

Hi,

I'm Alex Soncini and you may know me as the Vice President of the Greater Blacktown Business Chamber. But did you know that I am also the Wealth Manager and Principal at Yellow Brick Road Blacktown?

### What services can we help you with?

At Yellow Brick, our mission is to assist people in planning for their future, from the purchase of their first home right through to retirement.

We do this by providing expert and quality solutions for:

- Home loans
- Financial planning
- Superannuation
- Insurance
- Savings

We are also able to provide Commercial and Business finance solutions.

If you have a home loan with a major bank, you might be paying more than you have to.

Our Rate Smasher Home Loan is our lowest and most competitive rate ever offered at **4.38% p.a. (comparison rate 4.39% p.a. \*)**.

**You could save over \$40,000\*\* over the life of the loan.**

### How does your loan compare?

Lender	Variable Rate % p.a.	Comparison Rate**	Monthly Repayments	How much could you save by switching to Yellow Brick Road's Rate Smasher Home Loan?*	
				Savings per month	Savings over 30 yrs
Yellow Brick Road	4.38%	4.39%	\$2,248		
Westpac	4.84%	4.85%	\$2,372	\$124	\$44,559
ANZ	4.87%	4.88%	\$2,380	\$132	\$47,506
NAB	4.95%	4.95%	\$2,402	\$154	\$55,387
CBA	4.95%	4.95%	\$2,402	\$154	\$55,387

Spend less on your loan and more on your dreams.  
**Don't delay, contact us for a FREE home loan review session today!**

\* Comparison rate is based on the Rate Smasher standard variable rate for a \$150,000 loan for 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

\*\* The saving example provided is based on comparing a \$450,000 Rate Smasher Home Loan over 30 years and comparable loans by major banks. Data sourced from mozo.com.au on 12/02/15. The comparison assumes all comparable loans have an LVR of 70%. Rates current as at 12/02/15, and are available for new applications only. Loans for construction purposes are excluded. All competitors' rates are based on their basic loan. Savings will depend on factors specific to your individual loan. The Rate Smasher Home Loan is not available in conjunction with any other offer. Terms, fees, conditions, and loan suitability criteria apply, and are subject to change. Contact your Yellow Brick Road Credit Representative for full details. Credit services are from Yellow Brick Road Finance Pty. Limited ACN 128 708 109 Australian Credit Licence 393195.

If you are interested in an obligation free review of your finances or if you wish to discuss anything further please contact me at [alex.soncini@ybr.com.au](mailto:alex.soncini@ybr.com.au) or call 0419 600 177.

I look forward to hearing from you soon.

Best regards,



Alex Soncini  
 Wealth Manager and Principal  
 M 0419 600 177  
 E [alex.soncini@ybr.com.au](mailto:alex.soncini@ybr.com.au)