



AP Mortgage

Before when you needed finance you went to the bank for grant of loan largely due to it was the most popular and recognised option available to you. Nowadays, while traditional banks are under more strict scrutiny by government authorities like Australian Prudential Regulation Authority (APRA), non-bank lenders offer alternative finance options which have created a competitive environment to the advantage of borrowers.

With lending requirements becoming more difficult to satisfy, Banks are sometimes turning consumers down even when they actually have ideal repayment capacity. Therefore, it is time which presents a great opportunity for non-bank lenders to fill the gap, leading to non-bank lending market share growing rapidly. We could foresee strong demand for non-bank lending market as tighter controls being placed on the major banks and brokers' practices in the future.

ABOUT US

As administrator of non-bank lender, AP Financial Services Group holds an Australian Financial Services Licence No. 280595 and Australian Credit Licence No. 280595, as issued by the Australian Securities & Investments Commission.

The licences held by AP Financial Services Group enables us to offer investment opportunities to our clients, through issuance of managed investment schemes/fund.

OUR STRENGTH

We understand timing is very important to our clients. For a traditional lender, it may take months to approve finance through. We can have loan terms issued to our clients within a week of submission and settlement readied within 2-3 weeks. Then our clients will not miss any good properties.

We find that many clients who struggle to meet all conditions and requirements imposed by the banks. However, resorting to non-bank lenders, we are always able to provide more flexibility with ease when structuring loans or mortgages so as to satisfy client needs.

OUR STRATEGY

With the credit policy becoming increasingly tightened and the limited choices of lenders available, we are happy and ready to help those genuine potential borrowers who looking for finance assistance when their bank has turned them away, regardless of first home buyer, investors, developers or business

operators etc.

We are also willing to help developers who may suffer from banks' strict lending conditions. For example, some developers are holding residential apartment units which have not been sold or settled on completion of construction and they decide to hold the properties and rent them out instead of selling at discounted prices.

OUR MORTGAGE

APFSG has always been devoted to delivering different lending solutions to meet our clients' finance needs, ranging from simple cases to complicated ones. we have vast experience in assisting our customers to get the finance to their satisfactory.

We are currently offering the following lending solutions:

- Residential;
- Commercial;
- Construction and Development.

We are always ready to help, feel free to contact us to discuss your lending needs with our specialists in details.