

Fast. Streamlined. Agile.





# Your partner in finance is always ready.

Agile and streamlined, Quantum Finance is an established mortgage and finance broker.

Specialising in Home Loans and Private Lending, we provide fast financial solutions, tailored to your individual needs. Always looking to the future, we build strong and mutually beneficial long-term relationships with our clients and service providers.

As your home loan specialist, all major Home Lenders within Australia are on speed dial. We know exactly who's the right call for your situation.

For private lending, we slash red tape: utilising proven providers and our own internal valuation expertise, we typically have funds approved within 48 hours.

Forging powerful relationships – coupled with our proven skills and award-winning experience – ensures you receive the best possible outcome.

#### We specialise in managing:

- Home Loans
- Investment Property Loans
- Private Lending
- Construction Finance
- Development Finance
- Mezzanine Finance
- Commercial Loans
- Bridging Finance
- Caveat Loans
- Short Term Lending

Always delivered in a professional and timely manner.



# Extensive finance experience at the highest level.



Gavin Harrigan, General Manager of Quantum Finance, has held senior roles in banking and mortgage brokering since 2002.

His vast experience, in all forms of lending, has helped forge an award-winning team of local finance specialists.

No matter your financial requirement

– from buying a home, investing or
refinancing, to commercial property
purchase or even large-scale development

– speak to the experts at Quantum Finance.

Armed with the latest financial software, our experienced and friendly team will guide you through the application process, source the right lender and handle the entire process.

We understand your time is precious, so our award-wining approach makes it fast and efficient.

Testament to our independent brokering expertise, we're the proud recipients of many industry accolades, the latest from PLAN Australia and the Specialist Finance Group.



## We always choose the best fit for you.

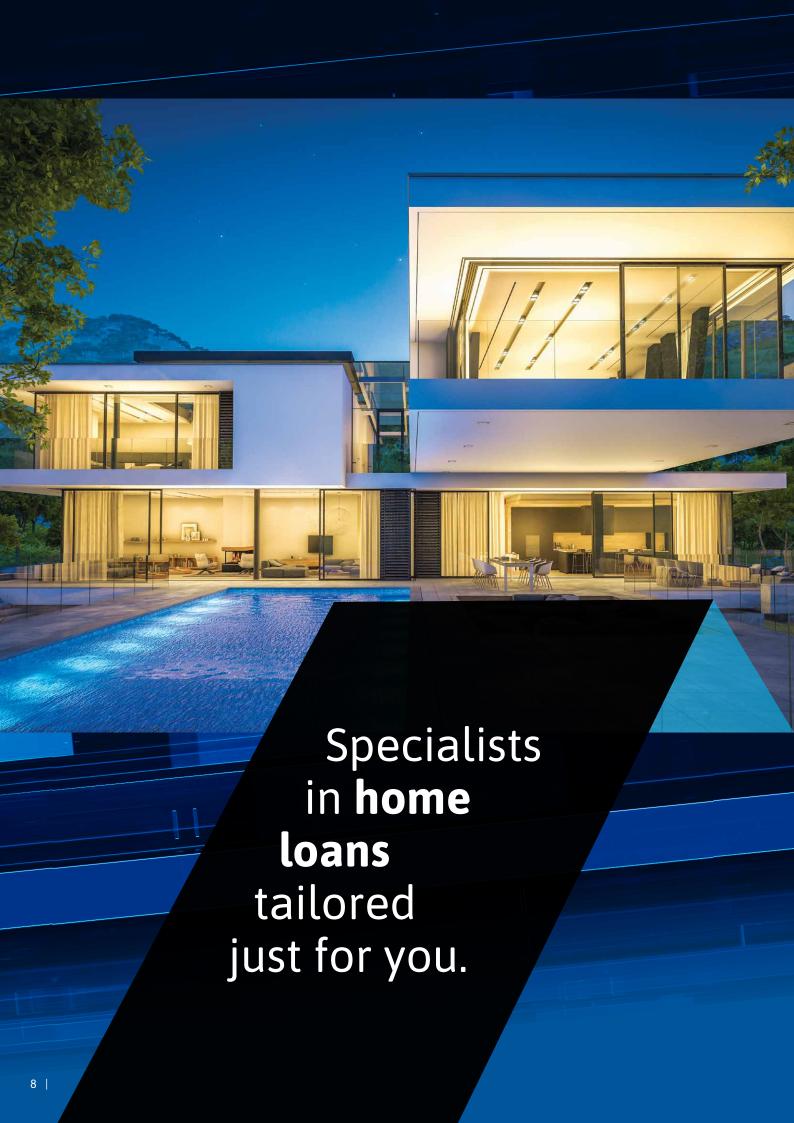
Our access to hundreds of different loan products through different lenders means you can relax.

Quantum Finance is here to act on your behalf. We guide you step-by-step and make it a simple one-stop process.

#### For the perfect finance, let's chat:

- Our leading-edge technology compares all loans in a flash. With the right information from you, we can make the perfect fit.
- As independent brokers, we're not tied to one lender. We make decisions based on what's best for you.
- Fully accredited, we keep you up-to-date on market conditions and how they may affect you.
- Quantum Finance is an accredited PLAN member, offering a range of loans from top lending institutions in Australia.
- With PLAN's unique software, your custom-designed mortgage is at our fingertips.

To discuss your home loan – or private lending – requirements we're available to meet day or night, 7 days a week.



#### **HOME LOANS**

#### Refinancing

Do you wonder if one of the many new home loan products might be more suited to your current situation?

Do you find yourself working harder to maintain your current home loan repayments?

Are you unsatisfied with the conditions or fees of your current loan?

It's time to discuss refinance options.

With our loan comparison software, we quickly and easily review the alternatives.

If need be, we can renegotiate your current home loan or — if the situation is right — even find another more suitable lender.

#### **Owner Occupier**

If you're purchasing a home to live in, your loan requirements will be different to a typical investor. The variables you'll need to consider when taking out a loan include:

- Your income
- Other financial commitments
- How often you want to make payments
- Can you afford extra payments?
- Will you ever need to redraw extra payments?
- How quickly you want to pay it off
- If you want to split your loan into part fixed/part variable interest rates.

#### **INVESTMENT LOANS**

So, you're considering the purchase of an investment property.

Most likely, you will have worked out what you want to spend. In addition, you have researched the type of property you want to buy and where it should be located.

Now, all you need is to find the right loan. Call the experts at Quantum Finance, your mortgage specialist.

Our friendly team – backed by specialist software giving us access to hundreds of loans in an instant – will find the perfect lending product for you.





#### **PRIVATE LENDING**

Many of our clients find the harsher restrictions at Australia's big four banks can be limiting.

Therefore, rather than applying for financing at a bank, they now choose to access funds with less effort – and more appealing terms – through avenues of private lending.

We offer our clients access to private lending with desirable terms.

Even more, we offer flexibility and the ability to negotiate many of the finer details of your financing.

It's this type of personalised care that sets us apart from the large, impersonal institutions. Utilising proven providers and our own internal valuation expertise, we typically have funds approved within 48 hours.

#### IT'S TIME TO RETHINK PRIVATE LENDING.

At the major, established lenders, any deviation from a very-set standard of traditional lending criteria will not occur.

As an alternative avenue for funds, the private lending industry has evolved over time from a fringe option to a conventional method of securing funds.

Contrary to what was once thought, private funding is not just an option for desperate people.

In years past, unscrupulous characters sullied the reputation of the industry as a whole.

Rest assured, with Quantum Finance Australia, you are working with legitimate, prudent and highly-experienced financial brokers.



THE AWARD-WINNING
HOME LOAN AND
PRIVATE LENDING BROKER

#### **PLAN Australia**

Excellence in finance - 2008, 2009, 2013, 2015, 2016, 2017, 2018
Hall of Fame Induction - 2015

#### **Specialist Finance Group**

2016 Individual Excellence Award 2016







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