

Business finance – an overview



Development finance

Failure to secure the right loans for construction can cause serious delays with projects and are often the single biggest source of hold-ups. Genesys can quickly identify the right loans from the right lenders.

Commercial property finance

Looking to buy property to extend your business? Genesys can source the right loan to ensure the best possible returns for your investment.

Low-doc commercial loans

Self-employed and independent business people can have difficulty with the conventional documentation required by some lenders. We have access to low-doc loans for those unable to meet normal documentation requirements.

Cash-flow lending

If your revenue flows in large peaks and troughs over the year, or your payment cycle does not match your collections, the right loan product can help meet your outgoing expenses.

Leasing and asset finance

Through us you can set up finance arrangements for you or your employees. This can be particularly beneficial for salary packaging leased items such as cars and laptops.

Detailed knowledge

Genesys knows in detail all the financial products that are on offer and knows which ones will be most suited to you or your business. We sift through the many options for you, offering you the best possible solution to your financial needs.

To access our services

For more information on the services offered by Genesys Wealth Advisers, please contact us on 1800 066 577.

Why seek advice about a loan?

An overview of our lending services

Ensure you get a loan that complements your financial plan

Genesys – working for you, not the lender.

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FULL MEMBER OF THE MIAA

Why seek advice about a loan?

You may have decided to consolidate debts, seek a mortgage for a home or negatively gear a share market investment. Or your business is quickly expanding and you need a commercial or development loan. With the vast number of products and providers on the market it's virtually impossible to research the right loan from a company you can trust on your own.

Genesys Strategic Finance

Genesys can help you source the right loan for your needs. We act as loan and mortgage brokers on your behalf, doing all the research and applying our experience and knowledge to your benefit.

The right loan

A loan, whether it's for your home or for an investment or business, is a big commitment often lasting decades. You want to make sure that the loan you pick is right for your needs. Do you want fixed or variable interest? Do you need a redraw facility? We know the right questions to ask, both of you and of any potential loan companies to ensure you get the product you are most comfortable with.

We're working for you, not the lender, to make the process of sourcing the right loan as easy as possible.

More than just a loan

Getting a loan through Genesys is quite different from getting a mortgage from a bank. Because we're not just trying to 'sell' you a loan, we can take a holistic approach to your finances and help structure your loan in the most beneficial way, taking into account your current financial plan.

Personal lending – an overview

Home/investment loans

There are many different sorts of personal loans available. Some examples include:

Standard variable loan – interest rate varies, but loan is flexible e.g. early repayment may be allowed.

Basic variable loan – interest rate varies, but rates are generally slightly lower. Basic means 'no frills' so no added extras.

Fixed rate loan – Rate is generally higher but will not change during the agreed time frame, so you won't be caught out by rising interest rates.

Introductory (honeymoon) rate – offers a very cheap initial rate for the first year or two, then generally reverts to a standard variable rate.

Equity loan – secured by a mortgage over your home, this is a continuous mortgage that can be used for any purpose and can be repaid or drawn down at any time.

All-in-one loan – any income is paid directly into the mortgage account to reduce the principal. This has the effect of reducing the interest calculated daily. Living expenses can then be drawn back when required. This can be very cost-effective, but you must be disciplined not to overspend.

Professional package – special mortgage packages for professionals seen as low risk by lenders. Benefits may include lower rates or fees.

Reverse mortgage – payable via a lump sum or regular payment you must be aged 60 or over and own your home to qualify. Like the name suggests, it's literally a mortgage in reverse – over time, the loan increases and the homeowner's equity decreases. The money doesn't have to be paid back until the house is sold or passed onto beneficiaries. It's one solution for those who find themselves asset rich but cash poor in retirement.

Access to over 35 lenders

Rather than running everywhere filling in application forms and being grilled over and over about your finances, through us you can access over 35 bank and non-bank lenders and you'll only have to go over your financial details once. Not only will it save you time, but importantly, given our extensive knowledge of the loan products available, it could save you money too.



Genesys – wealth advisers you can rely on