

Ensure you get a loan that complements your financial plan.

With access to more than 30 bank and non-bank lenders, Genesys can help you source the right loan for your needs. Because we act as a loan and mortgage broker on your behalf, we can apply our experience, knowledge and extensive research for your benefit.

Contact us



Why seek advice about a loan?

There's no doubt that taking out a loan is a big commitment that can often last for decades. So it's important to ensure that your loan is the most appropriate for you, and fits your overall financial and lifestyle goals.

You may need a loan to purchase a home or investment property, or because you want to refinance your current arrangements and consolidate debts, or even start a geared investment portfolio. If you're a small business owner, you might need a loan to finance expansion or improve your cash flow.

Why seek advice about a loan?

An overview of lending services



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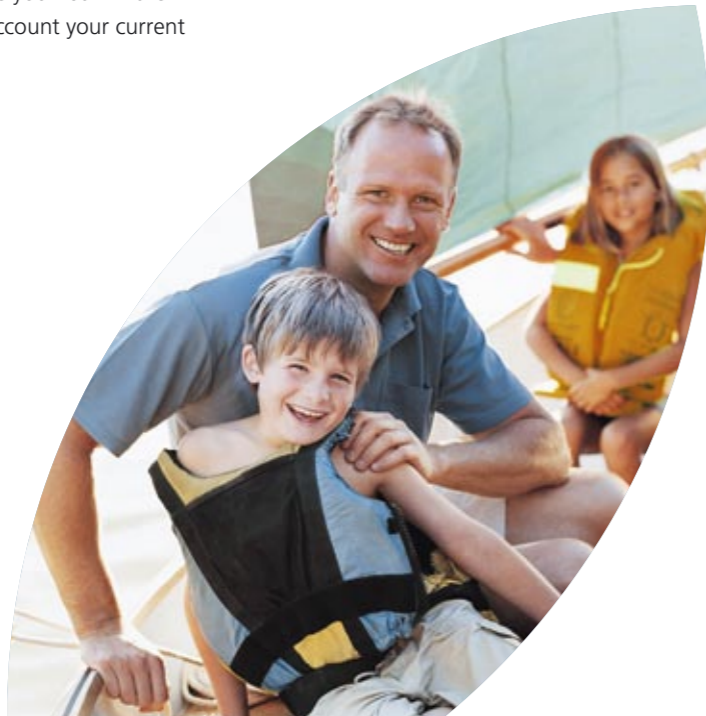
The right loan

Finding the right loan is an important aspect of your financial plan, and you want to make sure you pick the loan that is right for you needs. Do you know whether you want a fixed or variable interest rate? Do you need a re-draw facility? Do you want to be able to make extra repayments when you can? We know the right questions to ask of you, and the loan provider 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.



Access to over 30 lenders

Rather than doing the groundwork yourself by going to various loan providers, filling in numerous application forms and being grilled over and over about your finances, you can access over 30 bank and non-bank lenders through Genesys. 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.

Personal finance – an overview

Standard variable	Interest rate varies over time, but the loan is flexible – for example, early repayment may be allowed.
Basic variable	Interest rate varies, and rates are generally slightly lower. These loans are usually 'no frills' so there are no added features.
Fixed rate	Interest 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 rate (honeymoon)	Offers very cheap initial rate for the first year or two, then generally reverts to a standard variable rate.
Equity	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	Your income is paid directly into the mortgage account to reduce the principal; this has the effect of reducing the interest calculated daily. Your 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 offered to professionals who are 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.

Business finance – an overview

Development finance	Failure to secure the right loans for construction can cause serious delays with projects and is 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 peaks and troughs over the year, or your repayment cycle does not match your collections, the right loan product can help meet your outgoing expenses.
Leasing and asset finance	Through Genesys 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.