

We're with you all the way.

1 | Preparing for your application

We explore how fixed vs floating rates and different mortgage structures can fit your financial goals, and we gather all required info to support your application (proof of income, deposit, bank statements, ID, etc).



Chat with our insurance advisors to explore house and contents cover and personal insurance options.

2 | Applying for a mortgage

Complete a simple online application form at your convenience (or meet with us and we'll work through the application with you).



3 | Pre-approval of your mortgage

Receive confirmation of pre-approval so you can confidently move forward with your property search, equipped with a clear budget.



Secure personal insurance to cover repayments and other financial obligations in the event of unforeseen circumstances.

4 | House hunting

Find your perfect property while we help you navigate the auction, tender or by neg process and offer with confidence. We can also connect you with industry professionals, from solicitors and valuers to building inspectors.



5 | Finalising your mortgage

After your offer is accepted, work with us to satisfy any lender conditions, and liaise with your solicitor in going unconditional. Finalise the rate(s), structure and terms of your loan.



Secure or update house and contents cover, and any other general insurance requirements (car, boat, etc).

You now carry the property's debt. **Ensure your investment and the life it brings you is adequately protected.**



6 | Settlement

Receive confirmation from your lender that the funds have been transferred to the vendor's solicitor, and that your name is on the title. Collect the keys!

Top tip

If you have a mortgage and people depend on you financially, securing at least some personal insurance should be considered as a responsible homeowner. This will help you keep up with mortgage repayments and other financial obligations, no matter what life throws your way!