

# LOOKING FOR A LOAN? START HERE



## KNOWLEDGE, EXPERIENCE, INTEGRITY

### Who can you turn to?

If you're looking for a home mortgage or business loan, you're faced with a bewildering range of options. On the market today there are an extraordinary number of products offering seemingly endless combinations of interest rates, fees and conditions. When you're faced with such overwhelming choice, who can you turn to for expert advice? An MFAA member.

### Who can you trust?

It's fair to say that there are a few operators in the mortgage and finance sector today who are not entirely ethical. When you're making a large financial commitment, who should you trust? An MFAA member.

### MFAA – Professional and ethical

The Mortgage & Finance Association of Australia (MFAA) is the peak industry body and now represents more than 12,000 professionals. Formerly the MIAA (the Mortgage Industry Association of Australia), the MFAA is actively working to promote and maintain the highest standards of professional and ethical behaviour. When you choose an MFAA member, you can be confident you're working with someone who has the knowledge and integrity to find the loan that's appropriate for your circumstances.



## BORROW WITH CONFIDENCE

## Why you should insist on an MFAA member

The MFAA helps you borrow with confidence by insisting that all members comply with and maintain a rigorous set of standards and requirements. Here's why you should insist on working with an MFAA member.

### Experience

Many people claim to be a loan consultant. But to become a member of the MFAA, an individual must have at least two years' relevant industry experience or have met a minimum standard of education.

### Education

MFAA members must satisfy strict educational requirements, and undertake ongoing professional training to keep up with the latest industry developments. That's why an MFAA member has the knowledge to help guide you to the loan that is appropriate for your particular situation.

### Accreditation

You can find further proof of the expertise of your loan consultant through the MFAA's accreditation ratings. A mortgage loan writer is called an Accredited Mortgage Consultant (AMC). With greater experience and training, members can apply for accreditation as a Certified Mortgage Consultant (CMC).

### Integrity

Most importantly, MFAA members must adhere to an industry Code of Practice that demands high professional standards, fair business practices, ethical behaviour and compliance with both the letter and spirit of relevant laws and regulations. MFAA's disciplinary rules and procedures help rid the industry of rogues and make life safer for borrowers like you.

### Dispute resolution

If you deal with a non-MFAA member, dispute resolution can be difficult. However, every MFAA Member is required to be a member of an External Dispute Resolution service (EDR). This means that you can refer any disagreements to the EDR who can resolve the issue at no cost to you.



FOR HELP WITH  
THE BIGGEST  
FINANCIAL  
DECISIONS  
OF YOUR LIFE

## Borrow with confidence

Buying a home or expanding your business can be a great move personally and financially – but only if you choose the loan that's appropriate for you. To help you make the biggest financial decisions of your life, you need guidance and someone you can trust – and that means working with an MFAA member. Look for the MFAA logo, and borrow with confidence.

# BORROW USING SOMEONE YOU CAN TRUST

## Are they an MFAA member?

To see whether your loan facilitator is an MFAA member, you could ask to see their current certification. But, you can also check their credentials online at [www.mfaa.com.au](http://www.mfaa.com.au)

## MFAA member criteria

- + Industry experience
- + Education standards
- + Ongoing education
- + Professional development
- + Probity checks
- + Professional indemnity insurance
- + Dispute resolution service

## MFAA members include:

- + Mortgage and finance brokers
- + Mortgage originators
- + Mortgage managers/Non bank lenders
- + Banks
- + Credit Unions
- + Building Societies

## What the logos mean

### MFAA Full Member

The individual loan writer, or every loan writer at this organisation, is a full MFAA member with either AMC or CMC accreditation.



### MFAA Accredited Mortgage Consultant

This loan writer is a member of MFAA and has fulfilled the requirements for Accredited Mortgage Consultant status.



### MFAA Certified Mortgage Consultant

This loan writer is a member of MFAA and has fulfilled the additional requirements for Certified Mortgage Consultant status.



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