

QUANTUM  
FINANCE NZ LTD



# 5 Home Loan Approval TOP TIPS



## PREPARATION IS A GAME-CHANGER

Engage an Adviser early. Planning creates options, and options give you the power.



## GET CLEAN & CLEAR

Create the perfect Credit History 6 months prior to applying for your Home Loan.



## ZERO, NADA, ZIP

No un-arranged overdraft fees during that 6 months.



## JUST AS IMPORTANT

No missed payments on your outgoing expenses.



## SAY SEE-YA TO DEBT

Pay down as much of your personal debt as you can (HP's, Credit Cards). Having NONE is best!