



The Brokers Broker

Who is Select Financial Services?

- **Select Financial Services (SFS)** is part of a multi-tiered company specialising in debt negotiation and non-conforming loans.
- We assist mortgage brokers whose clients don't service, by reducing unsecured and ATO debt to enable them to obtain finance. Thus enabling the loan to proceed where it may not have without debt negotiation.
- Or we can do the loan as non-conforming, for you, and as a referrer, you get 50% of the commission.

Non-conforming Loans

- If you get a client that typically you would advise there is nothing you can do for them, that is where we come in.
- We can either do debt negotiation to assist you with servicing or we could do a non-conforming loan on your behalf. With the commission split 50/50 between Select and you.
- When the client is ready to refinance in 6-12 months, they would be handed back to you, as they are always considered your client.
- If refinance occurs within claw back provision, fees would apply.



Non-conforming Loans

- We have great success in getting loans across the line through our non-conforming lenders.
- Select are more than happy to do the loans you either can't or don't want to do, giving you a commission that otherwise would have walked out the door.
- We have a legal agreement that would be signed by both parties for your peace of mind as we are not out to poach your clients, we only want to help YOU.

We negotiate payment reductions on:

✓ Credit card debts

✓ Personal loans

✓ Defaults and Judgments

✓ ATO debt

✓ Any unsecured debt



What does Select do?

- **Select** obtains written authority from the clients to act on their behalf, to take the hassling phone calls and liaise with Creditors to negotiate a reduction on the amount owed to aid debt consolidation or refinancing. This benefits the client, as their stress is eased with Select taking the calls and all correspondence and dealings are via the Broker.

How does Select charge?

- **Select** is unique in the industry as it charges no up-front fee for debt negotiation. Being success driven, charges are based on a percentage of the money saved, being 20% plus GST, and out of this success fee, Select pays you, the Broker, 10% of the fee received for the referral.
- Our team is extremely passionate about helping your clients and we work hard to get the best result for them within their maximum loan amount and if there is no success, there is NO FEE.



No Success? No Fee!

YES, you read it correctly
No success equals no fee

- Select does not charge a service fee where a loan is not able to proceed due to unsuccessful negotiations.

How do negotiations affect the client?

- Our service is not a bankruptcy, or a part IX debt agreement and does not affect your clients credit file. We simply negotiate the debt to an agreed reduced amount.
- If they do have defaults on their file, paying them will assist in clearing their credit.

Contact Us

We have been achieving great results for our clients and would be available anytime to discuss how we could help you get your client's loans over the line.

Tracey – Debt Neg

0447 092 808

Grant – Debt Neg

0431 155 972



Conor – Loans

0412 810 741

Testimonials

Adam Bishop – Astute Financial – SA Ph: 0400 267 736

Claire Stewart – Infinity Mortgages – VIC Ph: 0421 682 181

Linda Mackenzie - Mackenzie Finance & Leasing Pty Ltd – VIC Ph: 0408 456 267

Frank Campisi – Marksman Finance – VIC Ph 0433 167 977

Hari Dharmavaram – Lendi – VIC Ph: 0431 982 980

Scott Graham – Healthy Financial Services – QLD Ph: 0409 455 522

Colin Hall – realestate.com.au Home Loans – VIC Ph: 0406 049 984

