



WELCOME FROM THE CEO

I hope you have all welcomed in the new financial year and that 2014/15 was a prosperous one for you.

The past 6 months have been very busy at South West Credit as we've unveiled a range of new products and services for our members. Including new Home Loan Packages, a new Youth Saver Account, Primary and Secondary school Financial Literacy Programs and Fixed Rate Home Loans just to name a few.

We have commenced our **Banking App** installation and should have this available to you in October. The app will allow you to do all of your banking, plus provide you with the ability to apply for products, access online calculators, set savings goals and much more. We are really excited with the

capabilities it will provide to you.

We will be holding a **First Home Buyer Information Session** on the 22nd July which we would encourage members to attend. It is open to members and non-members and registration is a must, more information is provided on the next page.

I hope you enjoy this edition of **Credit News**.

Regards,



David

Your local Lending Centre

Did you know that South West Credit offers a wide range of home loans?

Because we are local, we won't make you jump through hoops or wade through red tape to get your home loan. In fact, we will work with you every step of the way to make sure your loan process is as smooth as possible.

We understand that purchasing a home can be stressful, but it doesn't have to be.

At South West Credit you matter, and because you matter we give you the time and assistance you deserve to make purchasing your dream home as easy and stress free as possible.



Because we are local, it means decisions are made locally and it gives us the flexibility to structure your home loan to suit you. Your dedicated Lending Specialist works with you to tailor the home loan package specific to your needs.

Talk to us today to see why people are choosing South West Credit for their home loan and enjoy a hassle free loan experience. At South West Credit **you matter**.

For more information on our range of home loans contact us on 5560 3900 or visit www.swcredit.com.au/homeloans

Take the power back with a pre-approved loan

Are you looking to buy a new home, car, caravan or boat? Have you considered getting pre-approval? Pre-approval is an important step on the way to making any major purchase.

Know what you can afford

Pre-approval lets you know how much money you have to work with, allowing you to concentrate on purchasing only what you can afford and what is within your means.

Often people only consider their current situation when looking for finance and don't take into account the possibility of rates going up, transitioning to one income when starting a family, injury or illness. This can result in over-committing and making an offer they can't secure finance for.

Be prepared to act

Pre-approval gives you more bargaining power when making an offer.

With pre-approval the wheels are already in motion, so final unconditional approval will come through faster, allowing you to act faster, which can be a big advantage when making an offer on a home or car.

You don't pay a cent

Pre-approval is free; you don't have to pay a cent. And pre-approval comes with no obligation to follow through with the loan either.

At South West Credit we offer pre-approval on all of our loan products. To learn more contact us on 5560 3900 or visit www.swcredit.com.au.

First Home Buyer information session

Are you looking to purchase your first home but not sure where to start?

Buying your first home is a very exciting time but it can also be very overwhelming without the right knowledge. To help, South West Credit is teaming up with a range of industry experts to give you an information session covering everything you need to know, from inspections, to permits, to finance & conveyancing, we will have a panel of experts to help you.

Registration for the event is essential and can be done via www.swcredit.com.au/FHBRegistration.

Date: Wednesday 22nd July, 2015

Where: Lady Bay Resort Function Room

Time: 6pm (Registration from 5:45pm)

Registrations close 15th July, 2015

Light refreshments will be provided at the conclusion of the session.

For more information contact Julia on 5560 3900 or visit www.swcredit.com.au/FHBSession.

Banking app

The South West Credit Banking App is coming! We are busily working away behind the scenes installing and testing our App to roll out to you as soon as possible. We are currently on track to have this to you at the start of October.

With the new app, you'll be able to bank on-the-go, get access to the latest news, apply for products, locate ATMs, and much more!

Our App will give you the convenience and freedom to interact with your accounts no matter where you are.

Stay up to date on progress via our Facebook page and website - watch this space!

