

# 2017 Q3 Update

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THE LOAN IS...



September 2017

Not long to go until Xmas – and again we find ourselves asking where the year has gone?! It's been a somewhat up & down year to date – quiet one month & flat out the next. We had a record Month (ever) in August, but was preceded by our worst June in over 5 years. How does that work?

Certainly an interesting time in politics right now, with the economically wasteful plebiscite now in progress, & a State election imminent – yay - more garbage to hit the airwaves as a barrage of why we shouldn't vote for the 'others' consumes every media outlet in the State. Can someone break new ground & tell us why we should be voting for them instead? As for the plebiscite, regardless of which side of the fence you sit on, could they not have used this expensive exercise to gauge opinion on other matters at the same time? Opportunity missed I say! Then again, \$122M is just your usual consultancy payment to see if something is viable, so not sure why I'm thinking this is wasteful...

Not sure what to make of the Housing market at the moment. Hot in some pockets & a drag in others, though the media is doing its best to pump the SE Qld market. Several Real Estate connections are not as positive in their outlook right now, with one stating that he believes we'll have a saturation of property on the market shortly. Another well-oiled professional is just finding it hard to 'get in the door' with prospective Sellers.

Rates remain at all-time lows, with fixed rates back to a very attractive level again. There's talk of increases in the Cash Rate in 2018, but the reality is that this rate will have to increase at some point, so it's hardly crystal ball gazing to make that statement. Pressure remains on Investment & Interest Only lending – hard to see this dissipating any time in the next few years.

Our BMW Drive Day experience was run & won. All that attended continue to rave about the experience. Not often you get to take a 'road' car on a track & break loose. Given the popularity of the experience, we may look to run this comp again in 2018. For a full wrap of the event & to see who drove away with the 2 new BMW's, see page 4. Enjoy the ride!

Next comp is a day at the Ashes (Day 2), followed by dinner at one of our fav authentic Italian restaurants. Stay tuned for details on how to enter.

Our new revamped website is up & running. This will be an ongoing project now as we roll out some new initiatives. Our Client Care Survey results have also recently been released. More on both shortly...

As most of you would now know, the HSL sponsored BUFC O35's Team made it back to back grand finals, but we didn't walk away with the chocolates going down in the Penalty shootout after ending normal time 0-0. Match Summary later...

## HSL Website

To say this was a mammoth project is an understatement, but we wanted to get this right, especially in the 'back end' to ensure that it could cater for our future plans. We're stoked with the end result.

Our initial primary purpose was to not only modernise the site, but to also enable the ease of its use & navigation. A lot of our initial feedback is indicative of the fact we have achieved this. Nearly 30% of respondents in our recent survey indicated that they went to our website to ensure we weren't 'dodgy' operators – fair call given my Arab heritage! With this in mind, we made sure that all our Google Reviews are replicated on our website too.

Our future initiatives include:

HSL TV – this page will host our proposed Video tutorials that Rachel is busily working on. We anticipate that this will be extremely popular based on the feedback from our recent Client Care Survey. We're certainly pretty excited by this, despite some commentary suggesting that my bald head shouldn't be front & centre in any medium... I'll see what I can do to brush up...

Business/Services Directory - An initiative I've planned in my head for quite a few years is the creation of a Business/Trades/Services Directory on our Website. I'm a big fan of the 'scratch my back, I'll scratch yours' theory, & the creation of this directory is our way of giving something back to our loyal Clients. This will be a FREE service however you may be required to provide us with the artwork etc.

**Should you wish to advertise accordingly, please email me & we can progress further.**

FAQ Section – there are several ways we can do this, however we don't want to bore people or over complicate explanations. In some instances, face to face explanations are more beneficial. We also want to ensure that we don't cross over some of our planned YouTube tutorials, so we'll give this section some serious thought & planning before going 'live'.

We received some feedback suggesting we publish the latest interest rates/offers etc. There are a number of strict regulatory requirements surrounding publishing Interest Rates. In the current environment where Rates are changing on a regular basis, it would require considerable management/resources to ensure these figures are constantly 100% correct. In most cases, a lot of our Rates are priced 'under the table' & hence publishing Rates is not reflective of what can be achieved on an individual basis. In any case, Rate is not the primary consideration when we assess your situation, so it would be contradictory to our philosophy to 'market' Rate. In our professional opinion, this type of info is best left to the numerous misleading comparison sites in the market.

If you haven't already checked our new site... <http://www.homesweetloans.com.au/>

All feedback welcome of course! ☺

## TWITTER

64% of our client's want to hear more of what Tarek 'thinks' - follow us and be entertained!

**@TarekHSL**

## Client Care Survey

Thanks to everyone who went to the effort of completing our Survey! This Survey provided us with extremely valuable information on where we're at, & has assisted in guiding us forward to ensure we continue to meet your needs & approval rating (I should be a politician!).

Some highlights to come out of it:

97% stated our level of general communications are 'just right'.

86% find our Quarterly Update (this publication) as beneficial/informative (highest rating content).

62% find my opinion very entertaining, & want to hear more of what I really think! Funny, but somewhat dangerous at the same time...

YouTube tutorials will be a hit! Some great suggestions made as well.

88% know that we are your 1<sup>st</sup> point of contact after your Loan has settled – that's a non-negotiable for us!

96% wished every business was like ours &/or are very happy with our services.

42% stated that they weren't aware that we send you a gift for referring someone to our services that settles a home loan with us - well guess what... we do! 90% went on to state that it makes no difference as to whether they refer or not – thank you all!

Holiday (50%) & Gift Voucher of significant value (42%) were the 2 most popular competition prizes. I'm okay with the holiday option, as long as I can come too...

What can we do better? Contact our Clients more regularly once loan in place. We make every effort to undertake this contact on a consistent basis, however it is dependent on our staffing resources. Lisa has been dedicated to this role over the past few months & by now, every one of our Clients should have been contacted, with a follow up date rescheduled. As always though, you can contact us at any time!

If you would like to peruse the full results:

<http://www.homesweetloans.com.au/wp-content/uploads/2017/09/HSL-CC-Survey-2017.pdf>

## VROOM VROOM!

22 Eager participants joined Rachel, myself & the Brisbane BMW Team at Norwell Motorplex on Friday 04 August.

The day was off to a nervous start with participants battling the gridlock due to the Tanker crash on the M1 that morning, but all arrived in time for the scrumptious lunch & orientation. We split off into 2 Groups with one group venturing to the Motorkhana in the BMW Mini's & the other hitting the track in the M140i's & Laguna Blue M2's (groups swapped mid-afternoon).

Competition was hot in the Motorkhana with 2 new BMW's on offer for the fastest time around in each group. Gee, weren't some of the Ladies competitive...

The track work was pulsating – not often you get to open up a 3 litre Turbo engine that's capable of 0-100kph in 4.3 seconds without looking over your shoulder for a blue light! Lucky we had a representative of the QPS on board haha! The day finished with some 'hot laps' in M3's driven by our Instructors, who unlike us, were allowed to circumnavigate the track sideways in a haze of side to side wheel spinning & smoke, followed by doughnuts on the saturated skid pan.

To say everyone walked away with a grin on their face was an understatement – so much so that we are seriously tempted to do it again next year!

For a full wrap of the event & to see who drove away with the 2 new BMW's (**Please subscribe to our Channel**):

[https://www.youtube.com/watch?v=hffLIuc\\_x8c](https://www.youtube.com/watch?v=hffLIuc_x8c)





## HSL BUFC O35's – Season Review

After winning last year's Championship, we bolstered our Team with 4 new inclusions for the 2017 Season. The Team was keen to go back to back & the year started off well, with us sitting on top of the Table at mid-point of the Season. As tends to happen at our age, a series of injuries & suspensions had us in a mid-season slump losing 2 in a row & drawing the next 2 (conceding a disappointing 17 goals in that 4 game stretch) before we got ourselves (& heads) back on track winning every game to eventually finish 3<sup>rd</sup>. The only Team we hadn't beaten all season was the Premiers Mooroodu, however we had a 3-1-0 record against 2<sup>nd</sup> (Lions) & 4<sup>th</sup> (Clairvaux). Interestingly, the Top 4 finished a whopping 19pts clear of 5<sup>th</sup> (Redlands).

RANK	TEAM	P	W	D	L	F	A	GD	POINTS
1	 Mooroodu FC Blue	18	16	0	2	69	17	52	48
2	 Lions Masters	18	14	1	3	86	28	58	43
3	 BUFC 35s	18	13	2	3	53	26	27	41
4	 Clairvaux FC	18	12	2	4	55	22	33	38
5	 Redlands Heat	18	5	4	9	51	58	-7	19
6	 Springfield Hunters	18	4	4	10	28	61	-33	16
7	 Western Spirit	18	4	3	11	23	57	-34	15
8	 Logan Village Falcons	18	3	4	11	26	59	-33	13
9	 Mt Gravatt Hawks	18	4	1	13	25	69	-44	13
10	 Holland Park Hawks	18	3	3	12	19	38	-19	12

Come Finals & the boys were pumped to get to the GF, coming up against a fired up Lions. While we weren't as enthusiastic as we could have been with the heat of a 3pm KO (same for both sides though), we fought past them with a 3-1 win – their only goal coming from a dubious penalty.

A real struggle for us all season has been capitalising on the amount of opportunities we create in games & putting the ball in the back of the net. This was always going to come back to bite us & it certainly came to fruition in the GF against Mooroodu. After missing 2 clear chances (amongst other half chances) in the 1<sup>st</sup> half, we headed to the sheds 0-0 at the break, keeping the Moo's to no shots on goal for the half. Given we had an aggregate score of 0-7 in the 2 season proper games against them, this was a determined effort from the boys. The 2<sup>nd</sup> half started in similar fashion with another clear chance & numerous half chances going begging, before the final 10 mins became an arm wrestle to see out normal time for the impending lottery that is a penalty shootout.

Both Teams converted their 1<sup>st</sup> 3 shots, before we missed our 4<sup>th</sup>, giving them the ascendancy as they put their 4<sup>th</sup> away. Step up to the plate yours truly (to keep us in the hunt)... despite never having missed a Penalty in a game, it all rested on my shoulders. Away I went (with the Ref reminding me that we needed this goal to stay in it) with a shot into the top left corner, only for the Keeper to pick correctly, dive to his right & get a hand on it – devastated!! Even more so because we should have done it in normal time, but not to be... Despite going down in such fashion, the Boys can all hold their heads high for their efforts throughout the season, especially recovering from our form slump to finish the season in awesome form, & in particular the way we got up for the GF against a very good Team that we struggled with all season.

PS: Anyone fancy themselves as a Striker for 2018?!



### Home Sweet Loans - Housekeeping

**PLEASE NOTE** that we are here to assist during the application process, and post settlement. If you require any assistance whatsoever once you have your loan in place, please call us at any time. This alleviates any issues that you will encounter dealing directly with your respective lender, especially when it comes to product switches and discharges/releases.

### We Value Your Thoughts!

Gift vouchers; movie tickets; a night at the footy; lunch/dinner at sumptuous restaurants – the more of your family & friends you refer, the greater your rewards!

Take Care  
Tarek & the HSL Team