

Reduce cashflow challenges for your investor clients

Investors with one or two properties, who are fondly referred to as our 'Mum and Dad Investors', make up over 90% of all rental property owners in Australia.

With the unanticipated rise in interest rates over the past 12 months, and the continuing increase in shortfall between rental incomes and mortgage costs, the impact is starting to hit household budgets.

While rent has risen in all markets around Australia, it generally has not risen as much as mortgage costs and reducing the impact on the household budget is becoming a priority.

With just under 30% of all new stock on the market reported as being generated from investor-owned listings, at Auswide Bank we understand the pressures facing our Mum and Dad investors and the importance of properties continuing to be available for rent to help accommodate everyday Australians.

Consider bringing investment lending to Auswide Bank where we offer 3 key ways to help your investment clients offset their rising costs to retain their investment property portfolio.



MINIMISE CASHFLOW IMPACT

Consider reducing the cashflow pressure of P&I repayments by switching to interest only. Our interest rates are currently the same for Interest Only or P&I repayment



OFFSET RISING INTEREST RATES

Talk to your clients about our investor bonus campaign. Clients who bring owner occupied lending and investment lending to Auswide Bank at the same time are eligible to receive a bonus discount off their investment interest rate of up to .2%~



PEACE OF MIND WITH FLEXIBILITY

Give your clients the ability to limit any shortfall in their cashflow with our fixed rate products. With competitive interest rates that don't differentiate between Interest Only or P&I payments, your clients can still take advantage of multiple 100% offset accounts, additional lump sum payments with no penalty^ and the ability to redraw* if required.

INVESTMENT HOME LOANS
FROM

5.99%
p.a.
variable rate~

6.01%
p.a.
comparison rate^

For loans up to 60% LVR

DISCOUNT ON INVESTMENT HOME LOANS

UP TO

0.2%
p.a.

when you bring your owner occupied home loan at the same time.

AUSWIDE BANK BROKERS

We're on your team!

Auswide Bank Ltd Australian Credit Licence 239686. T&Cs apply. ^ Comparison Rate warning. For more information, visit auswidebrokers.com.au/gameon.

For more information on our investment campaign or to discuss any scenarios, please contact your Broker Relationship Manager today.

Disclaimer:

Auswide Bank Ltd – Australian Financial Credit Licence: 239686. This is not an offer to lend – credit assessment criteria, terms and conditions & fees and charges apply – full details on application. ^ A break cost may apply if the fixed loan is paid out in full * Redraw is subject to Auswide Bank's discretion – limits may apply ~ An additional discount of up to 0.20%p.a. will be applied to the applicable investment home loan annual percentage interest rate when the applicant also applies at the same time for a new owner occupied home loan, or refinances an existing owner occupied home loan from another lender to Auswide Bank. If the application of the additional discount results in the investment loan rate falling below the associated owner occupied rate, the owner occupied interest rate will apply to the investment loan. This offer is subject to change at any time without notice.