

So called "Low Interest Rate" finance from Car Manufacturers don't save you money. Be a savvy shopper and call Natloans on 1300 955 791 and get a better deal today!

More and more car manufacturers are offering so called "low interest rate" finance which seems too good to be true. This is called subvention. Be aware of the costs associated with these deals. On the surface they may appear to save you money, but quite often than not, they end up costing you more.

Here's what you should consider before you sign on the dotted line:

- No discount on the purchase price of the car. Subvention means you pay Full Regular Retail Price which can be thousands above what you could negotiate if you walked into a dealership with a natloans preapproval. With a preapproval you can negotiate a cash purchase price on the car and still have a low rate loan
- Loan terms are restricted and cannot be changed. Quite often this may mean repayments are higher and less affordable.

Here is a comparison:

	Scenario 1	Scenario 2
Cash Price	\$50,000	\$45,000
Interest Rate	3.9%	7.25%
Interest Paid	\$54,322	\$54,082
Term	48 Months	60 Months
Monthly Payment	\$1,131.72	\$901.37

So be a savvy shopper and get your next loan with natloans and enjoy the benefits of:

- A genuinely low interest rates
- Flexible loan terms
- The choice of different loan products
- The ability to get preapproval which means you can shop for a better deal and even change the make, year and model of the car!
- Find out more by calling natloans today on 1300 955 791.

Winner of our \$250 Cash Competition



We were flooded with entries for our \$250 Cash Competition. Thank you to everyone who entered. The winner of October's competition is:

"I would spend it on my new baby boy Tyler, who was born on the 9/9/11"

Neil Clarke - Store Coordinator.

Don't miss out on 2011 Run Out Deals!

We are coming towards the end of another calendar year!

Now is the time to take advantage of great discounts on cars, trucks and leisure goods like boats, jet skis and motorcycles.

Dealerships need to meet budgets so they are slashing prices to move stock! So why not take advantage of this.



Compare and Save

Cars, Vans, Utes

Fr. **7.25%***

Business, Personal & Private sales.

Truck & Equipment

Fr. **7.25%***

Transport, Equipment & Agri Finance.

Boats & Jet Skis

Fr. **8.75%***

Jet Ski, Cruiser, Yacht & Trailer.

Road & Dirt Motorbikes

Fr. **9.49%***

Classic, Sports, Scooter & more.

Refinance

Call us for a Quote

Residuals & upgrades.

Platinum Winner

AFG Platinum Winner
Best Vehicle & Equipment Finance Broker of the year 2010 & 2011

Service Guarantee

Natloans stands by our finance and insurance deals.

Natloans Team Member Profile - Mandy



Mandy is one of our Senior Loan Writers since March 2004.

Mandy, tell us what you like the most about your role as a Senior Loan Writer at Natloans?

"Well that's an easy question...bossing around the juniors!!!"

Outside of work, what do you enjoy doing?

"Funnily enough, now that its is coming into summer I will be out on my Jetski and my good friends boat. My mission this summer is to teach my little boy to wakeboard.... Plus shoe shopping and motorbikes is a given for any time of the year!"

What suggestions do you have for client's applying for a loan through Natloans?

"Trust that we will do our absolute best to get the best approval for you possible. We have great relationships with our lenders as our reputation with the lenders is exceptional, they know we are honest and do our best to give the correct information the first time in order to provide our clients with a competitive approval and product."

For all your finance needs, you can contact Mandy at mandy@natloans.com.au or call her directly on 03 8521 4332.

Customer Satisfaction Rating for July 2011 - 93%!!!

This month Natloans scored incredibly well with an overall rating of 92/100!!! Here's what you said about us in July...



Karen:

"Karen was very helpful she understood the situation I was in and didn't judge and provided the information clearly and although I didn't get the car I originally wanted I am still happy with the end result."

Svajcer, L

"I spoke to Karen who was a lovely lady and deserves all the praise she gets! She rang me to confirm things; she rang me to see how the car is going, great customer service."

Rigby, J

Mandy:

"Mandy out of everyone from the other companies takes the time to explain it all and was the most honest about pros and cons of the different products where as everyone else just tried to sell me the products."

Davidson, T

"Yes, sensational Mandy was magnificent got my details over the phone then the next day she said I had a loan with a nice interest through ymf and I was happy"

Young, A

Michelle:

"Hi Michelle, Just wanted to say a big thankyou for all your help with the purchase of our campervan. Everything went so smooth. I am sure we will enjoy many holidays and weekends in our new van. You will be the first person I contact if I require any loans in the future."

Once again THANKYOU Kind Regards"

Derek and Michelle



"Hello Michelle, My name is Dennis, you helped me sort out my finance for a Toyota this week, i tried to call you but you're very busy so i couldn't get a hold of you. I just wanted to say a very big thank you for your help, and services.....You were fantastic to deal with, very friendly and switched on.....its good to know there's still people out there like yourself. So yeah, thanks a heap, take care"

Dennis



Thank You,
From the Team at Natloans.

* Terms, fees and conditions apply. To approved applicants only