



# FINANCE

IT'S ALL  
ABOUT  
THE  
CLIENT.

## LET US FIND YOU THE BEST FINANCE

Allan Hall Finance will ensure you obtain the finance you need and deserve on:

- The **BEST** terms and conditions
- The **BEST** Price
- The **BEST** products available

We have over 65 combined years of banking experience together with an in-depth understanding of market opportunities to keep our clients happy in what can otherwise be a very stressful experience. Whether you are looking for new finance, a review of your current banking and lending arrangements, or you simply want to discuss your interest rate options, our unique level of expert advice and assistance can save you time and money.

## OUR RANGE OF FINANCE SERVICES INCLUDES:

- Residential home loans
- Investment finance
- Commercial/business finance
- Self Managed Superannuation Fund loans
- Reviewing and analysing your current banking arrangements

## WHY WOULD YOU CONSIDER REFINANCING?

There are several reasons to revisit your current financial arrangements:

- There may be lower interest rates available for your circumstances than what you are currently paying.
- There may be a better way to structure your loan to suit your cash flow.
- You may want the flexibility to make extra payments.
- You may want the option to redraw funds when you need.
- You may like to split between fixed and variable interest rates.

Our Finance team also has the inside knowledge to ensure significant savings and the best possible outcome for our business clients.

For example, we are able to negotiate:

- Loan terms and conditions
- A combination of products and services suitable for your business.
- Banks to meet some of the refinance costs for business clients.
- Reduced establishment fees.

## HERE'S WHAT OUR CLIENTS SAY ABOUT OUR SERVICES:

*"We could not be happier with your services. You responded promptly to any and all enquiries, pressed buttons for action when needed, are very easy to talk to and personable, and conduct yourself as a true professional.*

*We would certainly not hesitate to use your services in the future and will recommend you highly to friends."*

**Ron and Kellie Alexander**

### ALLAN HALL BUSINESS ADVISORS

CHARTERED ACCOUNTING

WAITER  
ALLAN HALL

SELF-MANAGED  
SUPERANNUATION

FINANCE

FINANCIAL  
ADVICE

HUMAN  
RESOURCES

WORK HEALTH  
AND SAFETY

ALLIOTT GLOBAL ALLIANCE

## THE TEAM

Allan Hall Finance understands that each person's circumstances are different and it is best to discuss your finance options before deciding what to do.

For more information or to make an appointment with our Finance team please contact:



### David Cleary

Director, Allan Hall Finance

Phone 0425 323 023

[david@allanhallfinance.com.au](mailto:david@allanhallfinance.com.au)

David's prior experience included 30+ years in the banking industry, with a particular focus on Corporate and Business Banking. David was head of all of the northern area of Sydney's business banking teams for CBA, before taking on senior roles with NAB and then ANZ. David knows exactly what deal the bank should be prepared to do for you and what information you need to properly assess your application.



### Stephen Cleary

Director, Allan Hall Finance

Phone 0416 530 584

[steve@allanhallfinance.com.au](mailto:steve@allanhallfinance.com.au)

Stephen understands all aspects of lending from beginning to end. He worked for 34 years with the CBA, gaining extensive experience in all aspects of residential and commercial lending and asset finance. For over 5 years, he led a team of Private Bankers who managed high net worth clients, with a strong focus on residential property finance.



### Mitchell Cleary

Finance Broker, Allan Hall Finance

Phone 0412 038 205

[mitchell@allanhallfinance.com.au](mailto:mitchell@allanhallfinance.com.au)

Mitchell has been in the finance industry for the past 4 years as a Finance Broker with extensive knowledge of the residential lending landscape. Mitchell holds a Cert IV in Finance & Mortgage Broking as well as a Diploma in Finance & Mortgage Broking Management. Mitchell recently won Best Newcomer in his aggregation for 2018 and helped the team at Allan Hall Finance win Brokerage Of The Year in 2019.



Contact us now to find out how we can help you and your business.

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