The offer provides peace of mind in troubled times and help to get businesses and personal finances under control again as quickly as possible.

Until 31 March 2005, HomeSide and the National are offering customers who are stranded or who have suffered loss as a result of the Tsunami, a temporary relief package including:

-  Temporary suspension of home loan repayments
-  Waiving application fees for restructuring of existing loans
-  Waiving fees and costs for early withdrawal of term deposits
-  Waiving personal loan application fees; and
-  Credit card relief where appropriate

Housekeeping

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

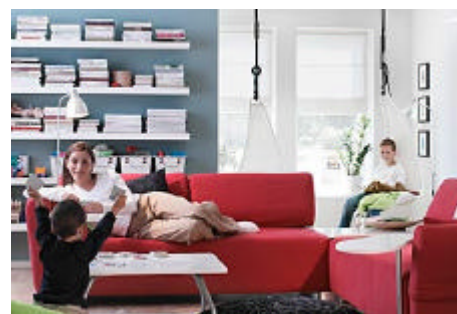
enquires@mortgagebrokersaustralia.com.au



If you know of anyone who would like to receive our newsletter or if you wish to unsubscribe,

simply contact our office.

MBA services



- ? Home Loans
- ? Investment Loans
- ? Commercial Loans
- ? Personal Loans
- ? Car Loans/Leasing
- ? Equipment Leasing
- ? Refinancing
- ? Debt Consolidation
- ? No Income Verification Loans
- ? No Deposit Loans
- ? Reverse Mortgages

Free movie tickets



Go to the movies on us. That's what clients who refer a new customer to MBA are doing.

As a thank you from us, existing clients who refer new loans to MBA will receive a gift of movie tickets. Simply recommend us to your friends and colleagues, and ask them to mention your name.

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www.mortgagebrokersaustralia.com.au