

SC BROKERS

Make Smarter Choice With
SC Brokers

MULTI-AWARD WINNING
FINANCE BROKERS

SC BROKERS

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 **SC Brokers**

SC Finance Corporation

SC Finance Corporation has established in 2014, it has rapidly grown to a multi million corporation within its first 3 yrs of foundation. It owns three brands - SC Brokers, Lendplus and SC Business. Its services includes finance broking, direct lending, new migrant business planning and property developments.

SC Brokers

www.scbrokers.com.au

LendPlus

www.lend-plus.com.au

SC Business

www.scbrokerscn.com.au



SC Brokers have more than 30 years of experience in financial credit and investment, which is highly praised by the industry.

Our business have wide range of lenders and over 500 different products to select for our customers. SC Brokers adheres to the corporate philosophy of being honest and trustworthy, and has set up branches in Shanghai/China and Brisbane/Australia.

Our team is committed to making our clients rest easy by helping them acquire the funds needed for house, car, business acquisition and any meaningful reason.

LendPlus strives to be a responsible lender that understands the requirements and necessity of having enough financial leverage to deal with financial emergencies, fund business growth, accomplish a personal project and to manage personal or business debts.

The friendly and understanding customer service offered by our team of accommodating loan professionals is quick and efficient at helping you get the right type of loan – in a timely manner, using responsible lending practices. We also help people who have a bad credit history.

SC Trading Group has helped many investors to acquire the businesses that they wanted to migrate into Australia.

The total amount of investment into Australia has reached over \$100m in 2019 and it is keep growing.

The group provides business planning, and project development services.

Our team is committed to make sure all of our clients are getting the most professional services throughout the process.

About Us

Your Interest At Heart -

SC Finance Brokers

Company Summary

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Our Vision

At SC Brokers, we always put our customers at heart and treat each applications seriously. We promise all of our customers are getting the best product from our panel of lenders and funders.

Awards that we have won

- 2015: Top 100 Brokers, MPA Magazine
- 2015: Better Business Awards QLD Finalist, Best Newcomer, The Adviser
- 2015: Better Business Awards QLD Finalist, Rising Star, The Adviser
- 2015: ANZ Stellar Sales Award Winner
- 2015: Australian Mortgage Awards, Brokerage of the Year
- 2016: Better Business Awards QLD Winner, Best Residential Broker - QLD



How mortgage brokers help you



Determine your borrowing capacity so you know what property you can afford to buy.



Save you time, hassle and money.



Search the loan market for the most suitable finance products for your needs.



Progress through every step of your buying journey smoothly from pre-approval, to formal approval, settlement and beyond.



Access a variety of different lenders.



Answer all your questions.



Compare all available products and understand the differences and the benefits of each product that meets your needs and borrowing criteria.



Cover all your bases. We do all the leg work for you.



Select a finance product and then assist you with your loan application.



Help you with other needs like car loans or insurance.



Submit a successful application the first time—we know what each lender requires, what documents you need and what it takes to get your application approved.



Check that your interest rate is still competitive, on any kind of loan.

Mortgage broker service promise



Professional

Mortgage brokers are qualified, educated home loan experts. We work with you to determine your borrowing needs and how much you can borrow.



Customer focused

A mortgage broker will always put your interests first. We will help to ensure you don't take out a loan that's beyond your means. You'll find we provide amazing customer service and we're in it for the long-term. Mortgage brokers love to help their customers build wealth for the future.



Specialists

When you enlist the services of a mortgage broker, you're dealing with a loan and credit advice specialist. We know the industry, lender policies and products—and how they will apply in your circumstances and financial situation. We do all the legwork for you.



Focused on choice

Mortgage brokers have access to a wider variety of loan choices than your local bank. That's because a bank can only offer you their own loan products, but brokers can choose from a wide variety of lenders. This means your broker has more capacity to help you find a loan that's just right for you.

How are mortgage brokers regulated?

Responsible lending laws ensure brokers have as much responsibility as lenders to keep the borrower's best interests front of mind when providing credit advice. Across Australia, brokers are governed by the National Consumer Credit Protection Act 2009 (NCCP). Brokers must also have a credit license authorised by ASIC, or act as a Credit Representative under a license holder, and must undergo ongoing training and development, every year.

Mortgage brokers are regulated and supervised by the Australian Securities and Investments Commission (ASIC), an independent government organisation which works to keep Australia's financial markets fair and transparent. If you want a better understanding of your rights when dealing with a broker, just chat to us. We are happy to answer all your questions and help you feel confident and comfortable on the journey.



What's the difference between a bank and a mortgage broker?

A bank only has access to their own loan products and interest rates. Mortgage brokers have access to a wide variety of lenders with competitive rates—including the “Big 4” Australian banks, second tier lenders, and credit unions. That means a mortgage broker can find you the most suitable loan product for your needs—without the hassle of you going to multiple banks.

With a mortgage broker you get personalised, ongoing service from someone you know and trust. We're here to help you for the long term. Bank branch staff may know their own products well enough, but they also change regularly and dealing with a different person every time you have a question can be very inconvenient.

Getting a loan with a mortgage broker is safe

Using a mortgage broker is just as safe as going to a bank—as we are all governed by the same laws and regulations.

Every time your mortgage broker recommends a loan product to you, we need to be able to prove to the regulators that it is not unsuitable for your needs and goals. That also means we must carry out careful research into your financial situation and ensure you can afford to repay any loan we recommend.

If a broker fails to follow this process, we risk losing our license and our business, so you can feel confident that we are always acting in your best interests. By contrast, banks usually only receive a fine if they fail to meet their obligations.



The power of choice

Mortgage brokers have relationships with multiple lenders. Giving consumers access to a broader range of loan options helps to keep lenders competitive with their rates. A more competitive loan market also incentivises lenders to constantly come up with better product features, and to keep their fees reasonable.

Four reasons to choose a mortgage broker over a bank

1

Brokers assist you during the entire mortgage application process.

2

We protect your interests and help to reduce the incidence of declined loan applications.

3

Brokers are not aligned to any one particular bank.

4

Brokers are well practiced in finding the right loan products and most competitive rates. We know lenders' credit policies and are able to direct you to lenders most suited to your circumstances.

Mortgage brokers also give you more choice once you have obtained your home loan. We provide complimentary, obligation free home loan health checks to our customers on a regular basis and compare the market to ensure you still have the right loan for your needs. Making it easy for you to switch loans at any time also keeps the lenders on their toes.

The home buying journey with a mortgage broker

When you choose to get a home loan through a mortgage broker, you're guaranteed to have personalised support from start to finish. This means a better home buying experience for you. Your broker can give you a better picture of your borrowing power, your overall budget and what home you can afford to buy, so everything goes more smoothly. Once you understand your borrowing options, your mortgage broker will be there to help and guide you throughout every step of your buying journey.

1

Get loan pre-approval

A mortgage broker can help with assessing your credit worthiness and getting your documents together. This will give you a better picture of your chances of qualifying for a home loan.

2

Choosing a property to bid on

Your mortgage broker can provide you with information on prices of properties that have recently sold in your desired area. This can help you determine what properties match your budget and save you a great deal of time in your home selection process.

3

Making an offer/buying at auction

Once you've chosen a property to buy, your mortgage broker can advise you on paying your deposit, or organise a deposit guarantee. This can help make the negotiation process smoother, whether it be an auction or private sale.

4

Conveyancer/legal representative

If your offer or bid is successful, your mortgage broker can provide you with referrals to highly reputable local conveyancers and legal professionals.

5

Loan approval

When you are ready to submit your loan application, your mortgage broker will help you with the paperwork to ensure your loan application is assessed promptly.

6

Insurance

Your mortgage broker understands your circumstances and can help you determine what insurance you need. They can also help you access competitive insurance products quickly.

7

Final inspection

Before your loan settles, you will need to perform one last check of the property and make sure that it is still in good condition and all items included in the contract of sale are present and in working order.

8

Settlement

By the time settlement day arrives, your mortgage broker will have ensured the loan is approved and all paperwork is correct. The lawyers meet with the lender and contracts are exchanged. The lender gives the cheque to the property seller.

9

Get the keys

Once settlement has taken place, we will make sure that everything is in order and all the right boxes have been ticked. Then you get the keys.



Your mortgage broker will be there to provide guidance throughout the entire process, and beyond. If you have questions about your mortgage options or the home buying process, just get in touch.

Potential questions you can ask your broker

Questions about your personal situation:

- Do I earn enough money to afford a home loan?
- What loan will suit my lifestyle and needs?
- Will a lender give me pre-approval on a loan?
- How much deposit do I need for the type of home I want to buy?
- Will my credit rating affect my ability to get a home loan?

Questions about loan product features:

- What is the interest rate?
- Does it come with an offset account?
- Is it variable or fixed?
- Can it be split?
- Can I redraw my extra repayments?
- How much is the loan establishment fee?
- What does the loan establishment fee cover?

Questions about the long-term:

- What will the ongoing monthly repayments be?
- What is the level of service after settlement offered by the lender?
- Is there a cost to discharge the loan early, make a lump sum repayment, or increase the size of the repayments?
- Are there any ongoing fees?
- What loan structure should I use if I want to buy an investment property in the future?

How else can a mortgage broker help?

We're here for the long-term with whatever help you need. We can help you manage and stay on top of your home loan, as well as find ways to maximise your available credit and use your income wisely to build wealth for your future.

If you're planning to switch mortgages, expand your property portfolio, or need other finance products like a car loan or business loan, we can also provide expert assistance with these requirements and many others.



Future property investment

If you are looking to purchase an investment property, we can help you plan your finances, do your research and buy when the time is right for you.



Industry updates

It's easy to forget about your mortgage. But staying up-to-date on interest rates and new products could save you money. That's why we'll be here to let you know if anything changes and give your home loan a regular health check.



Insurance

We can help you decide what insurance you need and access products to protect your property against unforeseen circumstances such as theft, fire and flooding. You may also want to consider insurance to cover you if you are unable to work due to illness or injury.



Asset finance

If you want to buy a car, or another lifestyle asset like a boat or caravan, we can help you access the most suitable loan or lease products for your circumstances and needs.



Get in touch with us to start planning your home buying journey and building wealth for your future through property.

Next steps

Buying a property is likely to be the biggest financial decision you'll make. Working with a mortgage broker means you have an expert to help you get it right.



Professional

As mortgage brokers, we adhere to the highest ethical and professional standards, and we are committed to helping you achieve your goals.



Customer service

Mortgage brokers are renowned for excellent customer service and unbeatable access to more loan options. If you want more loan choices, personal service, and constant support throughout the home buying process—look no further than a mortgage broker.

Get in touch with our team today and we'll begin turning your home buying dreams into reality.



Glossary of terms

Additional repayment

An **additional payment** is any extra repayment you make on your loan on top of the minimum loan repayments. This can help you pay your mortgage faster. Check the terms and conditions of your loan to see if there are restrictions on how many additional payments you can make each year.

Annual fee

Some loans have **annual fees** to cover costs or additional services. Annual fees are generally charged on the date the loan money was paid to you. Fees and dates are outlined in the loan conditions of your contract.

Application fees

Application fees are charges that you may have to pay a lender to cover the costs of processing your loan application.

Assets

Assets are the valuables you have such as savings, cars, home contents, superannuation, investments etc. Lenders also use your assets to determine the amount you can borrow.

Comparison rate

A **comparison rate** helps you understand the true cost of a loan over time and allows you to compare loans between lenders more easily.

Conveyancer

A **conveyancer** is a specialist who represents you during the transfer of home ownership from the seller to you.

Credit rating

Your **credit rating** is an assessment of your eligibility to receive credit (a loan). It's used to determine the risk you present to a lender, based on your borrowing and repayment history.

Deposit

A **deposit** is a portion of the price of a property that you need to pay upfront when you intend to buy a property.

Equity

The **equity** of your property is determined by its market value less the amount you owe on your loan. The more of your mortgage you have paid, the greater your equity will be.

Establishment fee

An **establishment fee** is the same as an 'Application fee' or an 'Up-front fee'. It's the fee a lender might charge to cover the cost of processing a loan application.

Guarantor

A **guarantor** is somebody who vows to guarantee payment of your loan if there is reasonable doubt that you may default on payments yourself.

First Home Owner Grant (FHOG)

The **First Home Owner Grant (or FHOG)** is a government-funded scheme to assist first home owners buy, or build, a home.

Fixed interest rate

A **fixed interest rate** is a locked-in rate that won't change during a set period of your loan. You'll always know exactly how much your repayments will be.

Lender

An entity, often a bank, that provides financing for the purchase of property.

Lender's Mortgage Insurance (LMI)

Lender's Mortgage Insurance (LMI) is an insurance that protects the lender in the event of the borrower defaulting on the loan.

Loan term

The **loan term** is the agreed length of time that the loan is to be repaid to the lender.

Loan to Value Ratio

The **loan to value ratio (LVR)** is calculated by dividing the amount that you borrowed by the value of your house. For example, if you borrow \$350,000 and your property is valued at \$420,000, your LVR is 83%.

Monthly fees

Monthly fees cover the costs of additional services of the loan. Fees and payment dates are outlined in the loan contract.

Offset Account

A type of lending arrangement in which a borrower also maintains a savings account with the lender.

Owner occupied

An **owner occupied** home loan is a loan for personal purposes for people who intend to live in the property the loan is taken out for.

Principal & Interest Loan Repayment

A loan where you pay interest and also repay part of the amount borrowed (principal) at the same time.

Pre-approval

Pre-approval is a conditional approval for a loan. Having pre-approval means having most of the home loan paperwork done. This gives you a definite price range.

Property share

Property share means co-owning a property with family or friends.

Property value

Property Value is the assessment of the value of your property.

Redraw

A **redraw** facility allows you to access extra repayments you that you may have made on your mortgage.

Settlement

Settlement is the final step when buying a home. It's when property ownership is legally transferred from seller to the buyer.

Solicitor

A **solicitor** is a legal professional who is qualified to deal with the transfer of property.

Stamp Duty

Stamp Duty is a tax the government charges on the sale of your property.

Valuation

A **valuation** is the assessment of a property's value.

Variable Interest Rate

A **variable interest rate** changes when the market interest rate changes. This means repayments will vary.

Our commitment to you

We're your mortgage specialist, dedicated to looking after your needs.



We are here to help you navigate the maze of borrowing options and guide you through the buying process.



We'll make lenders work harder for you to get your loan approved.



We'll work closely with real estate agents, conveyancers and lenders to put your needs first, every step of the way.



We look forward to helping you purchase your new home.

Please contact the team at SC Brokers for more information.

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