YOUR REFINANCE CHEAT SHEET

(WHAT YOUR BANK ISN'T TELLING YOU)

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REFINANCE THE RIGHT WAY, NOT THE BANKS WAY

Thank you for your interest in our refinance method!

We're about to show you exactly how it's done, so you can teach your bank or broker how to do it... if you want to give them a second chance.

Or of course we can help you.

The process is simple; we refinance, we restructure, and then we review.

#1 REFINANCE

Our refinance process starts with a 15 minute free discovery call with a Penny broker who'll guide you through your options.

After this call, if we're a good fit we'll pencil you in for a Penny Wise Refinance Session - from there your job is basically done!

We'll handle the rest for you.

EXAMPLE

Let's say you're looking at a $1,000,000 Refinance.

A 1% reduction on your rate for a $1M loan would save you close to **$10k PA.**

This is where a traditional refinance stops, but not us.

We're just getting started!

2 RESTRUCTURE

This is the difference between a traditional refinance and our method.

The banking industry has done a great job of making you focus *exclusively* on the rate when looking to refinance.

Once you've signed on the dotted line the bank locks you into a structure that ensures you pay the most amount of interest over the longest possible period.

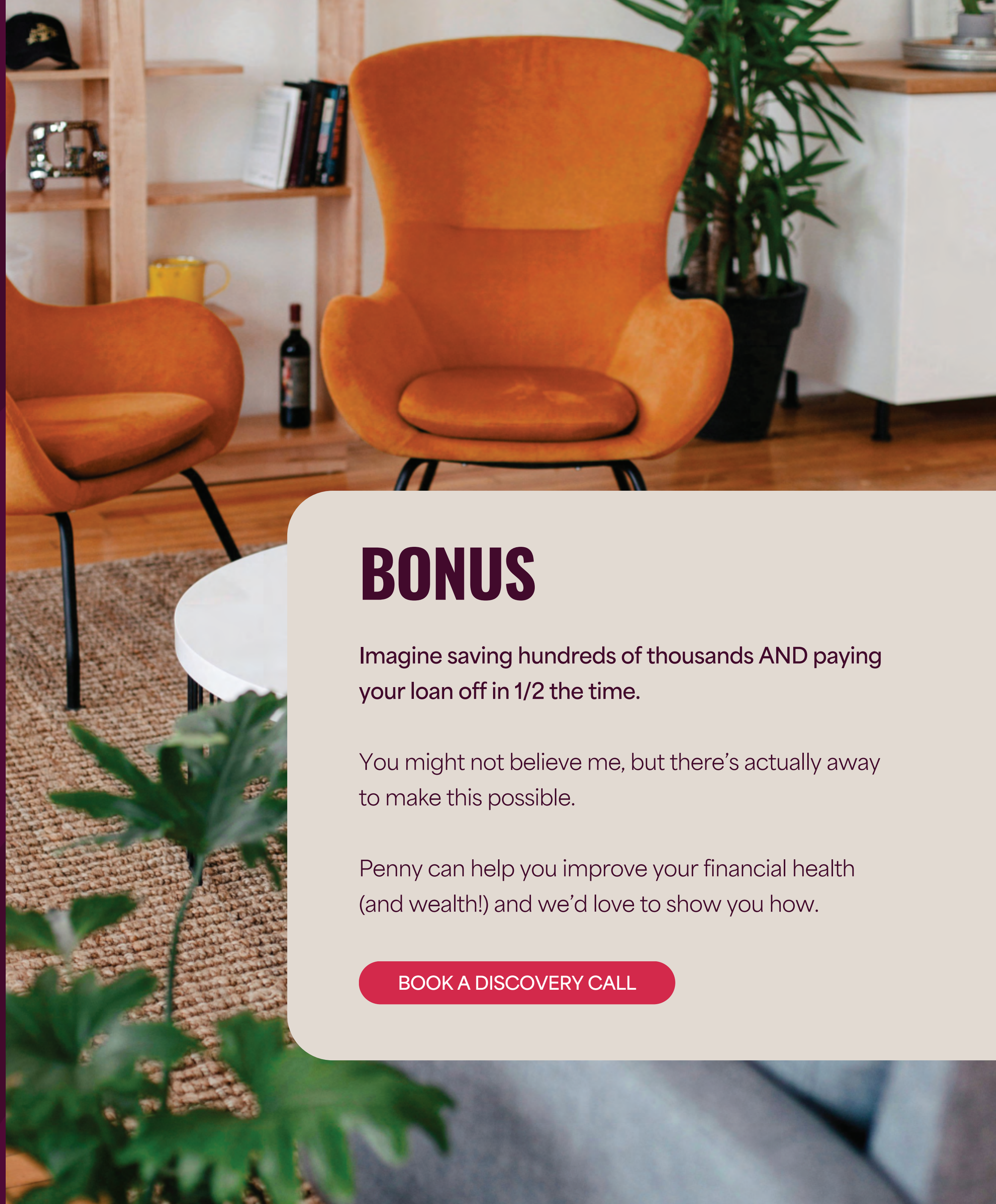
We flip this on it's head.

While we prefer to individually tailor a structure to suit your unique needs, these are a couple of our favourite mortgage hacks:

- When you refinance don't go down to the new lower monthly repayment, which your new bank is going to want you to do. We encourage our clients to keep paying the same amount as they were with their old bank.

- Switch to more regular payments, fortnightly is better than monthly, weekly is better than fortnightly and so on!

Just these two simple hacks have a huge impact on your refinance, just check out the figures...



BONUS

Imagine saving hundreds of thousands AND paying your loan off in 1/2 the time.

You might not believe me, but there’s actually away to make this possible.

Penny can help you improve your financial health (and wealth!) and we’d love to show you how.

BOOK A DISCOVERY CALL

3
REVIEW

Unlike your current bank, we look after our customers long after the refinance.

This includes an annual review of your mortgage each year to make sure your bank hasn't started charging you mortgage loyalty tax.

If they have we fight for you and get them to eliminate it.

WHAT NOW?

Schedule a call with one of our money experts.

BOOK A DISCOVERY CALL