

Astute Home Lending Pty Ltd

# Astute Review

## The future of interest rates??

Well we all saw the RBA lift interest rates on Melbourne Cup day, thinking no one would notice. Then the Commonwealth Bank increasing their interest rates by .45%. While the Reserve Bank does not meet again until Feb 2011 there is still speculation that interest rates will rise next year.

Consider fixing part or all of your home loan or changing to a different home loan. Astute has some low rate variable loans on offer at the moment so now might be the time to review your loan. If you have a loan with another lender then talk to us and we'll see what we can do to give you a better deal.

### Telephone Numbers.

We moved office last year and changed our telephone numbers. Our customer service number is 1800 101 368 and fax 1800 101 838 have not changed. We also have an email address of [customerservice@astutehomelending.com.au](mailto:customerservice@astutehomelending.com.au)

So if you need help with your loan, call or email us today. Our customer service team are here to help.

### New Year Mortgage Savers

1. Consider fixing all or part of the interest rate on your home loan
2. Consolidate your debts, Generally speaking your home loan is likely to be the loan with the lowest interest rate
3. Consolidate your bank accounts into an all-in-one loan account such as an Offset Account or Line of credit Make your savings work for you.
4. Make sure you have redraw on your facility and make higher loan repayments than required. The reduces debt faster and you can still redraw if necessary. It also enables you to build a buffer against higher interest rates

Over the past few weeks we have been making some minor changes to our website.

Under the tab "Customer Forms" you will find a few new forms added. Among them are the change of address form and the Family Budget Planner. The Budget planner is easy to open and save and we have found it very useful and easy to use.

So if you don't currently have a budget and don't know where to start, go to the Astute website

## Online Banking via the Astute Website: [www.astutehomelending.com.au](http://www.astutehomelending.com.au)

Online Banking, or Internet Banking lets you do your banking when you want, any time day or night. Online Banking enables you to have secure access to confirm your account balances immediately in a secure and customer friendly environment. You do not have to be a computer genius to use it, only a Customer with Astute Home Lending with a Personal Access Code (PAC) to verify that it is you accessing your account via the Internet.

The Online Banking Service is easy to use. Depending on your account type you can:

- Check your account and loan balances.
- Transfer funds between your bank accounts.
- Transfer payments to your credit card or loan accounts.
- View and print transaction records.
- Pay bills via BPAY®.
- Setup payments using the pay anyone (Anypay) service to registered payees.
- Order/replacement cheque and deposit books.
- Order records of statements made since your last bank statement was issued.
- Update personal details such as email addresses etc.

## Christmas in Australia



Christmas in Australia is celebrated during our summer months. No snow and log fires for us, though our Christmas Cards and traditions usually depict those of colder climates. Australia is a multicultural country and with this, our traditions are often mingled and derived from a mixture of other countries. Yes we have Christmas Trees, Father Christmas, Christmas Carols and gifts which are a familiar Christmas scenario. However Christmas dinner in Australia may be a barbeque in the backyard or a picnic on a beach. Champagne instead of eggnog. Pavlova instead of Plum Pudding. Christmas also coincides with the Summer Holidays and quite often families will celebrate Christmas away from home.



We warmly extend Christmas greetings and best wishes for the New Year. This is an important time for families and friends to gather together, to encourage each other and be thankful for the blessings we receive. It is an occasion to give and to share and also to remember the less fortunate in our community.

Our office will close at 12 pm on Friday 24th December. We shall be open with a reduced staff until Jan 17

On behalf of all our staff we wish you all a merry Christmas and a very happy New Year.

*Astute Home Lending*