



**MY LOAN**  
**expert**

### **The Knowledge Base that creates more business for you**

The key today in surviving today's business challenges from competitors and industry change is to provide more services to your clients, and create additional income streams where they exist. However we understand the importance of alignment with a professional organisation with whom you can trust to be a good investment upon your trading name.

Whether you are a Real Estate Agent, Accountant, Financial Planner or otherwise, the ability to partner with an industry leader in finance is a perfect place to start an additional income stream, or reconsider current financial services arrangements currently in place.

### **Who we are?**

My Loan Expert was established in 2012 and is a business founded upon forming successful referral partnerships. We have helped hundreds customers obtain finance for a vast array of purposes through an extensive network of lenders. We are partnered with Australian Finance Group (AFG), who with more than 2800 members nationally, processes more than \$2 billion of mortgage finance every month. This is a company that provides mortgage brokers with access to the lenders products and technical support and is now the largest provider of this service in the country. In AFG's 2013 annual awards night gala we won the gold medal for "Best New Group" 2013 and a top 20 mortgage broker group in 2014, 2015 & 2016, and now a top 10 mortgage broker group in 2017 settling a combined total of over \$400 Million dollars in finance for their clients. The Directors of My Loan Expert are also industry multi award winners as individual stand outs in their field of finance broking.

### **What is it we do best?**

We assist your client is obtaining finance from a variety of lenders including Australia's major and regional banks, non-bank lenders and international institutions, with a multitude of products to choose from. But best of all, we are problem solvers.

We examine issues with borrowers that have been unsuccessful in obtaining credit to examine if another lender would view their circumstances favourably. This means less sales fall through for Real Estate Agents as the deal can often be saved, and can free up capital for accountants and financial planners seeking to restructure their clients for tax purposes or wealth creation.

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Partnering  
with you  
to build a  
diversified  
passive  
income

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### What is the Passive Residual Income?

Under a business referral partnership we share the income generated from the credit provider for your introduction. The average sized loan can generate a significant amount of passive income for your business over the life of the loan via commission streams of upfront and trail incomes. This trail income works much in the same way as a rent roll but without the headaches and stress. Naturally, we will provide you with commission statements clearly identifying the income generated to your business, and breakdown of income per client referred.

### How long will we pay the residual income stream?

Whilst the referral agreement is in place and for the life of the loan, this can potentially be many years.

### State of the art software

To give your clients the most accurate advice and rates updated in real time, live on the web even when we are out of the office. It's through a software platform called FLEX, built at a cost exceeding \$50 million dollars, it is truly state of the art, real time solutions at the brokers fingertips.

### Multiple Lender options ± gives your client choice and peace of mind

Our electronic lodgement platform allows us the ease of being able to work with multiple lenders when required which gives the client multiple options without major headaches to change and switch. This also saves significant time when a cooling off or contractual finance clause is drawing near. We have over loan 650 options to choose from, including Home Loans, Business, Commercial, Personal loans, Equipment finance, Car Leasing etc.

### Availability to work outside of normal business hours

We can meet with your client outside of normal business hours so it doesn't upset their working routine, and especially important when kids, shift works and limited availability is taken into account. We will work in to suit the clients.

### Legal compliance

There are some basic legal obligations to fulfil in a financial referral system around disclosure of any financial benefit and handling of your clients personal information. We will provide you with clear instructions when you want to move forward. Once you understand your basic obligations, you can start earning a passive income from a simple phone call to our representative, it's that simple.

### Referrals ± the life blood of many businesses

If you like what you read, but want to be sure? Ask our representative to suggest existing referral partners you can call and ask personally how the referral agreement system works for them. We are more than happy to provide these and chances are you will have heard of these entities before.

### Want to know more?

Ask our representative about the real life scenarios we have dealt with successfully in the past. Or ask us to provide a projection of the potential income that can be derived. A commission schedule from the different lenders is also available upon request.

### Want to get started now?

AFG and My Loan Expert has a simple plain English referral agreement which is available for completion if you are interested in earning an additional revenue stream whilst referring your customers to a professional organisation that prides itself on delivering outstanding service. The only requirement is to a valid ABN number registered for GST.

### For more information call your local My Loan Expert representative



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