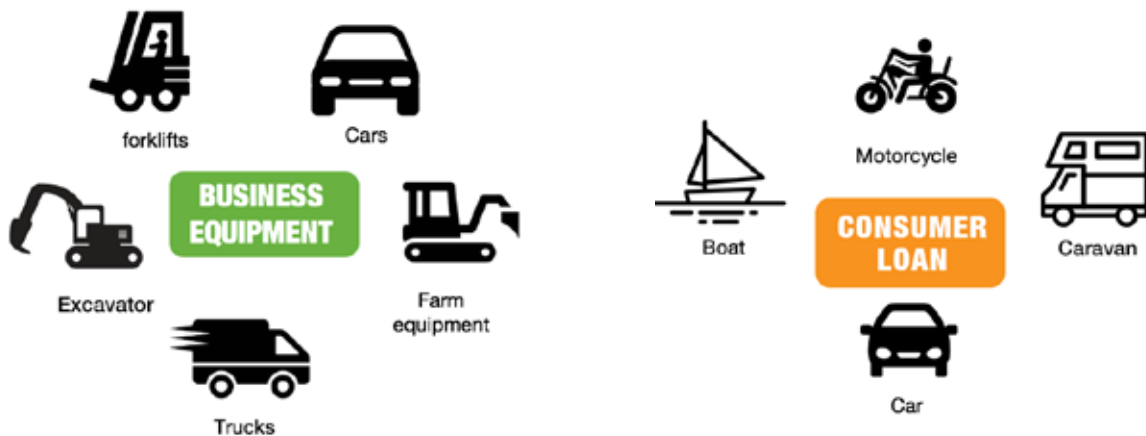

OPEN THE DOOR TO NEW REVENUE OPPORTUNITIES WITH ASSET FINANCE

Learn how in **3** easy steps

connective 
asset finance

Asset finance is a growing market for brokers and it covers everything from business to personal loans



Car finance is a great place to start!

What's in asset finance for you and your clients?



Grow your monthly settlements with a new revenue stream.



Offer more than home loans which will help build a deeper relationship with your clients.



Did you know?
84%*

of consumers are open to getting other loan services from mortgage brokers

*MPA magazine, May 2016

You already know your client's financial position and have a trusted relationship with them. Therefore you are in the best position to offer them car financing as it's a natural extension of the home loan process.

Your clients are likely to buy a car within 12 months of changing the mortgage on their home, or buying a new house.



Improve cash flow with deals processed in 1-3 business days. Unlike home loans, commission is generally paid within days of settlement.



Capture more mortgage opportunities and clients.



STEP 1
GET ACCREDITED

There are a number of options **available** to you:

1 Get accredited with our processing platform, BOLT.



Ideal for broker with limited asset finance experience.



Easy access to an extensive commercial and consumer lender panel.

2 Direct accreditation.

If you are an experienced asset finance loan writer, you can deal directly with our lender panel.

3 Get accredited with both, BOLT and direct with lenders.

Use BOLT to access specialist asset finance lenders without the need to hold multiple direct accreditations.



Please contact your BDM to get accredited now.

STEP 2
**SELECT HOW
TO APPLY AND
PROCESS YOUR
LOANS**

You can choose how you want to process your asset finance loans.



Tick & Flick

Simply fill out your clients' details on BOLT and send through to our Processing Team to complete the process.



DIY via BOLT

Prepare a quote, select a suitable loan and submit the application yourself via BOLT in a matter of minutes.



Apply direct to lenders

Once accredited with a lender, simply use their platform to submit your applications.

BOLT is our purpose built processing platform. Along with being fully integrated in Mercury for seamless processing, BOLT features include:



Print and Save Quote



Application Level Validations



Direct Message from MyAPPS



Fully Transparent Rates & Fees



Electronic Privacy Consent Form



Mobile & Tablet Friendly

STEP 3

**INFORM YOUR CLIENTS
THAT YOU CAN HELP
THEM WITH CAR
LOANS & BUSINESS
EQUIPMENT LOANS.**

We can help you educate your clients about your additional services.

Here are some ideas to make sure your clients know you offer asset finance, as well as home loans:



Ask your clients if they need your help.

It sounds simple, but the first step is asking your clients if they need a new car, if they need a fleet of business vehicles or if they need a personal loan.



Add value for your home loan clients.

Every time you settle a home loan, add value by contacting your client six months later to remind them you can help with asset finance too.



Email your clients regularly.

The key to success is to target your clients at the right time. Connective makes it easy by providing you with a range of professional asset finance email Marketing Templates that you can send to your database via Mercury, including:

- End of financial year car sales
- Seasonal opportunities – Christmas, Mother's Day, Father's Day, Spring, Summer, Autumn, Winter and more.



Ask your clients for a referral.

Your existing clients are your best clients, so stay in touch. If they are happy with the service you provided, then ask them to recommend you to friends and colleagues who may be looking for asset finance.





**TOP TIPS:
DO'S AND DON'TS
IN ASSET FINANCE**

DO'S



Do use your available resources at Connective.

Speak with your Connective Asset Finance BDMs and BSMs. Connective Wiki also provides valuable articles and FAQs.



Do attend our asset finance workshops.

At Connective we offer a range of free workshops that cater for beginners to advanced.



Do ask questions if you're not sure.

Connective has expert asset finance BDMs whose role is to help you with everything from accreditations to loan scenarios.



Do outsource more complex deals.

If you're not confident with the transaction, we're here to help and you get to keep your clients.

DON'TS



Don't be afraid of asset finance.

There are a lot of resources available to guide you through your first few deals.



Don't be afraid of the car dealers.

They can't tailor loans and don't always have the best offer for your customers.



Don't cut corners.

Always remember your Responsible Lending obligations under NCCP and use your compliance documentation in Mercury.



Don't forget the competition.

You are likely to be competing against car dealers and banks, so be mindful of your commissions.



Don't forget to inform your clients.

Manage your client's expectations on the loan timeframes. It's shorter than a mortgage but be realistic.



WE'RE HERE TO HELP

**Speak with our experienced
Asset Finance BDMs today:**

Stephen Light – VIC, TAS, SA & WA

Stephen.light@connective.com.au

0499 399 433

Phillip Meehan – NSW & QLD

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