

## online home loan approvals

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**Business & Home Loan Centre** est. 1985

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## Refinancing Loans

Refinancing is common for the following reasons;

1. A **better interest rate** on your loan and therefore to have lower monthly repayments.
2. To **consolidate existing loans** and credit cards into one loan with an overall lower interest rate.
3. To borrow **additional funds**, obtain a good rate and if need be consolidate existing debts.
4. To **change** from **a lender** that you are not happy with to a bank with **more loan options**.
5. Refinancing to cater **for changes** that take place such as buying a new home, investment property, or starting or buying a new business.

**Refinancing** is a fairly straight forward process as you now have a **proven repayment history** and **credit record** and to show your new lender.

**To proceed** with the refinance and/ or the consolidation of your loan/s, please complete click the, **apply on line button**, complete the loan application form as fully as possible and **we will respond** to your request within 24 hours.

For information required to refinance your loan please see our Loan Information Guidelines page

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