



# Mortgage Solutions

WE'LL FIND THE BEST  
LOAN FOR YOU.



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It's an exciting time, buying a home!  
It's probably also the biggest debt you'll ever take on so it's worthwhile discussing your financial situation and receiving some practical advice before deciding on the right loan.

That's where we can help.

YOUR ROTHBURY ADVISER WILL TAKE THE HARD WORK OUT OF FINDING A HOME LOAN.

## How we can help

- Types of home loans
- How much you can borrow
- Setting a budget
- Comparing lenders and rates for you
- Negotiating rates and fees on your behalf

## For you...

- Our service is free
- We'll meet with you any time, anywhere
- We work with a wide range of lenders including the major banks
- We take the hard work out of finding a home loan.

LET US HELP YOU WORK OUT THE BEST LOAN STRUCTURE TO SUIT YOUR SITUATION

## Loan options

### Variable rate

Also known as a floating rate, the interest rate can move up or down with market conditions. You will pay less interest if rates fall. But you'll pay more if interest rates rise.

### Fixed rate

Your repayments won't change during the term of the fixed rate. This is great for planning or if you're on a fixed income.

### Revolving credit

A revolving credit loan gives you flexibility to make additional payments without penalty or draw down funds on your loan like an overdraft. There are two options available to you:

**REDUCING LIMIT** – the limit of your revolving credit loan reduces over time so you have the added security of knowing that as the limit reduces you will pay off your loan over a period of time.

**FLAT LIMIT** – with this option your revolving credit loan acts just like an overdraft.

### Combination

You don't have to choose just one type of loan – you can choose a combination. For example many people choose a fixed rate for a portion of their loan and put the rest on a variable rate.

This combination gives you budgeting certainty from the fixed portion, and flexibility to make extra repayments or change the amount of your repayment over time – which can save you money.



LISA BEVAN  
SUPPORT

KEITH ARDERN  
MORTGAGE ADVISER

CLIVE MARTIN  
MORTGAGE ADVISER

CATHERINE CLARKE  
SUPPORT

**MORTGAGES, INSURANCE,  
KIWISAVER.**

**TO CHECK YOU HAVE  
THE RIGHT MORTGAGE  
CONTACT US TODAY.**

**Rothbury Advisers offer quality advice on  
a range of financial services.**

We understand the importance of receiving professional financial advice and are committed to assisting you, whatever your stage in life.

- We are happy to meet with you anywhere, anytime
- We will listen to your needs and recommend products to suit
- We will explain those mortgage terms to you, so you understand what is covered.

**NORTH ISLAND**

**Rothbury North Shore**  
T: 09 914 9800

**Rothbury Auckland**  
T: 09 358 4704

**Rothbury Hamilton**  
T: 07 834 6185

**Rothbury Te Awamutu**  
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**Rothbury Rotorua**  
T: 07 348 2069

**Rothbury Tauranga**  
T: 07 579 0755

**Rothbury Wellington**  
T: 04 472 9373

**SOUTH ISLAND**

**Rothbury Canterbury**  
T: 03 442 6705

**Rothbury Ashburton**  
T: 03 308 9612

**Rothbury Central Otago**  
T: 03 442 6705

**Rothbury Otago**  
T: 03 477 8217

**Rothbury Southland**  
T: 03 211 0360

**For further information**

Our home loan solutions will be tailored to fit your personal requirements. Find out how by contacting one of our team.

**T: 0800 33 34 35**

A Disclosure Statement is available on request and free of charge.

