

Spot & Refer Special

**30bps**

Broker  
Referral  
Fee



**improvefinance**  
Homeloans - Personal Loans - Car Loans

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**THINKING OUTSIDE THE BOX**

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**YOUR SPECIALIST LENDING REFERRAL PARTNER**

Join our network and refer your non-conforming business

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# WHAT WE OFFER

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## SPOT & REFER MODEL

- We deal directly with your customer taking care of compliance
- We pay a referral fee on just a name and telephone number
- We free up your time so you can concentrate on your other deals
- Weekly reporting and case tracking

## COMMISSION STRUCTURE

- We pay 30bps on every loan that settles
- Our average referral fee is over \$1500 per customer
- We pay your referral fee the following day of settlement

## EASY REFERRAL PROCESS

1. Call our office on 03 9592 6604
2. Submit an online application [improvefinance.com.au/partners](https://improvefinance.com.au/partners)
3. Or Email your scenario to [info@improvefinance.com.au](mailto:info@improvefinance.com.au)

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# ABOUT US

## ABOUT IMPROVE FINANCE

Improve Finance was founded on the belief that every customer should be given the most appropriate advice when taking out a home loan.

With access to multiple lenders, rates and products our highly customised lending solution can help customers improve their financial position.

We specialise in obtaining finance for customers who have been declined or are struggling to find an approval.

## WHAT WE SPECIALISE IN

Credit Impairment  
Missed Home Loan Payments  
Unlimited Debt Consolidation  
ATO Debt  
Self Employed - Low Doc  
Part 9/10 Debt Agreements  
Discharged Bankruptcy  
Unusual Types of Income  
Debt Mediation

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# CONTACT US

## IMPROVE FINANCE

[www.improvefinance.com.au](http://www.improvefinance.com.au)

03 9592 6604

[info@improvefinance.com.au](mailto:info@improvefinance.com.au)

## SPEAK TO A BDM

Chris Meaker

[Chris@improvefinance.com.au](mailto:Chris@improvefinance.com.au)

0423 931 822

## HOW TO REFER BUSINESS

1. Call on 03 9592 6604
2. Speak to your local BDM
3. Send a scenario to [info@improvefinance.com.au](mailto:info@improvefinance.com.au)
4. Lodge a deal via our online portal [improvefinance.com.au/partners](http://improvefinance.com.au/partners)

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# OUR LENDERS GUIDE

## YOUR LENDING SPECIALIST

If your customers have been declined by a bank or you are struggling to place them with a lender talk to Improve Finance

### ALTERNATIVE LENDING MADE EASY

Common reasons why a customer would need an alternative solution:



Overdue or overdrawn credit cards/unsecured debts



Unusual type of income  
Short term PAYG or Self-employed Low Doc



Missed repayments on mortgage facility



Credit defaults, discharged bankruptcy, Part IX or X debt agreements



Unlimited debt consolidation, refinance ATO debt

IMPROVE FINANCE SPECIALIST LENDING GUIDE	LENDING POLICY
Loan amount	Up to \$2.5m
Full doc LVR	Up to 95% LVR purchase, 90% refinance
Self-employed Low Doc / Alt Doc LVR	Up to 90% LVR purchase, 85% refinance
Self-employed minimum ABN	6 months
Vacant land and construction	Considered on full doc and low doc
Loan term	Up to 40 years
Credit impairment	Defaults and court writs considered
Discharged bankruptcy	Considered including part IX or X debt agreements
Mortgage arrears or late payments	Considered
Debt consolidation	Unlimited debt consolidation allowed
Late payments or over limit on credit cards	Considered
ATO debt	Considered
Cash out	Unlimited cash out considered

**SPEAK TO IMPROVE FINANCE TODAY**

We work directly with your client keeping you informed every step of the way.