



# Lending Solution

## Sentry Lending Solution

Borrowing money to buy a property is one of the biggest decisions anyone can make. For some, there is real uncertainty if it is the right thing to do. For others, it is a case of needing to know what is involved, how much it will cost, and finding the best deal for them.

This applies equally to someone buying a home for the first time or someone who is looking to upgrade or downsize. Some people, who already own their property, are looking either to re-arrange their mortgage onto more favourable terms or raise additional money, while others are considering borrowing to purchase an investment or commercial property.

Unsurprisingly, it can be difficult, time consuming and bewildering trying to navigate through the process without any assistance. Help from experienced, competent and qualified advisers will make the transaction a lot easier.

Sentry Credit Services Pty Ltd is a specialist mortgage and finance broker, which compliments and supports financial advisers. It holds an Australian Credit Licence and appropriate professional indemnity insurance for all its advice and broking activities.

Sentry's finance brokers also enjoy access to market-leading products and services in:

- residential finance
- commercial finance
- asset or equipment finance

The Sentry Credit team will discuss interest rate options to ensure loans are structured in the best way to save as much money as possible, and ensure clients have access to the expertise and advice needed across a wide panel of lenders to suit their needs.

We are dedicated to working with clients across Australia to provide a licensed finance broking service specialising in residential and commercial and asset finance.

## MFAA Member

SCS and our finance brokers are Members of the Mortgage & Finance Association of Australia (MFAA).

The MFAA represents finance professionals in Australia. All members must subscribe to the code of conduct, which considers the rights of consumers and commits all members of the Association to full disclosure of fees, charges and commissions and an adherence to best practice in business operations.

## Referral Service for Advisers

Although financial advisers cannot currently give advice on mortgage and finance product selection, there is still scope for you to play an integral role in debt management strategies.

To ensure these two areas are integrated to benefit your clients, Sentry's lending solutions service is available to Practices, Advisers and their clients across Australia.

SCS assists financial advisers in helping their clients make an informed decision without having to research countless loans and lenders and will discuss interest rate options to ensure loans are structured in the best possible way to save as much money as possible.

By working with a Sentry finance broker your clients will have access to the expertise and advice needed across a wide panel of lenders, so there is more choice when it comes to selecting a loan and lender to suit their needs.

From the first moment you introduce your client to the Sentry finance broker our highly qualified and motivated professionals are available to work for you and your client.

## Benefits for your Clients

- In-depth research on the various mortgage and finance product options
- Seamless integrated lending solution process from start to finish
- A wide selection of options for your clients.

## Benefits for You

- Your client's needs are met in-house, so your client base is not exposed to third parties
- Increase your revenue by way of a referral fee, payable upon successful settlement of the loan of finance facility
- You can be sure the service is both compliant and complimentary to your financial planning business
- No ongoing training or accreditation required for referrers
- Increase the asset value of your business

## Issued by:

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