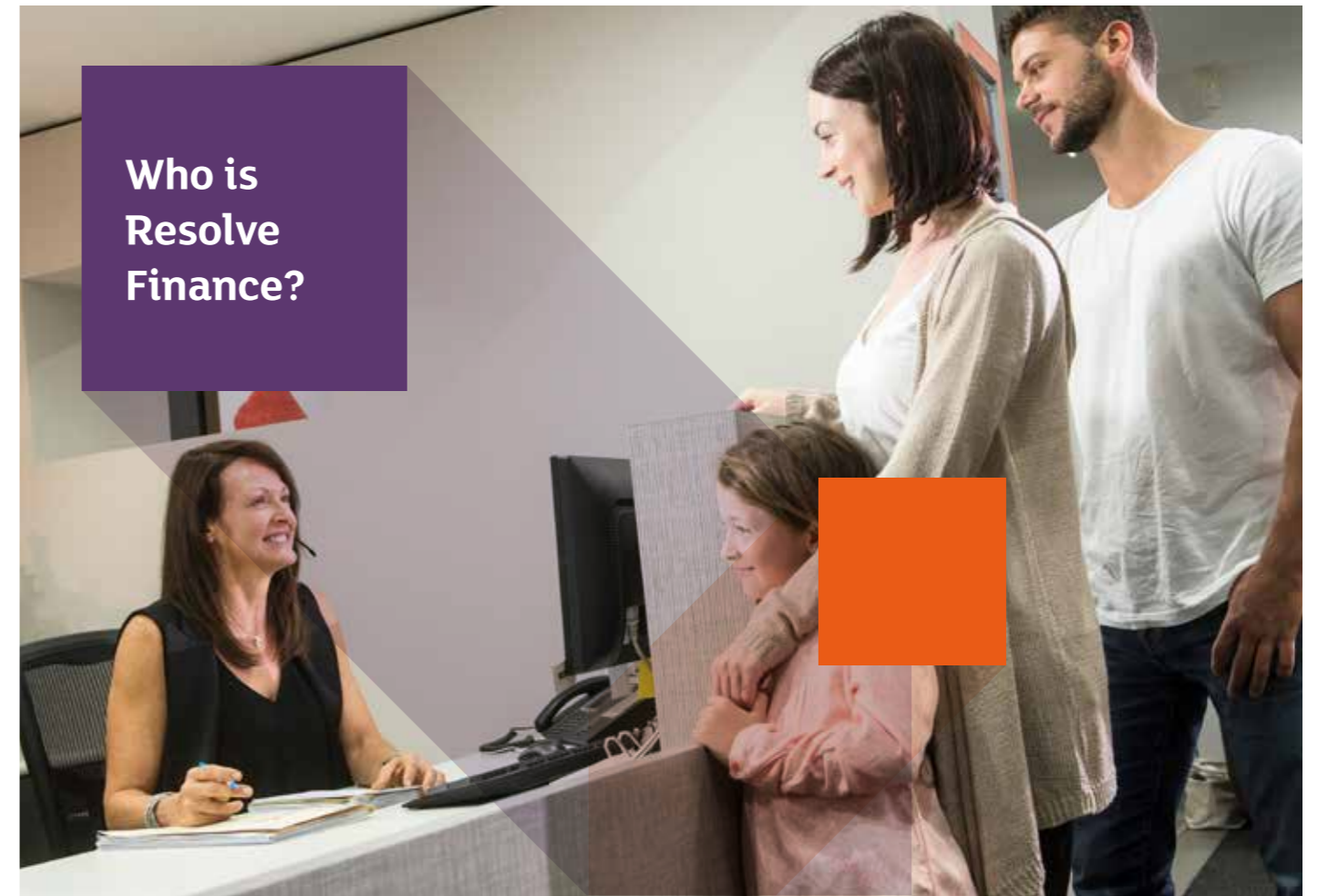




Your finance partner for life

resolve.
finance



Who is Resolve Finance?

Resolve Finance is proudly part of the ABN Group, a Western Australian and Victorian based company specialising in construction, property and finance.

Established in Western Australia in 1997, Resolve Finance opened our first office in Victoria in 2008. Over almost two decades in the business, our brokers have helped buyers secure loans for more than 27,000 homes – that's an average of over 200 people each month.

Initially set up to meet the ABN Group's demand for construction finance expertise, Resolve Finance has become one of Australia's undisputed leaders in the field. In fact, over 80% of the loans written by our team of brokers are construction loans, and we account for 1 in 20 construction loans across both Western Australia and Victoria.

Our achievements are founded on three simple objectives:

- We employ the industry's best people.
- We help Australian families to live the great Australian dream.
- We generously share our success with charity partners.

If there is one thing we're passionate about, it's that our customers are the heart of our business.

Whatever your finance requirements - we are here to help.

Our goal is simple: to be your finance partner for life.



Why Choose Resolve?

Complete Finance Solutions.

Buying a new home is such an exciting, busy and involved time, it's easy to get overwhelmed by the avalanche of details. That's why we built a one-stop-shop – giving you one source for everything from home loans through to settlement and beyond. Whether you're a first home buyer or an experienced property investor, Resolve Finance offers you a complete financial solution.

We stay with you throughout your journey.

We have all the services you need to set you on the right path to a secure financial future, and we're committed to assisting and guiding you throughout the entire journey, from your first home through to wealth accumulation and your transition into retirement. With Resolve Finance, you'll have a finance expert in your corner every step of the way.

The Resolve team's personal service gives you:

- Your own Resolve mortgage broker, with access to home loans from a panel of over 25 lenders.
- Unique and niche Resolve Home Loan options to suit your specific needs.
- An integrated conveyancing team.
- A complete Financial Planning service.
- Personal Finance and Insurance options.
- Access to a range of property and investment opportunities through our partners.

All your finance needs can be met in one place, giving you consistency, continuity and service levels that other finance providers can't match.

Whenever and however you need us, we're ready to help you achieve your goals.



Resolve Mortgage Broking

Finding you the right loan.

At Resolve Finance, we want to make the process as easy and seamless as possible for you. Our knowledgeable brokers will find the right home loan for you. Here's how we'll take the stress out of it:

We look at your current situation and unique requirements.

- Your Resolve mortgage broker will take the time to understand your lifestyle and your goals, to make finding a home loan that has features and benefits that match your needs easier.

We investigate a panel of lenders.

- With access to loans from our own comprehensive range, plus a panel of over 25 lenders including the big four banks, your Resolve mortgage broker will compare a wide range of products to find the best fit for you.

We save you time.

- Resolve Finance has created a uniquely streamlined approach to finance. You don't have to deal with lots of different people and providers, because your Resolve mortgage broker will deal with your lender and other parties to ensure that your loan process is as smooth as possible.

We give you peace of mind – for life.

- Your Resolve mortgage broker will be the expert in your corner long after your loan has settled. We'll stay in contact and ensure that if your situation changes, your loan can change too, so it always remains the best one for you.

As your finance partner for life, our promise is that we'll always find the finance solution right for you.



Resolve Home Loans

A loan to suit your lifestyle.

At Resolve Finance, we believe everyone deserves the opportunity for a home of their own.

So when we noticed there was a gap in the market for loans that would help today's families achieve this – we knew we had to step in.

We decided to create our own range of home loans, specifically suited to the needs of our clients.

It's something we're very proud of, because it has allowed so many Australians to achieve their dreams of home ownership.

Our suite of home loans includes niche products such as:

- Low Deposit Home Loans.
- Deposit Assistance Loans.
- Construction Loans.
- Investment Loans.
- Display Home Loans.
- Parent Assist Home Loan

Our in-house home loan processing team works directly alongside your Resolve mortgage broker, so you get the benefit of our experience, plus quicker turnaround times.

It's just another way Resolve's full financial service benefits you.



My Home Plan

A home of your own.

My Home Plan is a tailored savings program designed to help you get into your own home. It's built around your real-world income and expenses, and usually involves only a few tweaks to your spending habits. It's about putting you back in control of your finances and your future, so you can get where you want to go — even if you've been knocked back for finance in the past.

Here's how it works:

Analyse

- It starts with an initial meeting with your Finance Coach, where we'll discuss your current situation and your goals for home ownership.

Budget

- Your Finance Coach will perform a full financial analysis, and prepare an achievable budget for your unique situation.

Mentor

- Your Finance Coach will act as a mentor to help you follow your budget, and offer guidance and support along the way — right up to the moment you apply for your home loan.

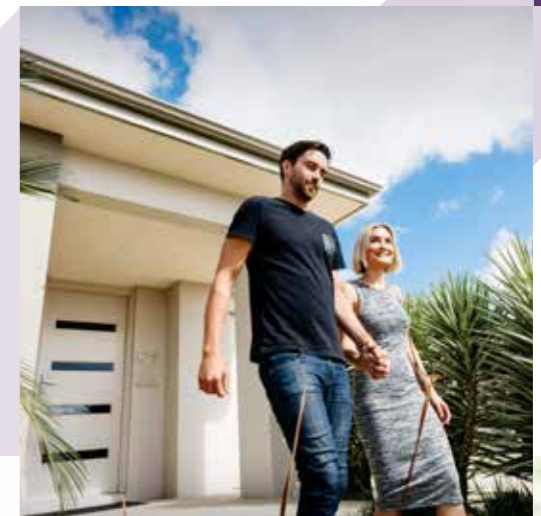
Track

- You can update and track your savings progress on our easy-to-use, secure online tracking software, and get helpful savings hints and tips from our blog.

Complete

- When you're ready to purchase your new home, we will find you the right loan.

All you have to do is stick to your budget and follow your coach's advice, and you'll be on your way to home ownership.



Resolve Conveyancing



Your conveyancing solution.

Before you get your keys, you'll need the help of a conveyancer.

Our in-house conveyancing team looks after all aspects of your settlement, ensuring that everything runs to plan and that any legal requirements related to your purchase are looked after.

The conveyancing team at Resolve Conveyancing will work hand in hand with your Resolve mortgage broker to streamline settlement of your new home. Because it's all in-house, we'll make it a seamless part of the home ownership process.

Plus you get the comfort of a law firm that:

- Specialises in property and construction settlements.
- Knows exactly what's needed, by who and when, to keep things moving for you.
- Offers competitive rates on all conveyancing services.
- Provides access to a team of experienced professionals who are passionate about helping you into your dream home as efficiently as possible.
- Gives you that extra layer of comfort that a standard conveyancer can't.

At Resolve Conveyancing, we take the stress out of settlements.



Protect what's important to you

Resolve Conveyancing (through our law firm Axiom Legal) can help protect what is important to you with our range of legal services. These include:

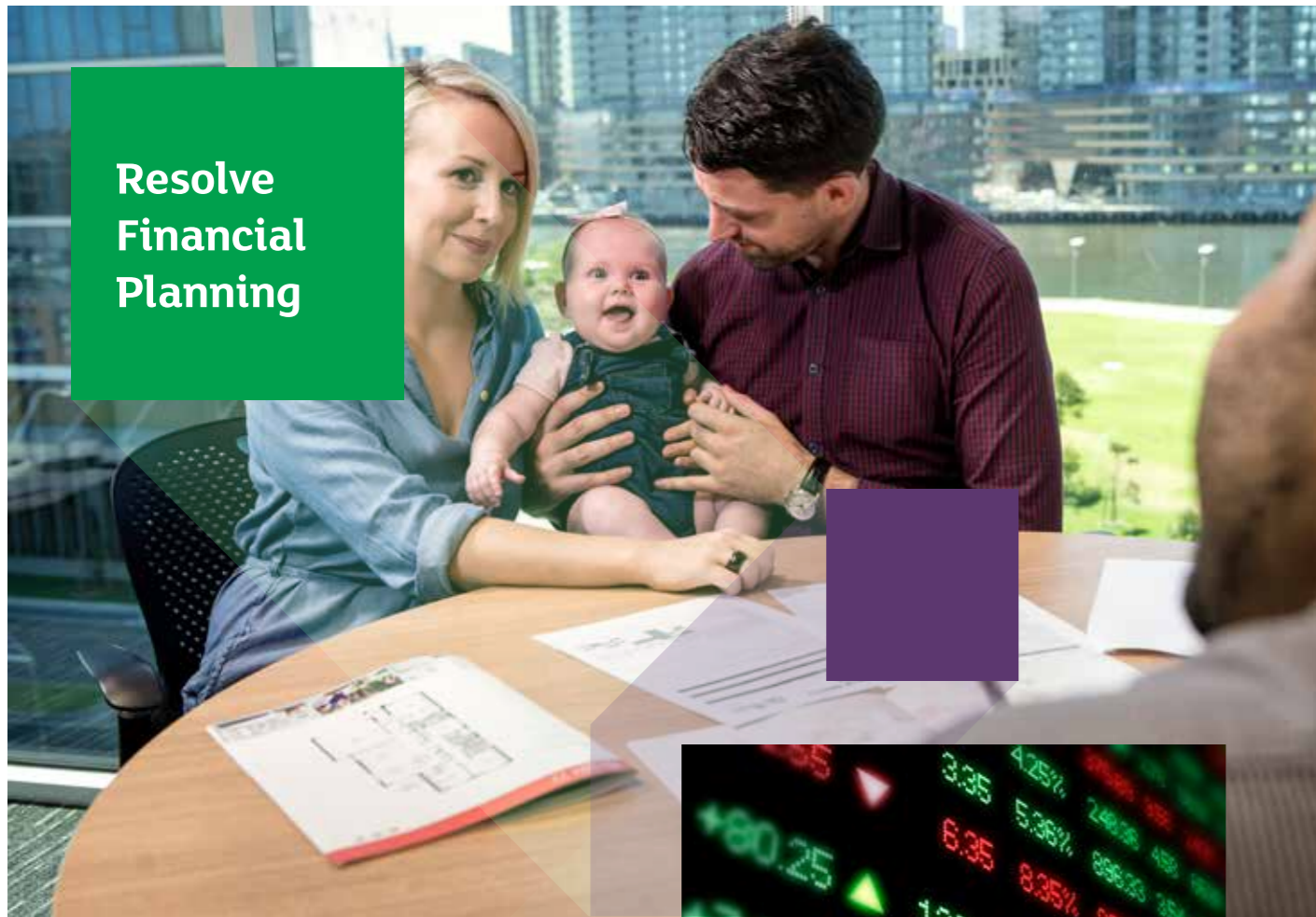
- Powers of attorney.
- Will creation and upkeep.
- Title insurance.

Our team understands the importance of planning for the future which is why we recommend having a power of attorney and will in place. These will ensure your affairs are looked after, even when you are unable to manage them. Title insurance will also

help to protect you from unknown title defects such as incorrect boundaries and or illegal structures on your property. With the above in place, you can relax knowing your future is protected with Resolve Conveyancing.

Other finance providers may need to refer externally to address services like this, costing you time and money, but with Resolve Finance all your financial needs are met in one place. You will also receive a discount on your legal services if you are a Resolve Finance client, making it even easier to plan for the future.





Take control of your financial future.

We want to help you enjoy full control of your financial future. After all, it makes perfect sense to have the safety of a sound financial plan that lets you build your wealth and safeguard your loved ones.

It doesn't matter who you are or what you have – Financial Planning is for everyone. It's about making the most of your money to create more opportunities for a better lifestyle.

Partnered with a Resolve Financial Planner, we'll help you enhance your personal situation by better managing your finances, maximising your wealth, and being protected in case the unexpected happens. We work closely with you to understand your future goals and aspirations, and put strategies in place to attain them.



We plan and implement:

- Risk and life insurances.
- Superannuation.
- Budgeting.
- Mortgage elimination strategies.
- Wealth creation strategies.
- Retirement strategies.
- Transitioning through each stage of your life.

We aim to set you on the path to wealth and financial security – for life.

For all your finance needs.

At Resolve Finance, we pride ourselves on providing a complete solution to your finance needs. That's why we offer a comprehensive range of personal finance options.

We can help you with:

A personalised car buying service for new cars

- We make the buying process easy by finding the best price for the model you want, and arranging your finance.



Car Finance

- We offer fantastic deals on car finance – with packages perfectly tailored to your lifestyle.

Personal Loans

- Whether you want to buy a new car, go on a holiday, top up your deposit savings or consolidate your debts, we can help you get the personal loan that's right for you.

Credit Cards

- As a Resolve Finance customer, you may have access to a credit card at home loan rates. Talk to us to find out more.

Home and Contents Insurance

- Protecting your biggest asset against damage and loss.

As your financial partner we'll ensure that you have support whenever you need it.

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Bunbury WA 6230
Phone **(08) 9792 0592**

Melbourne 81 Lorimer Street,
Docklands VIC 3008
Phone **(03) 9674 4590**

resolvefinance.com.au

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ACN 079 545 378 | Australian Credit License 385487
Resolve Finance Management Pty Ltd ACN 120 846 540
Resolve Home Loans: Bluebay Home Loans PTY LTD trading as Resolve Home
Loans | ABN 62 127 824 524 | Australian Credit License 389250
Resolve Financial Planning: Resolve Wealth Services Pty Ltd trading as Resolve
Financial Planning | ABN 85 143 142 947 | Corporate Authorised Representative
of Professional Investment Services Pty Ltd | ABN 11 074 608 558 | AFSL 234 951
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