



## WHY SHOULD YOU DEAL WITH IDEN GROUP?

### IDEN GROUP PROFILE

**Iden Group** is a privately owned company based in Parramatta NSW.

The Group was established in 2001. It services the Mortgage and Finance broker market, providing residential and commercial mortgages, as well as vehicle & equipment finance, to a diverse network of more than 2000 mortgage and leasing brokers. While our focus is predominantly on the broker market, we also have a small team of direct loan writers.

**Iden Loan Services** provides a wide range of competitive mortgage products. Wholesale funds are obtained from a network of banks and securitisation vehicles. Iden processes and settles all loans, and looks after the customer service throughout the life of the loan. ACL 378333.

The company lends for all residential housing requirements and for large and small commercial property, being either new purchases or refinance. The management portfolio is currently approaching \$1bn.

We hold delegated lending authorities from our funders that enable us to approve, process, settle and manage most transactions. As we are responsible for all the key areas of the loan process, we are able to deliver a superior service experience to our customers, both brokers and borrowers.

Most funding is provided by international and regional banks in Australia who do not have a branch network. Iden Group acts as the branch and provides all contact and customer service to the borrowers.

The major funds provider is Bendigo and Adelaide Bank, providing a wide range of products suitable for most borrowers. Iden promotes the bank's Offset account which is an excellent management tool for both owner occupiers and investors. Iden's Powersaver Mortgage is a powerful way to bring down the total cost of a mortgage, especially when sold at a very low rate via Fee for Service.

Iden supports "Fee for Service" as a very effective way to write more business.

**Iden Leasing Services** provides a wide spectrum of leasing products, made available for all types of business requirements including equipment and vehicles. ACL 384910.

### Iden Group

The three shareholders and directors of Iden Group have a combined banking and finance experience totalling well over 100 years. They work in the business on a day to day basis. The Group prides itself on its old fashioned integrity but is proud to blend this with the energy and enthusiasm of its young workforce.

The owners are Brian Rowe, Barrie Gaubert and Bob Burden.

Iden Group has insurance to cover all leading risks and insists that all brokers who introduce mortgage business maintain similar insurances. Every introducer is required to become AML

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proficient and must sign an acknowledgement of their awareness of company policies and all legislation governing the broking of loans. They must have either an ACL, or ACR status with a recognised Aggregator with whom Iden has an agreement.

Iden maintains full membership of both the Mortgage and Finance Association of Australia and the Finance Broker's Association of Australia. Partners are required to be a member of one of these bodies. Iden Group is the major sponsor of the FBAA.

Iden has the experience and resources available to assist Brokers by partnering with them to succeed. Our Partnership strategy focuses on working with Brokers to help them grow their business and in delivering the best products and service. Iden Group maintains branches in Sydney, Melbourne, Brisbane and Perth. Business Development Managers are available to assist at any time.

As a partner, you can expect a fully personalised service, no answering machines and an impressive quick turnaround.

If you are a broker who is looking for the right lender to deal with, you don't need to look any further. We not only pay great remuneration, but also provide you with a wide range of funders and ongoing training to keep you competitive in the market. Funds are sourced from Bendigo and Adelaide Bank, ING Bank, Advantedge and Firstmac. Our Development Managers and Credit Officers communicate clearly and often. Remuneration is paid in full, on time, every month.

Iden provides the complete package. From the start of the home buying process to the settlement and management of the loan through to discharge, we do the lot. You can be assured of our very competitive rates, no ongoing fees and personalized, prompt and friendly service.

#### **Our team:**

Please contact one of our BDMs listed below for further information:

Lorraine Lyford	NSW	02-8844 8956 or 0423 799 851
Russell Cunliffe	NSW	02-8844 8911
Garry Stewart	NSW	0423 799 856
Maree Harwood	NSW	0423 799 855
Matthew Rae	VIC	03-9823 3000 / 0412 907 317
Ray Bartlett	VIC	03-9823 3000 / 0412 907 215
Sandra Coletti	WA	0423 799 854
James Higgs	QLD	0423 799 852

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