

## Company Background

QuickDirect is an online mortgage provider ([www.quickdirect.com.au](http://www.quickdirect.com.au)) that has refreshed the home loan environment, saving Australian's money, as well as providing a clear, simple five step process that is both convenient as well as personal thanks to dedicated consultants who work with customers from the time they apply online right through to loan settlement.

The company was established to give people shopping for a mortgage a real alternative to banks and brokers, both of which have made the process of obtaining a loan confusing as well as expensive.

Hamish Carlisle, Managing Director said, "To deliver a great deal QuickDirect doesn't pay broker commissions, plus because it operates online rather than through branches or mobile lenders, can keep operating costs low. This translates into great savings for borrowers."

A rarity in the industry, QuickDirect doesn't ask its customers to haggle over interest rates and has a no "back book" policy, meaning every customer is treated equally over the life of their loan and offered the same low rate - no matter how much they borrow or when they purchase their mortgage.

QuickDirect offers clear and simple products that aim to deliver the lowest possible interest rates. QuickDirect's variable home loan offers a rate far below that of many banks or lenders – with no upfront or ongoing fees and the ability to make early repayments or redraw funds over the internet or telephone at no cost. For full product details visit: [www.quickdirect.com.au/Content/Products.aspx](http://www.quickdirect.com.au/Content/Products.aspx)

Getting a QuickDirect mortgage is quick and simple and can be done from home. The process involves five easy steps with pre-approval available in minutes:

**Step 1:** Approval - Fill in a short online application form or call 1300 79 69 80

**Step 2:** Offer – A dedicated QuickDirect Customer Care Consultant will call to gather some more information in order to prepare the official letter of offer

**Step 3:** Verify – Customers then fax, mail or email the necessary documents to their dedicated Customer Care Consultant

**Step 4:** Accept - Once documents are verified, QuickDirect will send out the formal loan agreements

**Step 5:** You're done - Once the loan agreements are signed and returned back to QuickDirect, settlement can take place

Customers can log onto the QuickDirect website at any point during the loan application process and check the status of their application.

Taking the benefits of the internet one step further has been a mission for QuickDirect. By utilising the internet to apply for a home loan and then manage repayments, Australians will experience a higher degree of transparency and simplification. Yet customers can still enjoy the comfort of professional staff to guide them through the process.

“What sets us apart at QuickDirect is our experienced team of Customer Care Consultants who ensure that applying for a QuickDirect loan and stepping through the five easy steps is simple, time efficient as well as personal. All our customers have one point of contact that knows you and the status of your application at all times. Our Consultants are available via phone or email during the process,” said Hamish Carlisle.

QuickDirect was founded in February 2007 by Managing Director Hamish Carlisle who has extensive industry experience, most recently as Senior Director & Head of Australian Banks Research for Merrill Lynch Equities. QuickDirect is a member of the Mortgage & Finance Association of Australia and the Credit Ombudsman Service Limited. All loans are funded by one of the largest financial institutions in the world.