

## Learn the Essentials of Borrowing

The more you know, the easier it is for your MFAA member to guide you to the appropriate product. Learn all about the basics of home loans and business finance at MFAA's "Essentials of Borrowing" website.

Get answers to questions like:

- How much should I borrow?
- What's a simple way to increase my borrowing capacity?
- Should I have Fixed Rate, Variable Rate or Split Rate?
- How do I pay off my mortgage sooner?
- What do I need to know about debt consolidation?
- How can I improve the cash flow of my business?

## Ask the Essential Question

You should only borrow with a professional you can trust. So ask the essential question: "Are you a member of MFAA?". Or, if you prefer, you can check their credentials online at [www.essentialsofborrowing.com.au](http://www.essentialsofborrowing.com.au)

### MFAA member criteria

- Industry experience
- Education standards
- Ongoing education
- Professional development
- Probity checks
- Professional indemnity insurance
- Dispute resolution service

[www.essentialsofborrowing.com.au](http://www.essentialsofborrowing.com.au)

## Borrow with confidence

For help with the biggest financial decisions of your life, insist on using one of the 13,000 members of MFAA. With their proven experience, knowledge and integrity, they are the Essentials of Borrowing. Here are the logos to look for:



MFAA Full Member logo



MFAA Accredited Mortgage Consultant



MFAA Certified Mortgage Consultant



[www.essentialsofborrowing.com.au](http://www.essentialsofborrowing.com.au)

# The Essentials of Borrowing

Mortgage & Finance Association of Australia  
ABN 006 085 552

Suite 12, 40 Yeo Street Neutral Bay NSW 2089  
Tel: 1 300 554 817 Fax: 02 9967 2896



When looking for a loan, you need the guidance of a professional you can trust. You need a member of MFAA, Mortgage and Finance Association of Australia. They are the Essentials of Borrowing.



#### **MFAA members – Professional and ethical**

MFAA (Mortgage and Finance Association of Australia) is the peak industry body in this country. Our 13,000 members must meet and maintain strict accreditation criteria on education, experience and ethics, so when you work with an MFAA member you can be confident you're working with someone who has the knowledge and the integrity to help you find an appropriate loan. That's why you should only borrow with a member of MFAA.

#### **Why MFAA members are the Essentials of Borrowing**

**EXPERIENCE**  
To become a member of the MFAA, an individual must have worked in the industry for at least two years – or meet a minimum standard of education. This ensures MFAA members have the experience to help you with the major financial decisions of your life.

**KNOWLEDGE**  
MFAA members must satisfy strict educational standards, and undertake ongoing professional training to keep up with the latest developments. This ensures MFAA members have the knowledge to guide you to a loan that matches your needs and circumstances.

**INTEGRITY**  
MFAA members must adhere to a Code of Practice that demands high standards, fair practices, ethical behaviour, and compliance with the letter and spirit of the relevant laws and regulations. MFAA members are duty bound to demonstrate professionalism and integrity.



The Essentials of **borrowing**

[www.essentialsofborrowing.com.au](http://www.essentialsofborrowing.com.au)