

# KEITH KARU

## MORTGAGE BROKER



### Qualifications:

- Diploma of Financial Services (Finance/ Mortgage Broking-Management) and a Bachelor of Commerce.
- Chartered Accountant and a Fellow Member of the Institute of Public Accountants Australia.
- An Authorised Credit Representative (CR No. 484376) of nMB (Australian Credit License No:391209 and an approved Credit Adviser (CA) of MFAA (Mortgage and Finance Association of Australia).

### Education | Ethics | Empathy

As your Mortgage Broker, I am committed to providing exceptional customer service and pride myself on working closely with you to completely understand your finance requirements.

Whether it's getting into your newhome, refinancing an existing home, or starting your investment portfolio faster - my first step is listening. I will ensure that the loan I recommend is suited to your individual circumstances, giving you the best chance of gaining approval the first time. My goal is to make the process as simple as possible for you. I will make it easy to understand and will be available at all times to ensure that you are kept informed.

✓ First Home Buyers

✓ Refinance

✓ Investors

✓ Land and construction

### How you will benefit by working with me:

The loan will be negotiated by me on your behalf and I will be the conduit between you and bank.

You will save time as I do the legwork for you, researching products on the market from the hundreds available.

My service gives you access to up to 20<sup>+</sup> lenders, including the big banks to ensure you get the deal that's right for you.

You will be supported through the application and settlement process.

I will be the central point for your mortgage information and will talk you through the process.

You may not be charged for my service. As a broker, I am paid a commission by nMB when your mortgage is settled.

**Keith Karu**  
✉ [handcloans.com.au](mailto:handcloans.com.au)  
☎ 0478 186 577



Not all lenders lend in every State or Territory.

Home and Commercial loans (ABN 51 610 265 702) is a Credit representative of (Credit Representative Number 484375) National Mortgage Brokers Pty td ABN 88 093 874 376 Australian Credit Licence 391209.