



Hello Elizabeth

You've probably been hearing a lot about the Banking Royal Commission in the media right now. I just wanted to write to let you know how the recommendations may affect you.

If the recommendations of the Banking Royal Commission are fully implemented, securing a home loan from all lenders may only get harder. The services of a broker like me have never been more valuable to everyday Australians. One of the general recommendations is to change the broking model so you, the customer, will have to pay for my services.

This means that the cost to use a broker or a lender will shift to you. You could face new fees regardless of if you use a broker or a lender directly, and you could face these same fees every time you choose to refinance or move your loan.

The significant impact of this on the broking industry is likely to impact on everyday consumers like you. Brokers like me have always been here to ensure consumers like you get a fair deal.

Around 60% of all Australians now choose to get their loan through a mortgage broker.¹

Mortgage brokers drive competition and competition keeps the cost of interest rates down for all Australian homebuyers.

In addition, brokers provide a shopfront for the many smaller lenders that do not have a branch network. This has provided significant choice for consumers and an alternative to the 'Big Four' banks.

I'm always here to help.

Rest assured that changes to the broking industry have yet to happen so I'm here to be across all the changes to the lending landscape, and ready to help you with any questions or loan applications.

You can help me.

Significant changes to the industry will seriously impact my ability to be here to assist you, so I need your help. There are a few ways you can show support.

Click the buttons below to find out how to help

[CLICK TO SIGN THE PETITION](#)

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Sharing on social media your positive experience when using my services would be a big help.

In the meantime, I'll try to keep you updated on any relevant ramifications of the Royal Commission for consumers. Please feel free to get in touch any time with any questions you may have.

Regards,



John Broker
Great Finance

¹ Mortgage brokers settled 59.1% of all residential home loans during the September 2018 quarter according to research conducted by comparator a CoreLogic business.

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