



Mortgage Brokers Australia



Anthony Zimmer is stylishly realised and marvellous fun. Sophie Marceau is fabulous as the classy femme fatale, as is

Yvan Attal, the geeky everyman who gets caught in the middle of the action. With ingenious chases, close calls, double crosses and a wonderful surprise ending, *Anthony Zimmer* doesn't disappoint!

Dear valued client

Welcome to the new autumn issue. It's packed with helpful information including our ongoing 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. If your lender is not listed, and you would like an update, contact us at the office.

We also offer a free service to review your current loan at any time to see if it is the best value on offer. Please call us if you would like to take advantage of this service.

There is a great French Film festival on soon close to our office in the valley, why not check it out.

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.

Also we have just installed a new database system to help us follow client's requirements better. If you have recommend someone to MBA but have not received your free movie tickets please call or e mail us to let us know as some information may have been lost in the installation.

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

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

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Autumn Public Holidays

Good Friday – Friday, 24 April 2006

Easter Monday – Monday, 17 April 2006

Anzac Day – Tuesday, 25 April 2006

Labour Day – Monday, 1 May 2006

French Film Festival

Fortitude Valley

Palace Centro Cinemas
Thursday 23 – Wednesday 29
March 2006

Take the opportunity to see a selection of the latest award-winning French movies at the 2006 Alliance Francaise French Film Festival.

You can choose to see just one movie, or fully immerse yourself in the Gallic atmosphere by buying a multiple pass and attending the opening night, mid-event and closing night parties.

This year's the opening film is *Anthony Zimmer*, a fast-paced and wildly entertaining mystery thriller, set amidst the glamour and luxury of the south of France.

The Festival, screening nationally in March and April, is proudly presented by Peugeot and is the largest cultural screen event of its type in Australia, with 45,000 tickets sold in 2005.

Try using one of MBA's Partner companies!

If you know of anyone you would like us to mention in this section please e mail their details to us

Computer Services

PC 2 Your Door

Offering solutions to all your computer needs, Craig has been looking after our systems for years and is great to deal with.

Craig Thomas has been involved in Information Technology since the 1990's holding a Diploma in Systems Technology and is a Microsoft Certified Professional. He saw the need for a personalised on-site technology service and founded PC 2 Your Door in July 2003. The business has built its reputation on a fast personalised service where satisfaction is guaranteed.

Call Craig Thomas

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 1500

We won't be beaten on Conveyance quotes at "AFFORDABLE CONVEYANCING" which is a Division of John Harris Solicitors. John has been appointed Consultant to the firm; Vick Naidu is the Principal Solicitor; Vick has lived in Brisbane for at least twenty years and has a Science/Law Degree, Graduate Diploma in Legal Practice and Master of Laws from QUT/CQU. Vick has practiced for several years in Commercial, Property, Wills, Estates, Family Law and litigation (and has worked for a leading Brisbane Queens Counsel); with reference to the theme of this Newsletter we also prepare Partnership Agreements and advise small Business clients. Call John Harris or Vick Naidu for further information.

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.



ANZ no longer require the deposit for new customers to come from savings. Deposit from any source is now acceptable. This should make life much easier for first home buyers



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.

ING have also cut their interest rates on LOC loans. These will reduce for existing clients as well as new loans.



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

St George also now offers 100% loans and Family Pledge Loans.

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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