



✓ OUR LENDERS

At eChoice we are dedicated to helping you find the right loan. We compare over 25 lenders and hundreds of home loan products to find the right one to suit your circumstances and needs

Here are just a few of the many home loan products on offer through eChoice:

- 🏠 **Basic Home Loans:** Don't need "bells and whistles" a basic loan could be the answer.
- 🏠 **Standard Variable Rate Home Loans:** A standard home loan offers a mix of features, flexibility, interest rates and fees.
- 🏠 **Fixed Rate Home Loans:** Worried about rising rates, then a fixed rate home loan may be the solution.
- 🏠 **Lo Doc Home Loans:** Less paperwork and fewer hassles for the self-employed people.
- 🏠 **Home Loans for Non-conforming Borrowers:** Ideal for casual or self-employed workers, full-time property investors, new immigrants and retirees.

This list of eChoice lenders has been selected to ensure you receive the right products and service.



Adelaide Bank

A top six Australian Bank with over 82,000 shareholders and a vision to deliver well-designed, value for money lending solutions.



AMP Banking

A new way of banking, working with you directly to provide top line home loans, everyday and savings accounts, credit cards and business banking.



ANZ Banking Group

One of Australia's best-known lenders, ANZ offers a full range of financial products and services in Australia and New Zealand.



Bankwest

A leading Western Australian lender building a national presence, BankWest is a subsidiary of Halifax Building Society, with a number of high ranking products.



Citibank

Citibank in Australia is part of Citigroup which commenced operations in 1985 and is one of the world's largest financial services organisations.



Collins Securities

One of Australia's largest and oldest non bank home loan lenders, providing home loans across Australia since 1993.



Commonwealth Bank

Operating since 1912, as both a savings a general banking business, The Commonwealth Bank now has more than 800,000 shareholders.



Firstmac

A wholly Australian owned financial institution, managing \$5 billion in mortgages and \$150 million in cash investment.

📞 Speak to your eChoice broker www.echoice.com.au



**Folio Mortgage & Finance**

Folio Mortgage & Finance (formerly National Finance Club) is an award winning business that specialises in providing business partners around Australia with loan products and services that can help clients and improve business.

**Homeloans Limited**

Specialising in home loans, Homeloans Limited source funds from a range of secure institutions, offering a range of products to suit all types of borrowers.

**Homeside**

A division of National Australia Bank, offering an innovative range of financial products and a variety of home and investment loans.

**Iden Group**

A privately owned company and a leading provider of financial service products to finance brokers and their members Australia wide.

**ING Direct**

Part of one of the world's largest banks, ING Direct was named Best Bank in 2001 by Your Mortgage magazine.

**LaTrobe Financial**

Successfully managing over 10 billion of institutional and retail investor mandates, in stable residential and commercial mortgage assets since 1952.

**Liberty Financial**

Since 1997 they have been offering home loans to customers who didn't satisfy the strict lending criteria of the big banks.

**Macquarie**

A global provider of banking, financial, advisory, investment and fund management services with assets under management of \$A327 billion as at 30 September 2011.

**Me Bank**

100% Australian owned, APRA regulated Bank. They are proudly built to provide a genuine banking alternative – a fairer way to bank.

**MKM Capital**

An established provider of the full range of non-conforming offerings. MKM's products are designed for circumstances that require an alternative and flexible approach.

**National Australia Bank**

A financial services organisation with over 12,000,000 customers and 50,000 people, operating more than 1,750 stores and Service Centres globally.

**Paramount**

Australia's premier second tier lending specialist; Paramount specialises in true non-conventional loans like Lo-doc, No-doc and Credit impaired borrowing needs.

**Pepper Home Loans**

A specialist residential mortgage lender that offers genuine alternatives to traditional lenders and can help those who have difficulties obtaining a mortgage.

**Suncorp**

Australia's sixth largest bank and one of the leaders in banking, insurance, investment and superannuation, focusing on retail consumers and small to medium businesses.

**St George Bank**

Australia's fifth largest bank, with award winning products and top ranking loans in Your Mortgage magazine's Mortgage of the Year awards.

**Teachers Mutual Bank**

Teachers Mutual Bank was established in 1966 by teachers, for teachers. They are committed to helping you save money, build wealth and enjoy financial wellbeing throughout your life time.

**Victorian Mortgage Group**

A family owned and managed business that since 1946 has financed more than 30,000 dwellings.

**Westpac**

Originating in 1817, this major Australian lender provides banking, investment, insurance and other financial services, with a number of top ranking products.

**Wide Bay Building Society**

Helping everyday Australians achieve home ownership and continue building their wealth, offering an extensive range of products.

Speak to your eChoice broker **www.echoice.com.au**

