

Why your brand?

Our product story.

With mortgage brokers and third party lenders like LJ Hooker Home Loans now accounting for over 53%* of all loans generated in Australia, it's clear customers recognise there is strong value outside of traditional lenders in relation to their home loan journey.

Of course, every customer is different – with varying home ownership dreams and financial situations. That's why we choose our funding partners carefully. This ensures you and your customers enjoy not only great product options and pricing, but also market leading service pre and post settlement.

A large number of brokers now realise that to differentiate themselves and stand out in the market, their own branded products are becoming increasingly important. In fact, 82% of mortgage brokers still rate channel conflict as a concern.

Lending products provided under your brand traditionally assist in client retention and longer loan life. Thus protecting the value of your important asset.

The Australian mortgage market is going through a period of rapid change as consumers seek alternatives to dealing with traditional banks.

At LJ Hooker Home Loans we use our strong and trusted retail brand to provide customers with services such as:

- Full online account access
- Competitively priced lending products
- A range of product options including offset, fixed rate, and no fee loans, as well as self managed super fund loans for investors.

“ 82% of mortgage brokers still rate channel conflict as a concern. ”

*Source RBA ABS Comparator quarterly surveys

Support for you and your customer.

Strong product features with competitive pricing, offering true value are the cornerstone of our brand.

But as the market evolves, great service and faster turnaround times have become just as, if not more, important.

Top performing mortgage professionals live and breathe customer service, and are committed to providing the best loans that suit their customers' financial needs. LJ Hooker Home Loans products are a win for all involved. Customers receive great products with highly competitive rates, whilst you and your customers enjoy excellent service – a real change to dealing with a traditional big bank.

Support

Sourcing a home loan can be the biggest financial decision a person ever makes. Customers demand support from their lender and rely on them as trusted advisers to guide them through the process.

To support your business we offer Business Development Managers, Support Teams, Scenario Teams with credit authority, and a dedicated post settlement customer care team. You'll have the right level of support for you – and your customers.

“LJ Hooker Home Loans were exceptional to work with. They found me a loan which suited my lifestyle and saved me a few hundred dollars a month and the whole process was quick and easy. I'll definitely return to them for future investments.”

Dan Mackay, Northern Beaches

Benefits at a glance

- Supported by an iconic Australian brand associated with property
- Funding support of two large Australian financial institutions
- Only available to the LJ Hooker Home Loans network
- No channel conflict
- Faster loan approvals to ensure settlement time frames and equity release requirements are met
- A wide range of products supporting both owner-occupier and investor customers
- Market-leading customer service from a dedicated locally based team.

Retention

Repeat business and referral business are crucial to building your loan book asset, so retaining customers through quality service is a priority.

We help you with this process. For example, through a proactive customer retention program, our funders contact you to advise you of customers who are rolling off their fixed rate term or interest only period within the next 45 days.

This friendly reminder helps you build customer relationships, and be there in at a critical point in time to help the customer on the next step of their loan journey.

Service

First touch unconditional approval is the dream for both you and the customer as it makes the process smooth and hassle free. To ensure your customers receive market-leading turnaround times, our funding partners work with us to ensure your loans are turned around fast – in most cases 48 hours. That level of service is great news for your customers, and provides your business with a real advantage over the competition.

So why only our brand?

LJ Hooker is an iconic Australian brand associated with property. Our branded lending products offer a natural service extension to what our customers are seeking – whether they transact via one of our nearly 600 real estate offices or not.

Exclusivity

The fact that our branded loans are exclusive to our local franchisees, means you stand out with a real point of difference.

As your brand is on all collateral both pre and post settlement, you stay front of mind – not a bank, who is also a competitor in your local market. This strengthens your customer relationship, builds loyalty, and leads to additional referrals to your business.

Tailored support

Our lending products are fully supported by a range of marketing collateral, including brochures, whitepapers, market reports and website to help your customers and referral partners better understand our value, and why you're a reputable choice in the market.

Our funders recognise the value of the LJ Hooker brand, and as such tailor their support to our franchisees.

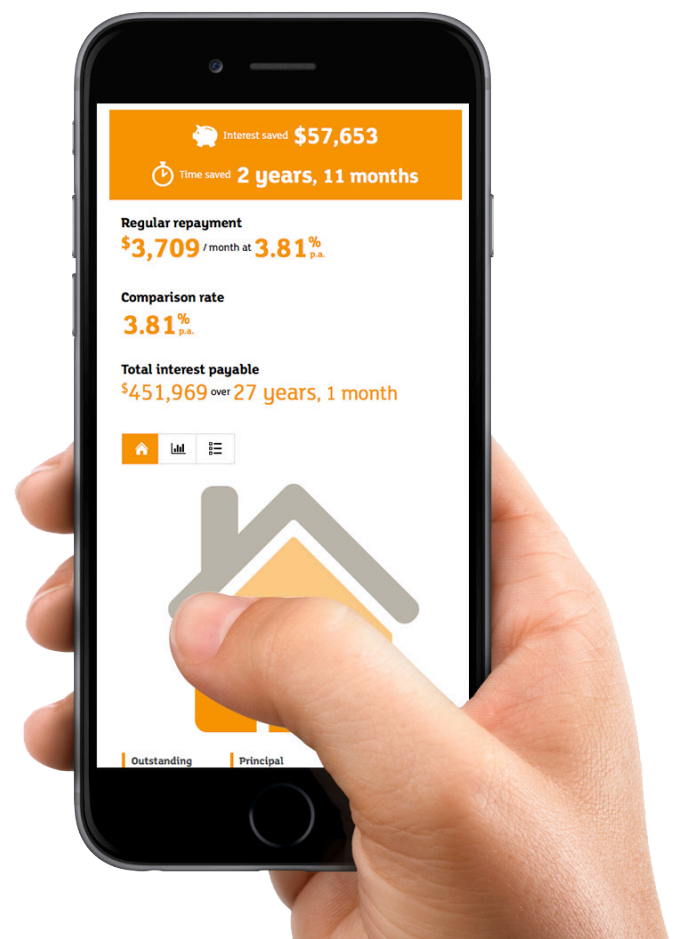
You have access to dedicated BDM's, online and in person system training, scenario teams, and real credit people that respect you and your customers.

Whether it be a first time buyer, a first time investor, or a complex credit application involving companies and trusts, our dedicated support teams are on hand to assist you.

Our website acts as a sales support tool for you and a valuable research tool for your customers. We offer a wide range of mobile friendly calculators ranging from repayment and comparison tools to budget calculators.

Security

While clients can be unsure about a non-traditional lending brand at first, being able to explain that their loan is funded by a large Australian bank, but often for a lower price than a bank branded loan, is a powerful card for you to play.



Hear from one of our own.

Debbie Hutchings

LJ Hooker Home Loans Franchise Owner

Debbie has been in the finance industry for over 20 years.

Three years ago, Debbie started her own LJ Hooker Home Loans franchise – and now services our customers and real estate offices from Brisbane Outer North up to and including the beautiful Sunshine Coast.

We spoke to Debbie about why our branded products help her build a stronger business with more satisfied customers.

Q: How do you promote our branded product?

A: Firstly, it's great being part of a recognised brand that resonates with the public. I take my customers through the strong service level they can expect to help get their loan approved – that part is crucial. The pricing and features part is easy, and the fact we're funded by two large Australian banks helps gives them comfort.

Q: How do you overcome fears or objections?

A: As an industry professional, I believe that customers are coming to me for guidance – and most importantly strong and consistent service. Visualising what that looks like for them is important as it takes away a lot of fears. Yes, sometimes people are hesitant that the product is not provided by a traditional lender, however when we point out the end funder and post settlement service support, most objections are laid to rest.



Q: How does offering products with your brand on it benefit your business?

A: LJ Hooker Home Loans products benefit me because they benefit my customers! The pricing is very competitive for a start, and across our funders we have great product features. In my business we have a strong marketing focus with our real estate partners in relation to SMSF loans. The support I get to promote that product is fantastic – which also helps me support my referral partners effectively. In addition, as my loan book asset grows, I feel the business has greater protection as we don't have competitor banks taking control of the customer relationship.

Q: What are the main benefits to your customers?

A: No one wants to sell on price – but it is important and I feel my customers receive great value from our products. But the real benefit is in the service. My customers want their loans approved on time, and want to feel valued well past the loan settlement day. With our dedicated post settlement support teams offering great service, and with a wide range of products features on offer, I truly believe I have the ability to support my customers and the people they refer.

“As my loan book asset grows, I feel the business has greater protection as we don't have competitor banks taking control of the customer relationship.”

What does the future hold?

The Australian mortgage market is a fast moving and dynamic industry. Great rewards are on offer to those who can embrace changing customer needs, available technologies, and have the courage to stand out and move on from being a traditional mortgage broker.

As a brand focused on the future and embracing changing customer needs and behaviors, LJ Hooker Home Loans aims to support our franchisees with a strong point of difference.

Borrowers are moving away from traditional lenders and we expect this trend to continue. Local market service providers are back in favour, as customers look for strong ongoing support and trust. Customers are now more informed than ever and seek true professionals to fill a wide variety of needs. As part of a wide network of finance and real estate professionals, you lead the way.

Funding and product development.

To further support our retail franchise network, we're committed to rolling out access to branded transaction accounts and credit cards, so that we really offer a full alternative to traditional customer banking.

In 2017 we expect to launch a number of initiatives including a wider range of product options such as Lo Doc loans and specialist lending products.

More than ever, funders are looking to other retail brands to help deliver their products to market. LJ Hooker Home Loans is well placed to attract strong funding that delivers innovation and product development. Which in turn supports your business and customers.

Our product journey is by no means over.

Find out more.

Start a conversation with us today.

joinus.ljhookerhomeloans.com.au

