

YOUR PERSONAL REFINANCE GUIDE

Everything you need before our call.

Thanks for booking your free 30-minute strategy session with JNT Finance. Here's a plain-English look at what refinancing can do for you, what staying put can quietly cost you, and exactly what to have ready for our chat.

📞 **We'll call you within one business day.**

WHAT HAPPENS NEXT

Here's exactly what to expect from here.

No surprises, no pressure — just three simple steps between now and knowing where you stand.

1 We review what you told us

Before we call, we'll have a look at your situation based on what you shared in your enquiry, so the call itself is useful from the first minute, not a form-filling exercise.

2 We call you within one business day

A 30-minute, no-obligation strategy session. We'll talk through your current loan, what's realistically available to you across our lender panel, and whether moving actually makes sense for your numbers.

3 You decide what happens next

If it stacks up, we handle the comparison shopping and the paperwork. If it doesn't, we'll tell you that too — a second opinion that costs you nothing is still worth having.

WORTH REMEMBERING

There's no obligation at any point in this process. We're paid by the lender when a loan settles, not by you — so there's no cost to you for the call, the comparison, or the advice, whatever you decide.

★★★★★ 5.0 from 23 Google reviews

 Accredited with 35+ lenders

✓ No obligation, no cost to you

GETTING READY

How to prepare for our call.

You don't need documents or exact figures for this call — a rough sense of these numbers means we can give you sharper answers from the first minute. The precise paperwork comes later.

Loan balance

Roughly how much you still owe on your home loan today.

Property value

A ballpark of what your place might be worth right now.

Current rate

Your interest rate, or at least whether it's fixed, variable, or split.

Household income

A rough combined take-home figure, across everyone on the loan.

Living expenses

A monthly ballpark for everyday costs — groceries, bills, insurance, subscriptions.

Other debts

Credit cards, car loans, personal loans, or buy-now-pay-later — even approximate balances.

Dependants

How many people rely on that income — it affects what a lender will approve.

Anything changing soon

A new job, a baby on the way, planned renovations — anything that could move your borrowing power either way.

What refinancing can actually do for you.

It's not just about a lower number on your statement — here's what tends to matter most to the homeowners we talk to.

01 Access to the equity you've already built

If your property has grown in value or you've paid down your loan, refinancing can unlock that equity for renovations, a car, or a deposit for your next property.

02 Consolidating other debts

Rolling higher-interest debts like credit cards or car loans into your home loan can mean one lower repayment instead of several, at a much lower interest rate.

03 Better features, not just a better rate

An offset account, free extra repayments, and redraw access can save you far more over time than a headline rate alone — if your current loan doesn't have them, you could be missing out.

04 A loan term that actually suits you

Shorten your term to be mortgage-free sooner, or restructure it to free up cash flow now — refinancing is a chance to reset the loan around your life today, not the one you had years ago.

05 A lower rate, and a lower repayment

Even a modest rate improvement can free up real money each month — the number most people notice first, and the one we'll model out together on the call.

THE OTHER SIDE OF THE LEDGER

What staying put can quietly cost you.

Banks tend to reserve their sharpest pricing for new customers walking in the door — not the ones who've been paying on time for years. That gap has a name: the loyalty tax.

0.3–0.6%

typical gap between
existing and new-
customer rates

0.8–1.2%

common gap on loans
not reviewed since
2022–23

\$0

cost to you for us to
check where you
actually stand

A ROUGH EXAMPLE

A 0.50% rate gap on a \$600,000 loan works out to roughly **\$3,000 a year** in extra interest — before compounding. On a bigger gap, or a bigger loan, that number climbs fast. It's a general example, not a quote — your actual numbers are exactly what our call is for.

- ✗ Your bank has no incentive to call and tell you a better deal is available — that's a cost to them, not you.
- ✗ Staying with one lender means you only ever see that one lender's products, rates, and features.
- ✗ Nobody on your bank's side is actively comparing the market on your behalf — that's the role a broker plays instead.
- ✗ The longer a loan goes unreviewed, the more the gap tends to widen, quietly, in the background.

GETTING ORGANISED

What you'll eventually need.

You don't need any of this for our first call — this is just so you know what's coming and can start gathering it in your own time.

Identification

ALL REQUIRED

- ☐ Driver's licence — front
- ☐ Driver's licence — back
- ☐ Passport
- ☐ Medicare card

Income

PAYG EMPLOYEES

- ☐ Two most recent payslips
- ☐ ATO income statement (accessible via the ATO Portal)

Income

SELF-EMPLOYED

- ☐ Last two years' personal tax returns
- ☐ Last two years' Notices of Assessment
- ☐ Last two years' business tax returns & financial statements
- ☐ Recent BAS statements, if applicable

Property information

- ☐ Building insurance
- ☐ Most recent council rates notice

Other debts & expenses

- ☐ Everyday & savings account statements — last 3 months
- ☐ Home or investment loan statements — last 6 months
- ☐ Car loan statements — last 3 months
- ☐ Personal loan statements — last 3 months
- ☐ Credit card statements — last 3 months
- ☐ Buy-now-pay-later balances — only if there's an approved spending limit

To make providing bank statements easy, we use Illion Bankstatements — we'll send you this link once we progress your application.

Exact requirements vary by lender and by your situation — we'll confirm precisely what's needed for you once we understand your circumstances on the call. Nothing here needs to be ready before we speak.

BEFORE WE SPEAK

One last thing.

Booking this call doesn't commit you to anything. Whatever you decide once we've run the numbers together, you'll walk away actually knowing where you stand — instead of guessing, or assuming your bank has your best interests at heart. That's really the whole point of a second opinion.

"I didn't realise how much I was overpaying until James actually sat down and compared it properly. Wish I'd done it years earlier."

— Refinance client, JNT Finance

"I had a fantastic experience with James. He's incredibly helpful and knowledgeable in his field of work. The process of my application went very smoothly. What stood out was his genuine commitment ensuring I get the best rates available and making sure I am supported along the way. I'm truly grateful for his help and won't hesitate to recommend him to anyone who is looking for someone with professional guidance and reliability."

— Refinance client, JNT Finance

"I recently worked with James on refinancing my mortgage, and I couldn't be happier with the experience. From start to finish, the process was incredibly smooth and efficient. James was always available to answer any questions I had, no matter how small, and his transparency made the entire experience stress-free. He kept me informed at every step, ensuring I understood the process and felt comfortable throughout. I highly recommend James for anyone looking for a reliable and professional broker who truly has your best interests at heart."

— Refinance client, JNT Finance

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