

Divi HOME LOANS

Buying, renovating, looking to refinance?



PROUD TO
PARTNER



If you finance or refinance a loan with Divi Home Loans, we will:

- Help your family save on your home loan
- Refund your family's 2021/22 sports fees
- Pay cash to Cherrybrook Athletics every year for the lifetime of your loan
- Review your loan every 12 months

*Offer subject to Divi Home Loans assessment and lender approval. Terms and conditions apply. Minimum loan value \$300,000.

OUR CLIENTS

“I recently completed a refinance with Divi Home Loans and was thrilled with their customer service, professionalism and approach to a complex application. I would recommend Divi Home Loans to anyone interested in obtaining a loan or refinancing.”

**Tricia,
Collaroy SLSC**

“Divi Home Loans refinanced our home loan and two investment loans and helped us save \$1800 a month on our repayments, plus we were eligible for a \$2000 refinance bonus from our new lender. They also refunded our family’s sports fees from last season, plus they’ll pay cash to our local football club every year for the lifetime of our loan.”

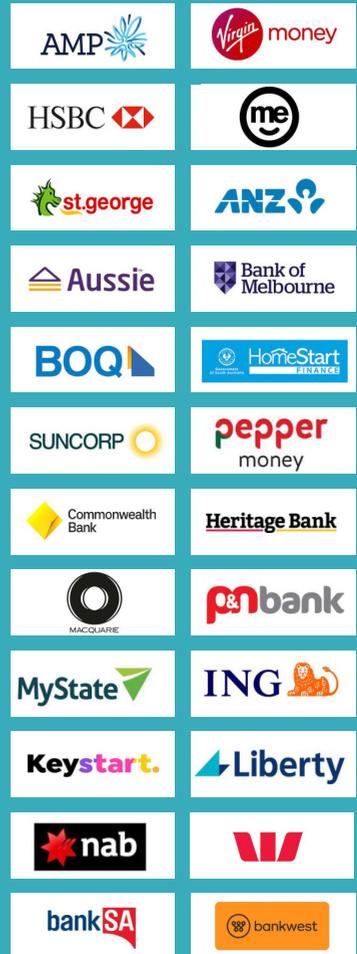
**Michael and Amanda,
MUMFC parents**

“We refinanced our home loan with Divi Home Loans and are now saving an extra \$610 a month on our repayments. Divi also paid our girls’ Netball rego fees for the season and will continue to support our club for years to come.”

**Natalie and Ben,
Joeys Netball parents**



**We will actively
search for great
deals across our
45+ lenders†**



†Colin Ward is a Corporate Credit Representative No.424706 and Samuel Ryan is a Corporate Credit Representative No.535152. Corporate Credit Representative – 424706 of BLSSA. BLSSA Pty Ltd - Australian Credit Licence Number 391237.



ABOUT US

Divi Home Loans was purpose built to support active Australian families and the grassroots sporting clubs they love.

Backed by leading financial planning firm Tempus Wealth, Divi partners with Australian grassroots sporting clubs and then compares loans from over 45 different lenders, including the big four banks, to find the best deals for the families of the club's participants.

Because we work online we save on overheads like rent and think it's only fair that we Divi up those savings and share it around.

So to sweeten the deal, Divi offers to cover some of the costs of sports participants if they choose to finance or refinance their home loan through one of our brokers and then pays a commission to the participant's favourite sports club for the lifetime of that loan.

It means more cash for grassroots sports and more cash in the pockets of their participants to spend on the things they love.



Call us on **0411 019 963**
www.divihomeloans.com.au

Want the benefits of a low fixed rate but the flexibility of a variable rate?

Why not take advantage of record low interest rates by locking in all or part of your loan to a low fixed rate before the next rate rise.



Case Study:

Angus and Sally have \$800,000 owing on their four bedroom family home. They are currently paying a variable home loan rate of 2.79%. This gives them access to an offset account and they have the ability to make extra repayments.

If Angus and Sally wanted to reduce their current monthly repayments of \$3,283, they could consider a split loan option and shift \$500,000 to a low two year fixed rate, while keeping the remaining \$300,000 on a variable rate with access to an offset account.

If they decide to finance or refinance their loan, Divi Home Loans will also refund their family's sports fees for the year, plus pay Cherrybrook Athletics cash every year for the lifetime of the loan.

HOW MUCH COULD THEY SAVE?

| Lender | Interest Rate | | Annual Savings | Divi Rebate | Lender Cashback | Annual Savings + Cashback |
|-------------|---------------|----------|----------------|-------------|-----------------|---------------------------|
| | Fixed | Variable | | | | |
| Beyond Bank | 2.09% | 2.59% | \$2,556 | \$480 | | \$3,036 |
| NAB | 2.09% | 2.61% | \$2,604 | \$480 | \$2000 | \$5,084 |
| St George | 1.99% | 2.34% | \$3,312 | \$480 | \$3000 | \$6,792 |
| Macquarie | 2.24% | 2.24% | \$2,748 | \$480 | | \$3,228 |
| ME Bank | 1.89% | 2.38% | \$3,540 | \$480 | \$3000 | \$7,020 |

*Based on 80% LVR. Lender Cashback only available if refinancing to different bank group. Rates available as of 10/11/21 and are subject to change.

Disclaimer: The information contained in this brochure is general in nature and does not take into account your personal situation. You should consider whether the information is appropriate to your needs, and where appropriate, seek professional advice.