



BLUE MOUNTAINS MORTGAGE BROKERS

Financial security with understanding

Introduction;

The team at Blue Mountains Mortgage Brokers (BMMB) are specialists, who are trained to understand you, and home lending. They guarantee to clearly communicate the information you need about the loan products best suited to your situation. BMMB gain their funding and support via Loanmarketgroup, (comprised of xinc financials, Ray White Real Estate and realestate.com.au) one of the largest mortgage broking groups in Australia.

Our commitment to you;

In our endeavour to provide you with the highest quality care, your consultant will conduct business in a fair and ethical manner, acting in your best interest at all times.

Through our clear communication and highest quality home loan service, we provide financial security with understanding.

Does BMMB have Industry Accreditation?

Through it's association with Loanmarketgroup, Blue Mountains Mortgage Brokers are full members of the Mortgage and Finance Association of Australia. This means, prior to meeting our own strict standards, our consultants must meet a minimum industry standard based on experience and educational qualifications. It also means they have undergone character checks, and adhere to an industry Code of Practice which ensures professionalism, ethical behaviour and transparency. They must also demonstrate a commitment to our value statement of providing financial security with understanding.

What product choices does BMMB offer?

Blue Mountains Mortgage Brokers offer a wide range of lender products as well as being in a position to recommend other services based on professionalism and quality of service. These lenders do change occasionally, and a full list is available at www.xinc.net.au or at your request.

Why are our consultations provided FREE of charge?

Our consultants are professionals with a great deal of experience in providing lenders with superior quality home loan applications. Since the quality of applications is high, lenders are able to reduce their 'in house' processing costs. The lender pays our fee for introducing you to them directly. There are no additional fees to clients for this service.

How are we paid?

After settlement of your loan we receive a commission from the relevant lender. The exact amount depends on the loan size as well as the specific lender.

We are committed to ensuring your financial security with understanding, above all else.

This means that we will only provide products which you have chosen with your full understanding of the options available.

What should I expect from my mortgage broker?

Your mortgage broker is a trained specialist who aims to assist you to find the right home loan for your individual situation.

They will;

1. Discuss your existing situation, your home loan needs and requirements, and obtain all necessary information pertaining to your home loan application.
2. Explain the types of home loan products available to you from our panel of lenders.
3. Based on the information provided by you and utilizing specialized home loan software, match your home loan requirements to a selection of home loan products offered by our panel of lenders.

4. Provide an overview of your 'purchase budget' incorporating the relevant fees and costs associated with your home loan application.
5. Once you have selected a relevant home loan product, your mortgage broker will provide an in-depth overview of this specific product further outlining the details of your loan.
6. Complete and package your home loan application and deliver it to the lender's assessment team on your behalf.
7. Act as an intermediary between yourself and the lender and answer any questions the lender's assessment team may have regarding your application. They'll keep you informed of your applications progress right through to settlement.
8. Assist you with any future home requirements, whether you wish to change or perhaps top up your loan.

Satisfaction guaranteed

At Blue Mountains Mortgage Brokers we pride ourselves on the professional standards and conduct of our staff. In line with the Mortgage and Finance Association of Australia code of practice, our team members are required to act in your interests at all times in their endeavour to provide you with the highest quality home loan service. If for any reason you are unsatisfied with the level of service provided we like to know about it, and furthermore, resolve your issue.

What should you do if you aren't satisfied?

If you have a complaint about the home loan service provided to you, we will endeavour to resolve your complaints quickly and fairly. We ask that you take the following steps to assist us in doing so;

1. Contact the mortgage broker with whom you have been dealing.
2. If your Complaint is not satisfactorily resolved within 14 business days, please lodge your complaint in writing to;

Customer Service

Blue Mountains Mortgage Brokers

PO Box 183

Hazelbrook NSW 2779

Or e-mail support@BMMB.net.au

Phone; 02 47586382 or fax; 02 47586627

3. If you still do not receive a satisfactory outcome, you have the right to contact Credit Ombudsman Services Ltd (COSL), an independent, external dispute resolution service.

The contact details are listed below;

PO Box A252

South Sydney

NSW 1235

Or e-mail info@creditombudsman.com.au

Phone; 1300780808

Fax; 0292612798