

*The good life is
waiting for you*



RB finance

Real People. Real Results.

rbfinance.com.au | 07 4633 9825



Ryan Baddock



Jess Lord

Hello.

Meet our dedicated mortgage & finance brokers at RB Finance, Ryan Baddock and Jess Lord. Both are extremely well qualified, with a wealth of experience, drawing from careers in the banking and finance industry spanning many years.

These two are so passionate about finance, staying ahead of the game by constantly updating their skills. The industry changes fast, and you can rest assured Ryan and Jess are in the know. This clued up pair are here to look after you, always striving for the best and most cost effective finance solution, tailored to your circumstances.

Our Purpose.

We want to help you get the most out of life and achieve your goals. We want to make your finance journey simple and clear, giving you confidence in your choices.

We provide personalised, tailored advice, just for you and your unique circumstances. Call us and you'll speak to a real person, there to give you the right information that is relevant to you.

We will help you feel sure you've got all the answers - even to questions you might not think to ask.



You will feel informed about all your options, confident with how the bank views your situation, and comfortable with any decisions you take.

Our goal - to help you achieve your dreams.

Let us worry about your finance so that you don't have to. We can help you make the most of your personal circumstances, giving you confidence to make the right financial decisions.

Why choose RB Finance?

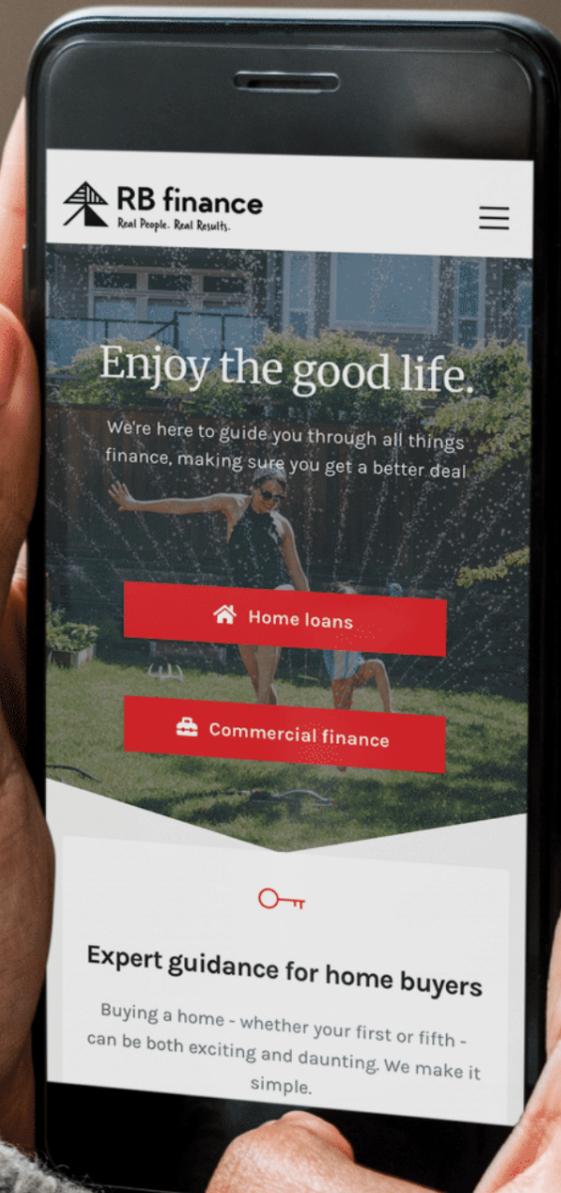
In simple terms, we want to get the best result for you. That means finding the right solution for your unique circumstances. We deal confidently with the banks on your behalf.

Let us partner with you to take care of the complex parts of the process. We manage the loan structuring, bank negotiation, ongoing reviews and all your lending requirements.



We help with:

- ❑ First Home Loans
- ❑ Refinancing
- ❑ Upgrading or downsizing
- ❑ Property Investment
- ❑ Debt Consolidation
- ❑ Farm & Agribusiness Finance
- ❑ Commercial & Business Finance
- ❑ Equipment Finance
- ❑ Vehicle Finance



Mortgage Timeline.

First Contact

We will make contact with you via phone or video call so we can begin to understand your financial and lifestyle goals, and to make sure we are the right fit for each other.

Our research

We know you don't have time to investigate every option available to you - there are much more important things for you to do. This is where we can save you a huge amount of time and effort, taking care of all the running around - comparing banks and finding the right loan for you. At this time, we will negotiate the best pricing to make sure you get the best deal possible.

Getting your application ready

This is time for us to work together, to gather any missing information, and prepare your formal loan submission. This is a critical step to ensure the bank truly understands your scenario. Once we have all the information, we complete all the application forms so that you don't have to. Nobody likes forms (except the bank).

Formal approval

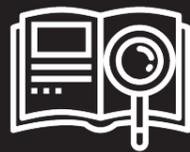
APPROVED - Now that we've done all the hard work and shown the bank what a good customer you'll be, the loan is approved.

Signed sealed and delivered

Now we can liaise with your solicitor and real estate agent, or the outgoing bank to coordinate the settlement and ensure you're able to complete the transaction in the timeframe that suits you.

Who else can we help?

Once we've done an AWESOME job for you, we would love to be able to share that experience with your family and friends. If we have impressed you, we would be grateful for your support in any introductions or referrals.



Getting to know you

After the call we'll ask you to provide us with some information about your finances. This focuses on your income and expenditure, along with your assets and liabilities. We'll then discuss where you are right now, and your goals for the future. We know everyone is different, and we want to make sure we 'get' you, and your aspirations before we move forward.

Your personal solution

This is where we present you with the best options for your circumstances. This is designed exclusively for you - to help you reach your financial and lifestyle goals. Here we'll ensure you're 100% comfortable with your specific strategy. This is your loan, set up to suit you - no one else.

Bank assessment

We'll negotiate with the bank to get you the approval. This may involve some additional clarification from you to ensure your application is presented in the best light. You'll be able to get on with your life while we worry about the bank.

The paperwork

One thing a bank loves is paperwork. We're pretty confident you don't love it, so we'll arrange preparation of the loan documents. We'll ensure you're 100% comfortable with all the loan details and prepared for settlement.

It doesn't end here

It doesn't end at settlement. We'll conduct reviews to make sure you maintain the best possible lending package for your evolving situation. We know as well as you do that circumstances can and do change.

The right lender for you.

We have strong relationships with more than 40 banks and lenders. These include the 'Big 4' as well as mainstream domestic banks. We also have access to alternative lenders who provide more flexible solutions when needed.

We have access to private funding options for any unique or unusual scenarios that perhaps don't fit traditional lenders.

With a broad panel of lenders, we can find the right match for your unique situation.

*"You don't get what you deserve,
you get what you negotiate"*

~ Ryan Baddock

Don't take our word for it...

After recently engaging the RB Finance team to purchase a property, my wife and I could not speak more highly of our experience. From the initial consult where our requirements were fully understood and considered, through submission and ultimately approval and settlement, we were guided and kept informed through each step of the process.

Ryan and his team's knowledge of the process, attention to detail and outstanding communication took the angst and confusion out of a transaction that is, for most, one of the biggest of your life. Holly and I would recommend the RB Finance team to anyone!

~ Tyson Hosie ~

5 STARS. Would recommend recommend RB Finance to friends and family. Straight forward, trustworthy, Ryan and Jess give their honest opinion whilst listening to what the customer wants. All around top notch service that will save me money long term.

~ Catlyn Mason ~

We used RB finance for our home loan. Ryan was super helpful explaining everything to us given it was our first home. We will use RB finance for our next project!

~ Adriana & Daniel ~



Helpful, easy to understand and shows the best plan to choose. I recommend RB Finance, Thanks Ryan for your review and service.

~ Stephen ~

Ryan thank you so much for all your help. I can't recommend RB finance highly enough, service is second to none!! Thank you again, we will definitely be coming back!!

~ G & Skye ~

Ryan and his team were so helpful, thorough and always there to help us anytime - they answered any question we had and nothing was ever a bother - Excellent, professional and amazing service we would highly RECOMMEND! Thanks RB Finance

~ Leigh & Shannon ~

Ryan has been a huge help to us. He sorted a very difficult loan situation for us. I would and will recommend him to our friends and family. Thanks Ryan.

~ Lachlan & Gemma ~

Incredible service. Thanks RB Finance but in particular Ryan and the amazing Elisha. Attentive and focussed and kept me up to date every step of the way. Couldn't recommend them any more highly. Going for a mortgage? Do yourself a favour and call this amazing team. Thank you, thank you, thank you!

~ Dave Briese ~

Everyone at RB Finance has been amazing with our recent purchase of a property. They are all really friendly and completely down to earth. I feel like I have known them for years. They were happy to recalculate loan estimates for me as I changed my mind and looked at all the options for banks.

With tight timeframes to get finance approvals they were the no sweat, all is calm and professional company. I can totally recommend them to anyone looking for the best deal with the best team to find it for you.

~ Michelle McCready ~

Thanks Ryan for helping Katrina and I with financing both residential and commercial loans over the past year. I would highly recommend Ryan and the team at RB Finance for any finance matter.

~ Markus & Katrina ~

One word. AMAZING. Ryan and Kate are incredible and if you are looking for a broker, do not hesitate, just head to RB Finance. Ryan and Kate are amazing at what they do, they are informative, professional, responsive and have saved my partner and I thousands on our first mortgage. Ryan and Kate handled every aspect of the finance process, kept us fully informed and feeling confident every step of the way.

They presented a number of amazing mortgage opportunities for us to explore, quickly secured our place in a government grant and obtained both pre-approval and full approval in a matter of weeks - simply amazing. We cannot thank them enough.

~ Amie Wills ~



SCAN ME