



RAY WHITE **NOW**



Real time residential market insights
25 - 31 August 2020



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BIG FOUR BANKS FINANCIAL RESULTS: READING BETWEEN THE LINES



SUMMARY

- Big Four bosses highlight mortgage pain
- Selling season kicks off strongly
- No one knows what 2021 will look like

While the Australian real estate market recorded another strong week of activity, the release of the financial results for the Big Four banks for the 2020 financial year included commentary that is very relevant to all Australian property owners.

Firstly, all four banks reported strong results and generally better than what most expected. This is great news for the long term outlook for the real estate market. A strong banking system underpins the health of the real estate market.

Secondly, despite the excellent profit results, all four banks reduced the size of their dividends to shore up their cash position. CEO of ANZ, Shayne Elliott explained best the reason for this: “At a time like this, when there’s lots of uncertainty and nobody really knows what the future holds, it’s pretty prudent that we should put a lot of money into the rainy day fund.” In short, all banks pointed to a very uncertain future.

Thirdly, all banks spoke at length about the size and extent of mortgage deferrals, highlighting the very large numbers of its customers that are not up to date with their mortgages. Australia’s largest residential mortgage lender, the Commonwealth Bank, said that it has been conducting check-ins with 135,000 borrowers with deferred mortgage repayments, and the ANZ said it had frozen home loan repayments for 84,000 Australian customers valued at \$31 billion, representing nine per cent of its Australian loan book.

The banks all confirmed that they remained willing to extend loan deferrals, on a case-by-case basis, beyond the March 2021 expiry of the leniency granted by the prudential regulator’s leniency. The Commonwealth Bank confirmed however that some

borrowers will require conversations about “alternative solution paths”, and made a clear statement as “the property market is holding up pretty well, you may want to make the decision to liquidate one of your investment properties and put yourself on a stronger footing”.

National Australia Bank chief executive Ross McEwan said on 14 August that NAB would also take “every reasonable step to keep people in homes, [but] we all know there will be some circumstances where people are better off selling up early and taking some equity out of their homes, or keeping some equity before it disappears, and that’s what we will work with every individual customer on”.

Even the Australian Superannuation and Investments Commission (ASIC) made comment last week that it expects lenders “to make all reasonable efforts to work with consumers to keep them in their homes if that is in their best interests”, while also recognising “there will likely be some circumstances where offering a consumer further temporary assistance may make their situation worse”.

It’s very hard to remember a time in our 118 year history when the current market activity contrasts more sharply with the outlook painted by major banks and economists. There is a huge amount of activity going on right now in the Australian real estate market, and we can be confident that it will continue for the balance of 2020. As the Big Four banks agree, no one can be certain what awaits us next year.

We trust that this volume of Ray White Now gives all our customers all the information needed to make the best selling decisions for them and their families.

“A strong banking system underpins the health of the real estate market.”



Buyers were looking on at Ray White Ascot's onsite auction in Hendra last weekend in Brisbane

SELLING IN THE CURRENT ENVIRONMENT



SUMMARY

- Australians may be making decisions based on negative media reports.
- The process of selling has changed a little, yet our activities have shown that these processes are working very effectively.

Like most property owners, you'll probably have questions about what has and hasn't changed in the way in which properties are being marketed in the current environment. Is now a good time to market my property for sale? How can we continue to market and sell property in a safe manner as our communities transition back to normal conditions? And so on.

We are concerned that our clients may make decisions to stay out of the real estate market based on media reports that often paint a negative picture.

As Australasia's largest real estate group, selling one in every nine properties across Australia, we are uniquely placed to provide our clients with relevant and timely information and data to assess current market activity. As a family owned and led business with 118 years of experience, we know that we can deliver you the highest quality solutions in today's market.

We have successfully adapted our processes in order to continue to safely fulfil the needs of our customers in the current environment. The process of selling has changed a little, yet our activity over the past two months has shown that these processes are working very effectively.

National Home Value Index July 2020

	Month	Quarter	Annual	Total return	Median value
Sydney	-0.9%	-2.1%	12.1%	15.3%	\$866,110
Melbourne	-1.2%	-3.2%	8.7%	12.3%	\$678,334
Brisbane	-0.4%	-0.9%	3.8%	7.7%	\$502,167
Adelaide	0.1%	0.3%	2.4%	6.8%	\$441,826
Perth	-0.6%	-2.2%	-2.5%	1.6%	\$439,092
Hobart	-0.2%	0.9%	5.9%	11.5%	\$486,771
Darwin	-0.3%	-1.6%	-2.2%	4.5%	\$384,533
Canberra	0.6%	1.3%	7.2%	12.2%	\$641,360
Combined capitals	-0.8%	-2.0%	7.9%	11.5%	\$637,270
Combined regional	0.0%	-0.1%	3.9%	8.7%	\$395,129
National	-0.6%	-1.6%	7.1%	10.9%	\$552,912

Source: CoreLogic

IF I AM CONSIDERING SELLING, WHY SHOULD I GO TO MARKET NOW?



SUMMARY

- Selling season starts with a bang.
- Avoid potential risks that may arise in the market.
- Home values are protected now.

The coronavirus pandemic may have changed the way real estate agents operate, but it certainly hasn't done anything to dampen the property market in Australia. Agents in the field say the demand for properties in all categories at the moment was unprecedented. In times of global uncertainty, property can be seen as a safe haven. Two big drivers of the residential property market have been low mortgage rates and credit growth. The state of the housing market has been a key barometer of economic health and is keenly watched by all levels of government and Treasury. The property market is functioning at a high level with very benign price adjustments if any at all.

Record low interest rates, government support and loan repayment holidays for distressed borrowers have helped to insulate the housing market. Home loan customers who are still struggling when deferral periods end over the next few months are being encouraged to shift to interest-only repayments, taking advantage of the lower official cash rate, which the Reserve Bank cut by 50 basis points in March in response to the crisis.

According to the banking regulator, APRA, roughly one in 10 mortgages in Australia are paused.

The Barefoot Investor Scott Pape, who writes a weekly personal finance column for News Corp, wants to know how long can the banks sustain 10 per cent of their customers not paying?

"On the other, when will customers who are really struggling finally bite the bullet? It's a grim situation. My hunch is that the banks are betting that the overwhelming majority of their customers will get through this. Yet they also know a small number of their customers won't, and so they (well at least Ross McEwan) are turning up the heat on them."

His advice? "What I am saying is don't be a frog... if you were in hot water before COVID hit, don't just sit there bubbling away. We're still early on in this crisis, and you have more options than you think."

The last word goes to the NAB CEO Ross McEwan: "We've seen in other crises around the world, when people try to hold on they end up walking away with nothing."

Unemployment, which is tipped to be 10 per cent by Christmas, is a major concern of the central bank and Morrison government. We know there are dark clouds on the horizon which means now is a good time to sell - why would you wait? We are heading into peak selling season, when stock is likely to rise and create less competition for your house. There are many economists predicting property prices will decline over the next year or so. As mentioned earlier there are two basic fundamentals that drive property prices, supply and demand. Many suggest that supply will outweigh demand in the next six to 12 months and possibly longer, creating conditions less favourable for sellers.

What many economists are saying that the next 12 months may hold:

- JobKeeper and JobSeeker support limited;
- International and state borders remain shut;
- Mortgage deferment support extended by all the major banks;
- Significant rise in unemployment; and
- Therefore the number of properties for sale will increase and there may be less buyers looking to purchase property.

WHY ARE WE SEEING STRONG SALES RESULTS NOW?



SUMMARY

- There has been a return of confidence in the property market.
- Buyer demand is up across all metrics.

Real estate markets are driven by a number of factors however the two basic fundamentals of supply (the number of total properties for sale) and demand (the number of buyers active in the marketplace) play a significant role in establishing market conditions that favour sellers or buyers. In general terms, when supply is low and demand is high, these conditions are favourable for sellers. Conversely, when supply is high and demand is low, these conditions are favourable for buyers. So what are we seeing now?

Over the past three months, supply has been low, in historical terms and we have seen consistent and strong buyer activity (demand). Put simply, there were more buyers competing over less properties, creating conditions that lean towards our sellers obtaining an advantage in achieving better results. Our clients that have come to market over this period have achieved great results because of the basics of supply and demand.

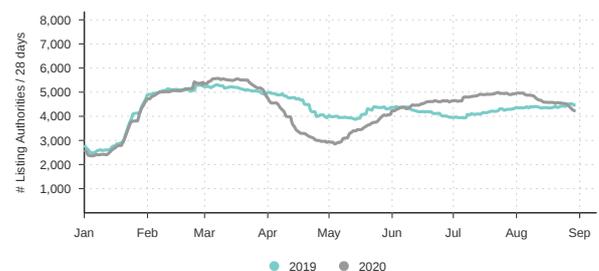
Supply

When looking at the number of 'New Listings' coming to the market, we have seen a decreasing trend over the past four weeks. This week there are 5.5 per cent less "New Listings' compared to this time last year and 15.8 per cent less than the prior financial year (FY2019). Simply put the number of "New Listings' for buyers to choose from is decreasing.

Over the past few weeks we have seen a change in the market dynamics from a national perspective, with total number of listings now available up 5.5 per cent compared to the same time last year, however when comparing to the prior financial year (FY2019) the total available stock is still down by 9.8 per cent (refer to Chart 2).

Chart 1: Listing authorities

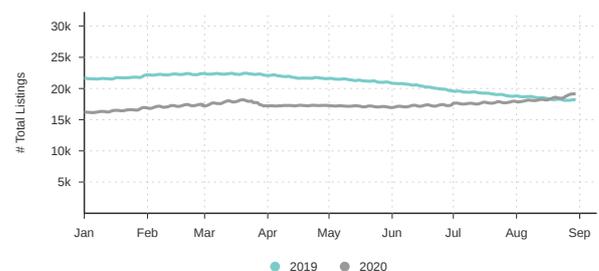
This chart shows that the number of new listings is now in line with this time last year.



Source: Ray White Listings Data

Chart 2: Total available listings

This chart shows the total number of listings are marginally up compared to last year.



Source: Ray White Listings Data

Demand

There are a number of considerations we take into account when looking at the amount of buyers active in the market.

Buyers normally start their journey by looking online. Chart 3 shows that over the past three months there has been a significant increase in buyer enquiry across our Ray White websites. This has also been the case with the major real estate portals with Realestate.com.au experienced an all-time audience high, reaching 12 million Australians in July.

From online enquiry, the next juncture is buyer inspections. After a considerable fall in March we have seen a major increase in buyer inspections since restrictions have eased. So much in fact that the number of potential buyers inspecting property now is significantly higher than before March 2020.

The next stage is buyers bidding at property auctions. This is transparently reported through our auction data. When we look at our auctions in recent weeks, we have seen the average number of bidders per auction (chart 4) exceed the numbers that were achieved in what many would consider our peak selling season over the spring months.

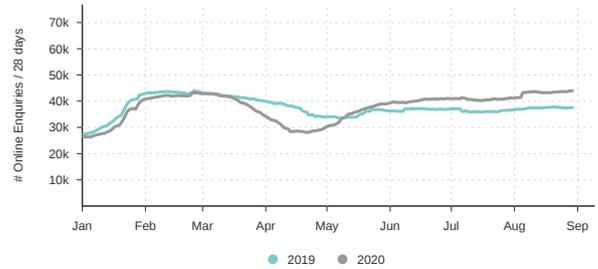
Pre-approvals are a key leading indicator to buyer confidence knowing they have the financial capacity to buy the property. Chart 5 shows the monthly home loan pre-approvals recorded by the Loan Market Group have increased by 253 per cent compared to last year and a massive increase of 20 times compared to FY2019.

So what factors are contributing to buyer confidence?

- Interest rates are at record lows. Importantly, the general consensus among economists is that they will remain at these low levels for the foreseeable future.
- Banks and lenders remain very supportive of lending for residential property.
- The low Australian dollar is attracting strong overseas buyer interest.
- Record levels of government stimulus are supporting buyer sentiment.

Chart 3:
Online enquiries

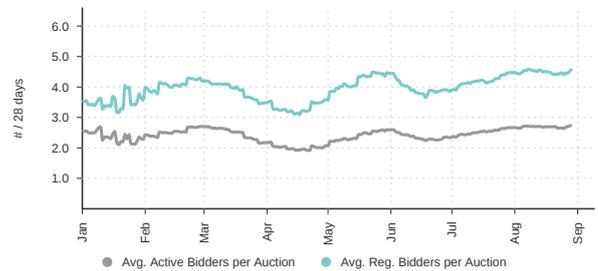
This chart compares the number of online enquiries made through Ray White websites over the 2019 and 2020 calendar years. It shows that online enquiries are 9.9 per cent above levels at the same time last year.



Source: Ray White Online Analytics

Chart 4:
Bidding by month

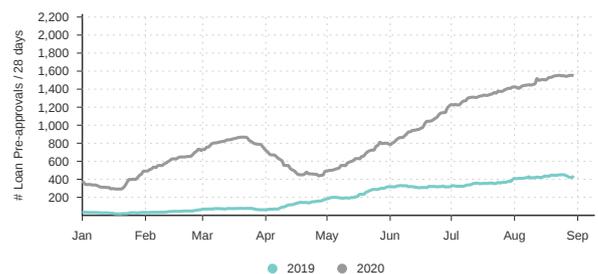
The chart illustrates that the average number of registered bidders per auction has been increasing through 2020 as at 29 August 2020.



Source: Ray White EARS Auction Reporting System

Chart 5:
Loan pre-approvals

This chart compares the number of loan pre-approvals submitted via Loan Market brokers over the 2019 and 2020 calendar years. It shows higher levels of pre-approvals now compared to 12 months ago.



Source: Loan Market

WHY IS THERE BUYER CONFIDENCE AT THE MOMENT?



SUMMARY

- Interest rates are at all time lows.
- Confidence in buyers with job security remains.
- Current finance terms may drive buyer confidence into the future.

There are many reasons for the current buyer demand. The most significant of these reasons relate to finance.

With interest rates at all time lows and with banks being supportive of purchasers, we are seeing many buyers wanting to take advantage of these factors. Obtaining secure credit on excellent terms while they are available, is certainly influencing demand. This is not only the case with first home buyers, but across all sectors of the market. Fortunately, we continue to see confidence in buyers with job security working in industries not materially impacted by the current economic environment.

In any market environment, there remains a significant number of buyers who are looking at buying and selling within the same market. When you consider this, market conditions generally don't weigh in as much on the decision for those looking to upsize, downsize or relocate.

If there are future risks in the market, why should buyers enter the market?

For buyers, to try and 'game the system', and wait to pick the bottom, it's a difficult game to play. Things can move against you, and you risk being able to get that thing that you really want, especially if it's a family home. Longer term, there seems broad agreement that Australia's fundamentals post virus should remain strong. Property investment has, and will always be a long term investment.

If finance continues to be provided on the current terms, the purchasing power of buyers is expected to remain strong and be the main driver of buyer confidence.



Agent Karen Pierce outside 61 Broadway Street in Wolloongabba, QLD

WHY IS RAY WHITE THE MARKET LEADER?

We believe that we are the market leader because we have built market share during many periods of uncertainty. Maintaining faith in our ability to create competition for our sellers in all markets with relentless enthusiasm has been our uniqueness.

Our role is to be the “Competition Creators”. We understand that once your property has been sold your key question will be, “have we achieved the very best price possible in today’s market?” At Ray White, we do this by creating competition among potential buyers.

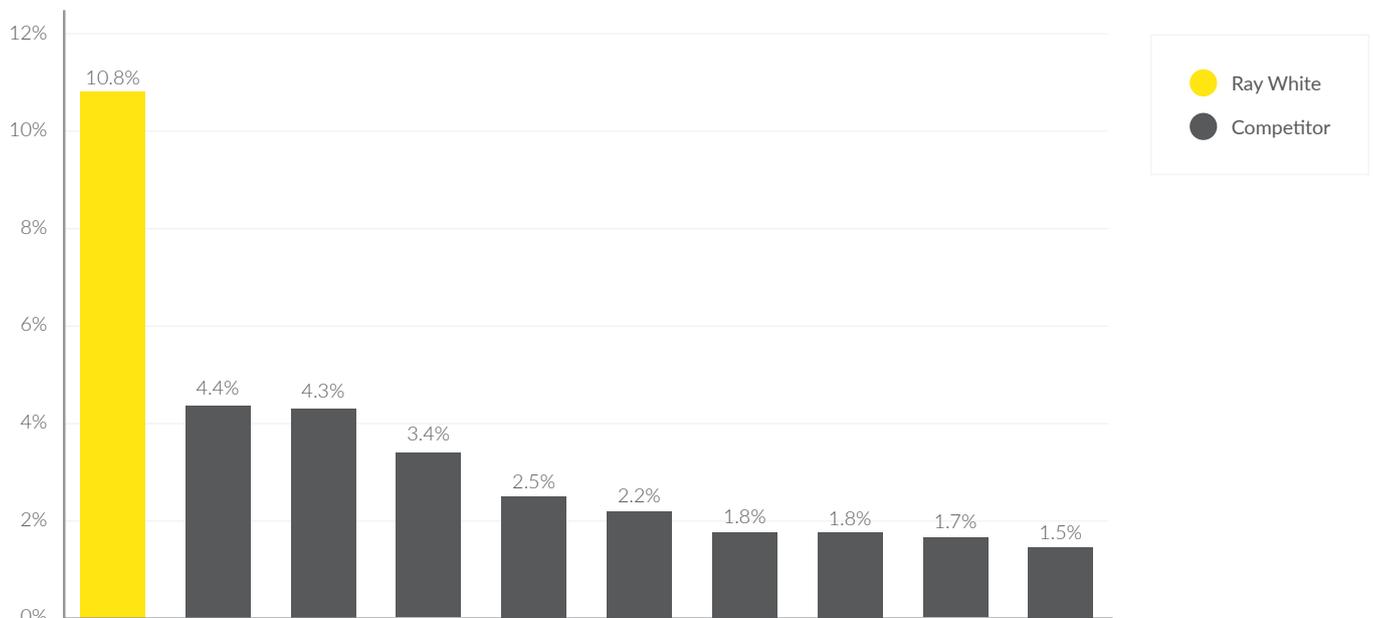
In today’s market, there is a lot of information readily available to buyers through online research. Buyers assess this information and develop a perceived market value estimate and thereby creating a “ceiling” price.

The only sure thing that can change a potential buyer’s mind and increase their offer price is the realisation there are others who desire the property and are prepared and willing to pay more.

Creating competition is the best way to achieve an exceptional result for your property. Through the interplay of competition, it’s our aim to achieve a figure which we are happy to present to our sellers - a figure that is a reflection of the buyers competing for the property.

This is what we call creating competition. That is how we profess to bring true value to our clients who are selling their property.

Top 10 groups - New online listing share
July 2020



Disclaimer: Online listing data based on new listings listed on domain.com.au, developments excluded, house and unit stock only. From January to July 2020 inclusive.

WITH SO MANY BUYERS IN THE MARKET, SHOULD I STILL INVEST IN A MARKETING CAMPAIGN?



SUMMARY

- Our ability to create competition has been our uniqueness.
- Creating competition is the best way to achieve exceptional results for your property.

It's true that we are seeing more buyers active in the marketplace. This is reflected in our online traffic, our online enquiries, our bidder registrations and the number of pre-approvals we are seeing. The major portals like realestate.com.au and domain.com.au are also seeing a significant increase in their buyer traffic. So with all these buyers looking to purchase property, shouldn't it be easier to find these buyers and sell a property without having to invest in a substantial marketing campaign? While this may seem like a logical approach, almost all of our seller clients have an ambition to achieve not just any price but a premium price for their property when it sells. And so they should. Any real estate agent can sell a property for a price, however to ensure that the premium

price is achieved for your property we must exhaust every avenue to find the buyer who will pay more than any other buyer in the marketplace. From experience, there is a considerable difference between what the premium buyer will pay and what the next best buyer will pay for any property. In some cases, the difference can amount up to hundreds of thousands of dollars. When considering this, the investment into a complete marketing campaign can have a huge return on investment with the eventual sale price of your property.

**Short answer is yes.
Ray White is a marketing
machine at its very
essence. We don't build
houses, we market them.**

So how can you be confident that you have achieved the very best price for your property? The reality is for most property sales, we can't guarantee where the premium



buyer will come from or where they will be searching for their property purchase. With this being the case, it's essential that you cover all bases to ensure you are putting your property in front of all potential buyers.

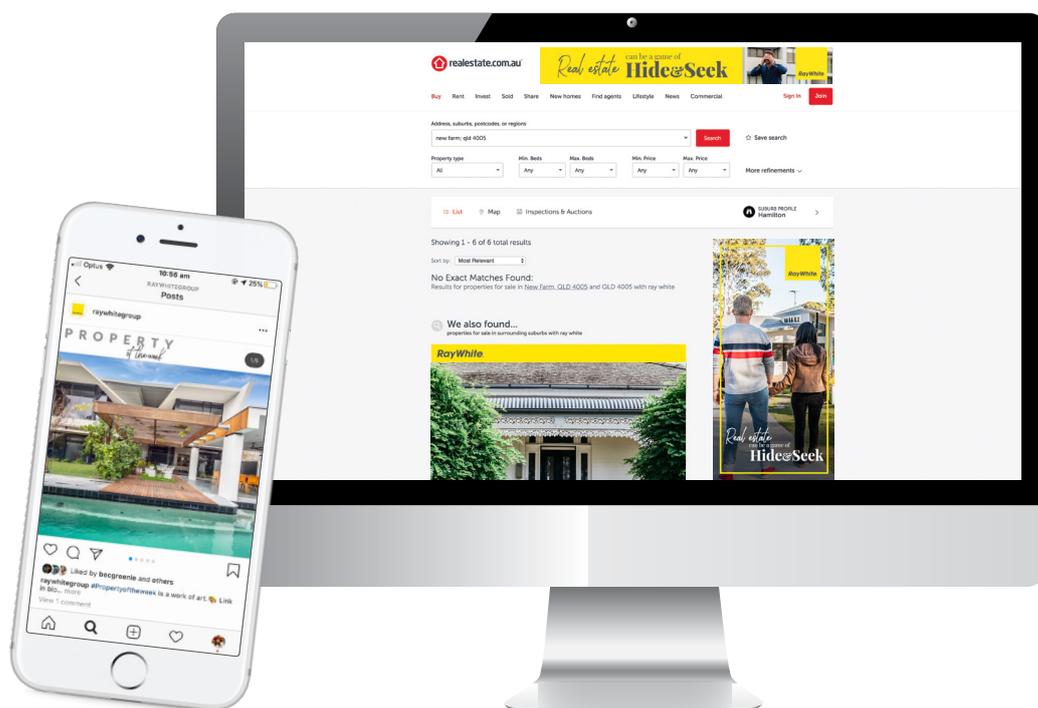
Short answer is yes. Ray White is a marketing machine at its very essence. We don't build houses, we market them. We know it works. We are essentially playing a contact sport and need to get in contact with as many buyers as we can quickly to secure you a sale at the best possible price. Creation competition is our end game. Our agents ability to create competition for your property is what will ultimately drive the premium price.

As listing numbers rise, so too does competition and marketing matters as it can elevate your property above others.

Each of our sales and marketing professionals will tailor a marketing campaign to suit your property. There are a wide variety of platforms available for you to ensure every buyer has a chance of seeing your property, they include:

- Signboards - your 24 hour a day sales agent. Designed to capture the attention of locals who may be considering their next purchase or may know someone who is looking to buy into the area.
- Database marketing is an essential element to ensure that your agent can market your property to all buyers who have previously made contact with their agency.

- Online property marketing portals - realestate.com.au and domain.com.au dominate the online property space and you should consider being on both platforms.
- Social media - ask your agent to post across their personal and office accounts.
- Paid social media - Be Seen is a targeted Facebook marketing tactic that has been developed for Ray White which allows for a cost effective way of targeting buyers currently in the real estate cycle.
- Print media - advertising in your local paper is still a great way to get in front of your local community. Your buyer is probably already living in your neighbourhood and actively in buying-mode by looking at the paper.
- DLs and letterbox drops are designed to capture your local buyer or a neighbour who may know someone who is looking to purchase in the area.
- Professional photography, floor plan and videos are a must in 2020. Genuine buyers will start their emotional connection to a property from their first impressions.
- Possibly use a PR strategy as you can't put a price on the power of this media coverage for your sale. So effective is this publicity in generating buyer interest. It's so credible.



SO HOW DO WE CREATE THE MOST COMPETITION FOR YOUR PROPERTY?

1. Marketing dominance



Finest auction business in Australia

Our market leading position comes from an unwavering commitment to auctions. Ray White listed 32 per cent of all auctions across the country last week. We had 396 auctions scheduled last week. Auction volume has been building week on week as confidence grows. Last week our sellers who stayed the course and sold under the hammer were rewarded. When comparing the highest offer prior to the final sale price, home sellers received 9.33 per cent more by selling under the hammer. All our corporate auctioneers can offer both on-sites and online auctions. Our national team of auctioneers led the industry by quickly adapting to the new auction environment, using unique technology that had been created by our team of in-house experts. Our auction campaign clearance rate was 59 per cent nationally last Saturday. To put this in perspective that's 14 per cent higher than the same time last year.



Private Treaty

Our approach to private treaty is aligned with the auction method of creating competitive situations between buyers to create the best outcomes for our seller clients.



We have never lost faith in the value we can bring our sellers in a challenging market through effective marketing. If you choose to sell, we will be suggesting an investment in marketing, as we believe it enables us to maximise competition and clearly illustrate your intent to sell and therefore attract genuine buyers. We appreciate that some people would prefer to sell quietly, or off-market, and avoid an investment in marketing, but our experience tells us that this most often leads to little competition and therefore you're negotiating from a weak position.

2. Unrivalled brand presence and media profile

As Australasia's largest real estate group, supported by a dedicated and highly experienced team of news hounds in our PR team, we are able to generate maximum exposure for our customers.

Our media exposure dominates all other brands in terms of publicity - which is the sweet spot.

Our profile in newspaper advertising and editorials - along with having the largest number of listings on realestate.com.au and domain.com.au - is huge.

To put a price on the power of the media coverage we received \$5.5 million worth of earned media mentions

across print, online, radio and TV this month so far alone, according to the iSentia media intelligence service.

We have a dedicated team of highly experienced in-house journalists who can get your property the exposure that money can't buy.

When a home is listed with Ray White, our clients are introduced to the national public relations service; a team that's plugged into the Australian media and has the sole focus of achieving more exposure for the properties we sell, to the audience that matters most.



Left: Adelaide Advertiser 29 August. **Right top:** 9 News - Ray White Ascot's Dwight Ferguson.
Right bottom: 9 News - Ray White Auction.

3. Generating buyer enquiry

Being the biggest real estate group in the country has direct advantages for our sellers. Our ability to target the largest pool of buyers within a campaign is a strength which you can be confident will assist us in delivering the best possible result for you. In the current market conditions, it's critical to target the broadest possible audience and to be as efficient as possible in tailoring appropriate messaging to your potential buyers. After all, our focus is to seek out the buyer for your property that will pay more than everyone else.

We do this by having the greatest number of relationships with buyers in the market today. Combine our relationships with our use of technology, we can engage with buyers on a level that will ensure we can find the premium buyer for your property.

In addition to our ability to target broad audiences, Ray White Concierge, our communication specialists, unique to Ray White, can target one of the most

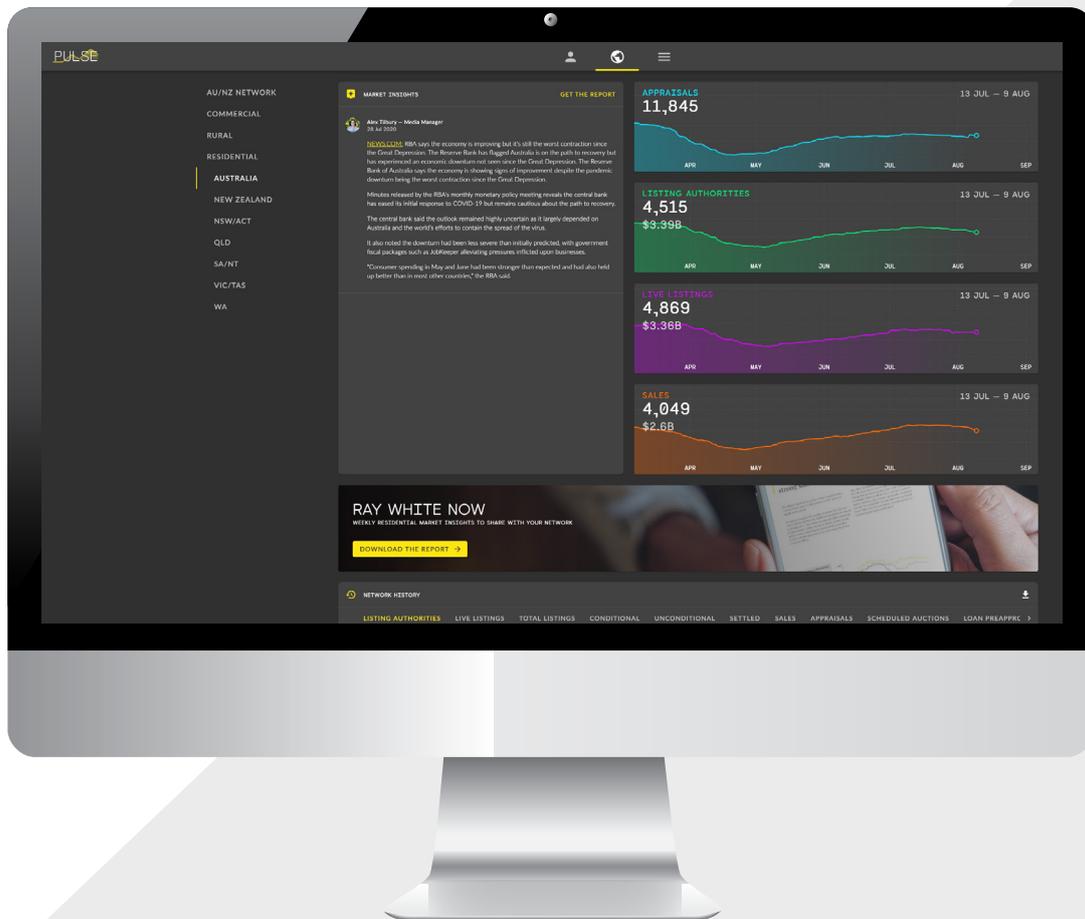
influential audiences, our local communities. Our 118 years of real estate experience has enabled us to understand that a catalyst for creating competition is leveraging the local community and our data shows that in some cases, up to 60 per cent of property purchasers come from neighbours and their friends.

Concierge is able to communicate to property owners in surrounding streets, positioning your property to ensure that it is at the centre of our communities' attention. With our dedicated team of 100+ Ray White Concierge specialists, Concierge in coordination with our appointed agent, can deliver a layered community communication program including telephone calls, SMS and email, ensuring that the most influential people are alerted early to the sale of your property.

4. Deep data set

In times of uncertainty, property sellers need facts not media speculation, to be able to create informed decisions. Whether that be a decision to list your property on the market or to be in touch with real time market conditions. The reliance on data and proof points has never been more important for good decision making.

As the largest real estate group in Australasia, we have access to the largest pool of up to date information available and have the experience to help you analyse relevant data to help you make the right decision.



Ray White's innovative data portal, Ray White Pulse.

HOW HAS COVID-19 RESHAPED THE SELLING PROCESS?

Our processes put your safety first. We understand that you may have some concerns for your well being when considering listing your property in the current environment. We remain confident that our members have had the best support to ensure they can market and sell your property in the safest way possible.

It's important to note that some of our members have been so successful with the implementation of technology to support the selling process throughout COVID-19 that many are going to continue to use some of these processes beyond the current environment.

There have been a few changes to the way in which we can go about achieving the best results for our clients. Rest assured, we at Ray White have led the way with

innovation in how we have adapted to these changes while insisting on safety for all of our clients. Whether it's an online auction, online appraisal or private inspection, technology is now a greater part of real estate processes than ever before. Ray White is fortunate to have the scale and ability to leverage technology and tools to attract buyers to listed properties through online and digital processes.

All of our members have been supported to ensure they are practicing physical distancing practices, no touch policies on all surfaces within a property as well as mandatory hand sanitising upon entry. Traditional 'open inspections' have been adjusted to protect you and your family and the health of all prospective buyers.



Veteran auctioneer Phil Parker on the gavel in Brisbane last weekend

OUR FULL SAFETY POLICY FOR ARRANGING OR CONDUCTING INSPECTIONS AND AUCTIONS INCLUDES THE FOLLOWING:



SUMMARY

Each state's operating guidelines vary for auctions and inspections. To ensure our practices are consistent with government directions, it's important that you take recommendations from your local professionals who will adhere to their state's specific government guidelines and best practice. Currently in Victoria the government directions require our members to revert to conducting 'online auctions' in restricted and relevant areas and 'private inspections' in relevant areas. In addition, the wearing of masks has become mandatory in Victoria this month.

- We check the occupants are not ill, self-isolating or under quarantine before arranging and attending.
- We arrange with the owner to prepare the property for contactless inspections. Have key drawers, pantries and wardrobes open and ready to view. Open as many doors and windows as possible to minimise the need for attendees to do the same. Attendees are encouraged not to touch.
- We will limit the numbers stipulated as per state requirements.
- We will schedule appropriate numbers and timings for open inspections to ensure limits are adhered to.
- Where required we will enforce the four square metre rule and collect details of contacts for tracing purposes.
- We arrange to have all surfaces of the home, including benchtops and door handles, wiped down with cleaning products.
- We will have hand sanitiser available at the entry (and exit) of the property where necessary.
- As a condition of entry, require attendees to indicate that they are not ill, self-isolating or under quarantine and have not returned from overseas or interstate in the last 14 days.
- Prohibit physical contact, including shaking hands. We will greet you with a wave, bow or another contactless greeting instead!
- Observe 'physical distancing' protocols of staying 1.5 metres away from others wherever possible.
- On completion, we will arrange to have any surfaces of the home that were touched wiped down with cleaning products.

ABOUT RAY WHITE

Ray White is a fourth generation family owned and led business. It was established in 1902 in the small Queensland country town of Crows Nest, and has evolved into Australasia's most successful real estate business, with over 1,000 individual offices across Australia, New Zealand, Indonesia and Hong Kong. Last year, Ray White sold \$44.22 billion, up 8.6 per cent year on year, worth of property.

Ray White today spans residential, commercial and rural property as well as marine and other specialist businesses. Now more than ever, the depth of experience and the breadth of Australasia's largest real estate group brings unrivalled value to our customers. A group that has thrived through many periods of volatility, and one that will provide the strongest level of support to enable its customers make the best real estate decisions.



Ray White's first auction house, 'The Shed'.
Crows Nest, Queensland.

**Loan
Market**

Loan Market, Australia's multi-awarding winning mortgage group has been helping Australians with their financial goals for over 26 years (and counting). In these trying times, brokers have been supporting clients to understand their options when in hardship, help navigate the complex banking world and ensuring everyone can get access to a more competitive deal when it comes to loans.



raywhite.com



loanmarket.com.au