



**LOANS?  
LET'S MAKE IT  
PERSONAL**



A close-up photograph of a dog's face, looking slightly to the right. The image is overlaid with a teal color. The text "WE'RE LISTENING" is written in white, bold, uppercase letters across the middle of the dog's face.

**WE'RE  
LISTENING**

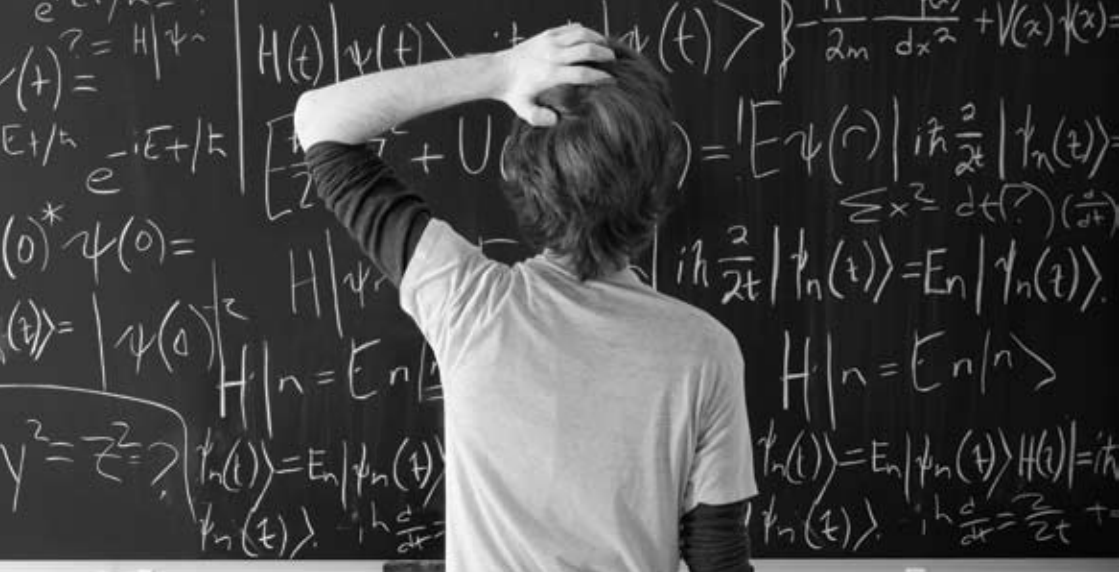
# OUR VERSATILE LOANS HAVE ENABLED THOUSANDS OF PEOPLE TO ACHIEVE PERSONAL GOALS SUCH AS BUYING A HOME OR BUYING AN INVESTMENT PROPERTY.

Liberty introduced specialty lending to New Zealand in 2001. We were one of the first to recognise that a large number of people who needed funds were either being poorly serviced or rejected outright by the traditional lenders.

We provide hope and help for the estimated 5 - 10% of people that might otherwise fail to secure the funds they need simply because traditional lenders won't listen to their unique circumstance.

Our versatile loans have enabled thousands of people to achieve personal goals such as buying a home or buying an investment property.

You want answers quickly and efficiently? We hear you. Listening and delivering solutions are the two things we do best.



# SOLUTIONS FOR EVERYDAY PROBLEMS

At Liberty, we are happy to discuss your circumstances at any time. Whatever your situation, most likely we will have a solution for you.

## HOME LOANS

We offer a wide range of mortgage products, including products requiring varying levels of documentation (full doc, low doc and no doc), fixed and variable rate loans and interest only loans.

A **full doc loan (Star)** requires full documentation to verify your income, for example payslips if you're a PAYE applicant or business financials if you are self-employed. If you can easily provide verification of income you should consider a full doc loan, as interest rates are generally lower than alternative loan options.

### Features

- ★ Flexible lending criteria means we are more likely to find a solution
- ★ Fast approvals
- ★ Choice of fixed and variable loans
- ★ No monthly account fees
- ★ Flexible repayment options
- ★ Quick settlements
- ★ Dedicated customer service team

A **low doc loan (Nova)** is for self-employed applicants who are unable to provide business financials, but can provide some supporting documentation. This loan is generally suitable for borrowers who are self-employed (with a minimum of 12 months' GST registration) and haven't prepared current taxation returns but can provide alternative verification.

A **no doc loan (Private)** is where no income documentation is generally required. This loan is generally suitable for borrowers who want a short-term facility and do not have full documentation available.

## Consolidate your debts

Many people find themselves seeking help managing their credit needs, home loan, personal loans and household bills. Liberty may be able to help consolidate your debts into one manageable package.

## Fees and charges

Different loans attract different fees, some of which are charged by Liberty and some by external parties. All applicable fees will be outlined in our loan offer document to you.

What makes us different is our ability to assess each application on its merits and offer solutions that are tailored to your unique situation. While some lenders try to fit everyone into a box, we will treat you as an individual.

## FIND OUT MORE:

If you would like to learn more about Liberty Financial and how we could help you reach your financial goals, speak to an accredited broker:

Alternatively, visit us at our website [www.libfin.co.nz](http://www.libfin.co.nz) or contact us on 0800 003 391.

[www.libfin.co.nz](http://www.libfin.co.nz)

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