



MoneySmith

A U S T R A L I A

At MoneySmith, we offer more than just a loan. We help you with the right finance strategy to get the banks say 'yes' more often.





Paul Cluff

With more than 38 years of accumulated knowledge and lending experience, I am passionate about providing every client with an exceptional level of service and a personalised lending strategy to help them fund their goals and dreams.

With an advice-centric approach, my goal is to listen and understand your personal needs and help you borrow with confidence so you can achieve your financial objectives.

I know the stresses incurred when making a property purchase and I work hard to take those pressures away from my clients. We keep you up to date with every step of the loan, from assessing your needs through to after the settlement of the property.

I look forward to getting to know you better and providing you with honest, transparent, and personalised advice so you can achieve your dreams.



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Client Service Promise

As a word-of-mouth business, whether you are a first-home buyer, a current home owner, a small to medium business owner or a property investor, here's what I'd like our relationship to be built on so you get the right lending solution combined with friendly and professional service.

WHAT YOU CAN EXPECT FROM ME

I will listen to what you want and provide you a tailored lending solution and project manage everything on your behalf through to settlement.

I will work hard to make the process straight forward and stress free for you.

I will always have your best interests at heart with everything we do.

I will be transparent and open with my communication so you are consistently updated through the process.

I undertake to make myself available, and return any unanswered phone calls as soon as practical, and reply to all emails within 24 hours of receipt.

When appropriate to your circumstances, I will offer you the opportunity to be introduced to a trusted colleague for complementary services.

WHAT I CAN EXPECT FROM YOU

Please let me know immediately if you have any concerns. I'm here to make the process simple for you. If I'm not doing this, let me know.

You can put your trust in me with whatever your situation is, so let's be transparent with each other. I won't hold back from you, so you don't need to hold back from me.

If I ask for additional documents, it would be great if you could get on to it quickly, so I can have your application submitted and approved as quickly as possible.

For providing you a professional and personalised service where I manage your loan application through to settlement, I ask that you leave me a fantastic Google (or Facebook) review so other people can learn about the quality of service I provide.

Our Service Process

This is our process to help you secure your finance



Discovery

Initial consultation (via phone, Zoom or face to face) to understand your goals and requirements



Collect

Collect information to validate your financial position



Review & Strategise

Clear lending structure and strategy with advice of the most suitable lending options for you



Implement

Organise the application and submit to lender



Settle

Coordinate settlement of your loan and ensure you are kept in the loop throughout the process



Support

Ongoing updates and reviews to ensure you continue to receive appropriate loan options as your life and needs evolve

Updating You Throughout The Loan Process

1

Application conditionally approved

This means your application has been approved by the lender but may still be subject to certain conditions (e.g. valuation)

2

Valuations ordered

The bank has requested a valuation of the security property

3

Application formally approved (unconditional)

The bank has approved your application and all conditions have been met. You are ready to pay your deposit and sign contracts

4

Loan Documentation

Together we review your documentation and sign loan contracts

5

Lender receives documents

The lender will review your loan documents and pass them onto their settlements team

6

Lender ready to settle

Your documents have been checked and the bank is now ready to settle your loan upon instructions from your solicitor

7

Settlement booked

Loan to settle on nominated date

8

Loan settled

Congratulations! Your loan has settled

Our Finance Solutions

PURCHASE



- First home buyer
- Upgrading family home
- Investment property

REFINANCE



- Reduce out-of-pocket costs
- Consolidate debts
- Pay a deposit with your equity
- Get a lower interest rate

INVESTMENT



- Personalised investment advice
- Loan strategy and structuring
- Ongoing finance coaching
- Property advisory panel

VEHICLE & ASSET FINANCE



- Business car finance
- Personal car finance
- Asset & equipment finance

Who We Help

PROFESSIONALS



Have great jobs but are time poor and want things made easy for them.

FAMILIES



Want someone they can trust to give them the right advice and the right loan.

COUPLES



Get a financial kick-start with the right lending solution for their needs and goals.



SELF-EMPLOYED

Might require finance for a business, car or home loan.

Client Feedback

PROACTIVE MORTGAGE BROKER WHO GETS THE RESULTS

“Paul was able to secure us a construction housing loan and also retain our existing house, which meant we don’t have to rent while our house is being built. He had his work cut out as one of us was self-employed, but through persistence he managed to get us a great result. Would definitely recommend him to anyone wanting a loan, and I have already recommended him.”

—Stacey, QLD

PROFESSIONAL PERSONIFIED

“Paul was extremely helpful and cared about our position in life. He did not just do it for the sale. He was friendly, approachable, and extremely knowledgeable. His help and guidance was outstanding.”

—Shannon, QLD

OUTSTANDING!

“Paul assisted me with the purchase of my first property, he helped me every step of the way and was very informative and knowledgeable. I would recommend him highly to anyone seeking assistance with a loan or general financial advice.”

—Ryan, QLD

FAST, PROFESSIONAL AND CUSTOMER CENTRIC!

“Paul was able to explain complicated financial terms simply, and will use Paul again for mortgage, financial and wealth management services. We have been so impressed with Paul, we have highly recommended him to friends and family.”

—Kris & Lou, NSW

EFFICIENT AND WORTH IT

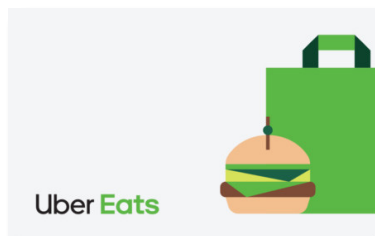
“Paul has been a really good guide for myself as I am still young and have only started to learn about the housing market. When I first mentioned to Paul about wanting to buy the house, we went through the savings that I had as well as what I was making each month to determine the approximate loan I could receive from the banks. Paul then asked around, searching for the best deal possible and came back to me very quickly with whom he thought had the best interest rate and monthly repayments.”

—Courtenay, QLD

Helping Others

As a word-of-mouth business, when you let your friends, co-workers and family know what I can do for them and I assist them with a loan, you win too. I know you put your reputation on the line every time you make a referral, and I will treat every person with the same respect that I showed you.

As a way to say “thank you”, for any referral that results in a loan being funded, you will receive a \$100 gift voucher of your choice.



3 ways to refer:

1. Send me an SMS with the name and number of the person you would like me to talk to
2. Have the person call me on 0433 149 788 (make sure they tell us you sent them, otherwise we won't know)
3. Email their contact details at paul.cluff@moneysmithgroup.com.au

Your Goals

To help you achieve your financial and life goals, we want to get to know you better and ensure our ongoing support will continue with you as your financial needs evolve.

What are your most important non-financial goals right now?

How do you envisage your life in the next 5 years?

What plans do you have to help you become more financially secure?

What concerns do you have relating to your financial wellbeing?

Besides money, what else is important to you?

Thank you!

We look forward to providing you an outstanding level of service and building a trusted relationship together working toward your financial goals and dreams.

MoneySmith Australia

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