

DHL STATEPLAN NEW OFFICE LOCATION

With the merger of Doliita Home Loans & Stateplan Business Finance Brokers in June this year, came the move to a new office location.

DHL Stateplan Leasing & Finance Brokers are now located at
305 Dana Street,
Ballarat. Call us on
5327 0100 or email
enquiries@dhlstateplan.com.au

WELCOME TO THE FIRST EDITION OF THE DHL STATEPLAN NEWSLETTER

Welcome to our first quarterly newsletter as DHL Stateplan Leasing & Finance Brokers.

It has been 3 months now since Doliita Home Loans and Stateplan Business Finance Brokers came together under the new brand and made the move to our new premises in Dana Street. We are now well settled and as busy as ever.

The last couple of months have been fairly mixed in the finance sector, and the events of recent weeks in the USA have resulted in most of the major financial institutions cutting their fixed interest loan rates to remain competitive.

Changes to Federal Government legislation around mortgage exit fees has also seen people being given the opportunity to shop around for better rates and move their loans elsewhere.

The new financial year also resulted in some changes to the First Home Owners Grant scheme, with those who are looking to build a new home still better off under the scheme, becoming eligible to claim up to \$26,500 in regional Victoria, and benefiting from stamp duty cuts. More information about this scheme, and our services is available at our website at dhlstateplan.com.au

SPECIAL POINTS OF INTEREST

- **Welcome**
- **Self Managed Super Funds**
- **W&D Finance Junior Saver Accounts**
- **Meet DHL Manager Kelvin Putt**
- **Mortgage related story**

Self Managed Super Funds

Self Managed Superannuation Funds are a relatively new way of purchasing property (commercial or residential) in the name of your Self Managed Superannuation Fund, and raising a loan to assist with the purchase.

There are a number of rules and regulations for borrowing for this purpose, and you should discuss with your accountant first, to see whether this type of purchase will be beneficial to you.

Dhl.Stateplan has access to a number of lenders that lend to Self Managed Superannuation Funds, and welcome the opportunity to discuss with you.

Freecall 1800 720 720 to talk about your options.

STAFF PROFILE

KELVIN PUTT
MANAGER, DHL STATEPLAN

Kelvin has worked in the finance industry since 1974, in banking and non-banking roles, throughout Central and Western Victoria. Over the past 20 years, he has worked in various management roles. This includes 26 years working in the ANZ Bank until 1999, with his last position as a senior commercial lending manager.

Kelvin has been finance broking since 2006 and is the Manager of DHL Stateplan.

In that time, Kelvin has established a vast network of Commercial and Consumer lending contacts, to enable an extended range of products and opportunities for our clients. He has an enviable ability to analyse complex lending structures (commercial & consumer).

Home Loans

As the regions' largest finance broking firm, DHL Stateplan has access to a wide variety of home loan lenders (in excess of 35) from the largest Australian banks to small local finance companies. Our brokers will always work to find the perfect home loan to suit you and your circumstances.

From Variable Rate loans to Fixed Rate loans, from Owner Occupied property loans to Investment property loans, from Lines of Credit to loans for Professionals, and from the City to the Country.

DHL Stateplan will discuss the best possible loan structure with you, sourced from numerous loan options. Our website has lots of information to help you understand the application process and answer some of your questions about the function of a finance broker. Along with this, DHL Stateplan is a member of the Mortgage & Finance Association of Australia. Visit the MFAA website for a glossary of terms to assist with understanding the process - www.mfaa.com.au. Contact our office on 03 5327 0100 or freecall 1800 720 720 to talk with an experienced & accredited Finance Broker, or visit dhlstateplan.com.au for more information.



FINANCE
INVESTMENTS & LOANS

The W&D Finance Junior Saver account is a great way to start teaching your children positive saving habits.

Money can be added to this investment account at any time of the year and funds are available to access after the child's 18th birthday.

The current interest rate available on this account is 7.5%, which is an impressive 2.75% above the reserve bank's cash rate.

For more information about the W&D Finance Junior Saver account or any of W&D's other products, call Kara Jones or Kerry Powell on 1300 928 881 or visit www.wdfinance.com.au

Webster Dolittle Finance Ltd

44 Armstrong Street South

9 Lydiard Street North

Ballarat 3350



Home Loans
Equipment & Vehicle Loans
Business Loans

Our team of accredited financial broking specialists has a wealth of knowledge and experience, and demonstrates a strong commitment to customer care. Call us today and let us find the right loan for you.

305 Dana Street, Ballarat VIC 3350
www.dhlstateplan.com.au



Call 1800 720 720

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