



All you need to know about Gow-Gates Mortgage Brokers

What is a Gow-Gates Mortgage Broker?

A Gow-Gates Mortgage Broker is the go-between person between you and the lender (the bank). We can negotiate great home loan rates on your behalf from the lenders.

We will support you through the application and assist with settlement. We are also here to assist you after this process, whether it be a change of security (new purchase), refinance or helping you with obtaining equity release for your next purchase of a car, machinery hire and commercial lending.

What we can do for you?

There are hundreds of different loan products available. We will meet with you and discuss the most suitable home loan for your needs. We have access to over 1450 different loan products.

What makes a Gow-Gates Mortgage Broker different?

Our Mortgage Brokers go above and beyond to provide our clients with exceptional customer service. We take the time to understand your needs, explain the loan process, and recommend products based on your individual circumstances.

A Gow-Gates Mortgage Broker will keep you informed every step of the way of the application and approval process, and is always on hand to answer any questions you may have.

Gow-Gates can also assist with your other business and personal insurance requirements.

Best Time to use a Gow-Gates Mortgage Broker?

It's just not about finding the lowest interest rate – there are other things to consider. For example, if you are thinking about starting a family, flexibility is an important feature. With so many products available, you have so many choices.

Why not just go to a Bank?

Firstly, it's hard for most people to choose; Which bank? Which product? What about building societies' and credit unions? There are a lot of options out there - and with the Reserve Bank moving official interest rates and banks moving them independently - it's an ever changing market. Not to mention all the new products that are constantly being introduced. With choice comes complexity. It can get tricky to navigate through it all and take a lot of your time (and sanity sometimes too).

A Gow-Gates Mortgage Broker will steer you through this to find the loan that suits your needs, not the lenders. We then liaise with the lender and manage your application process through to approval. In the simplest terms, a Gow-Gates Mortgage Broker makes it easy, saving you time, and hopefully a lot of money.



Lending Opportunities for Professionals

The following occupations are eligible for specialised lending opportunities:

- Medical professionals including dentists, vets, pharmacists, optometrists and physiotherapists;
- Legal professionals including solicitors, barristers, partners, associates and legal counsels;
- Accountants;
- Surveyors;
- Finance managers;
- Sports professionals; and
- Entertainment industry, e.g. actors.

With a number of exceptions:

- Up to 90% LVR, LMI Waiver
- Maximum loan per security is \$2m
- Maximum loan amount \$5m
- Repayment can be Interest Only or Principal and Interest
- Individuals, trusts (discretionary trust or unit trust) or companies

Let's make it easy for you

It's easy

We start by meeting you at a time and place that suits you – at your work or over a coffee. You can also come and visit us at our office, centrally located at Sydney Town Hall Station.

We will look at your current loans and financial circumstances, and then research and find the right solution for you. We take care of the paperwork, manage the application process, and take it through to settlement.

It's fast

We can get things moving quickly. We'll work with our lender network and contacts, securing your finance as fast as possible.

It's more than just loans

Lenders will ask you to take out insurance on your new property. We can help arrange cover to keep the approval process moving quickly, and hopefully save you some money.

It's all about you

We work for you, not the lender. We get to know you personally to understand your unique circumstances. From our experience, we know which lenders will have the product that will meet your needs. We negotiate for what's right for you, not what's right for the lenders.

Contact Us

If you would like to find out more, please contact a Gow-Gates Mortgage Broker today.

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