

**Consistently
lower rates
than the big
4 banks.**



YES
a better home
finance option

**RAWSON
HOMES
EXCLUSIVE**

"We can do that"

**Encompass Credit Union is your
complete financial, member
owned, alternative to the banks.**

We offer a full range of products including Standard Variable, Fixed Rate, Equity, Construction and Investment Loans.

Encompass is able to assist you with every stage of the application process and we have a dedicated team of mobile lenders who are able to meet you to work through the whole application process at a time which is convenient to you.

The Encompass 1 Year Introductory Home Loan is the ideal loan for home owners to take advantage of our already competitive home loan products. Our 1 Year Intro Variable offers a 0.70% discount

off our Standard Variable, which is already consistently lower than the big 4 banks, redraw facility included and the ability to make lump sum payments at any time without penalty!

Speak to us today, we can give you approval-in-principle on your loan within 24 hours!

What is approval-in-principle? This means that the basic information you've given us suggests that you'll qualify for an Encompass home loan. But since we haven't checked your information it's not a guarantee, or "pre-approval."

Why not contact us, we will make it easy and we're good people to work with!



Call Encompass today
on **13 13 16**

email: info@encompasscu.com.au
www.encompasscu.com.au



**RAWSON
HOMES**



**ENCOMPASS
CREDIT UNION**



**RAWSON
HOMES**

Are you ready to buy your dream home?

Purchasing a property is an exciting time and it is important that you are working with qualified people who are able to assist you in making the best decision for you and your family.

UNLOCK
YOUR
DREAMS



Encompass Credit Union has been assisting Australians purchase their first homes, investment properties and even with assisting the next generation of home owners get a foot in the door.



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