

## **March 2016: ACHIEVING POTENTIALLY LOWER INTEREST RATES ON YOUR LOAN**

According to current research the number of Australians refinancing their home loans to cheaper interest rates and better deals is continuing to increase. The number of refinanced home loans in December 2015 reached an all - time high of 22,000. This represents a 20 per cent increase in the number of people switching lenders when compared to the same period a year ago.

It is expected that this refinancing trend will continue with consumers of finance increasingly taking advantage of historically low interest rates. According to current research the total value of refinanced home loans is forecasted to reach \$100 billion this year (2016), representing an increase from the record \$77 billion in 2015.

The cash interest rate in Australia is currently at a historical low level (2.00% pa) and the lowest interest rates ever seen are being offered by lending providers. Accordingly, borrowers can potentially save thousands of dollars per year.

However, rather than going to a Mortgage or Finance Broker who will only generally provide you with a single option of 'refinancing' to obtain a lower interest rate, imagine if you could potentially maximize a lower interest rate from your EXISTING lender. If you want to maximize the potential lower interest rates on your existing loans, then please contact us at here at Mortgage Justice Solutions for a 'Confidential' discussion in how we can assist you to achieve this which will also help you save on refinance costs and potentially costly time and paperwork in refinancing.

And remember our 'No Win No Fee' commitment - conditions apply. Please refer to our No Win No Fee page on our Website:  
[www.mortgagejusticesolutions.com.au](http://www.mortgagejusticesolutions.com.au).