

Aussie's Refinancing Checklist



This handy checklist can help you prepare for your meeting with a broker, but remember – you don't have to do it alone - your Aussie Broker is the ultimate checklist.

Paperwork

- Personal information and ID
- Proof of income including payslips and Group Certificates
- Current home loan statement
- Records of living expenses including everyday bank statements
- Records of other debts/liabilities including credit card statements
- Records of any other assets
- Most recent rates notice

Cost versus benefits

- Have you considered the pros and cons of refinancing?
- Have you reminded yourself of the potential costs of refinancing?
- Would you stay with your lender if they gave you a better rate?
- Do you know what type of loan you would like?
- Do you want to extend your remaining loan term?

Refinance options

- Internal refinance
- External refinance
- Partial refinance

Reason for refinancing

- Go on a holiday
- Access equity
- Buy a car
- Home improvement
- Buy another property
- Get a lower rate
- Change loan type
- Improve flexibility and loan features
- Reduce flexibility and loan features
- Reduce fees
- Lender dissatisfaction
- Save money
- Personal situation changes
- Consolidate debt
- Other:

If you don't know all the answers to the above, not to worry – your Aussie Broker will walk you through the process! They'll handle the entire refinance for you and even take care of the paperwork. If you want to read more, check out aussie.com.au or chat to an Aussie Broker today.