

HOW TO SECURE FAST, EASY & AFFORDABLE UNSECURED BUSINESS LOANS

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Fox Finance Group

Total Finance Solutions



Our team have helped literally thousands of clients achieve their financial dreams. As a Fox Finance Group client your financial future becomes a whole lot easier to understand. Our team will help you untangle the web of finance and are there to help you every step of the way. It's our job to help keep the banks competitive and present the very best finance and planning options for our client's needs.

OUR CORE VALUES

- ✓ Provide customers Freedom of Choice
- ✓ We keep the banks competitive
- ✓ Untangle the web of Finance for our Customers
- ✓ Regular, open and honest communication
- ✓ Integrity, honesty and fairness
- ✓ Assisting our clients to grow and live their dreams
- ✓ No limits or boundaries to what we can achieve together

One of the exciting things about our business is seeing our clients grow and the privilege of growing with them.

If your financial needs are growing and becoming more sophisticated, it might be an opportune time to connect.



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Unsecured Business Loans



The world of Small Business Lending has changed dramatically over the past 5 years with the introduction of Alternative Financiers into the Australian financial landscape.

These financiers have challenged the big bank's way of thinking about how a small business loan needs to be assessed, what information is required, how they want to receive the information and how quickly it is transacted.

Quick, fast and simple are a few of the words used to describe some of these Alternative Financiers and let's face it, that works well for SMEs. The introduction of these new small business loan products has made gaining access to working capital to grow your business a breeze. In the past 12 months, some of the Alternative Lenders have increased their loans by over 450%. Yes, that's right, 450% growth in business lending alone.

Here are a few reasons why more and more business owners are speaking with their trusted Finance Broker about an Unsecured Business Loan to help grow their business.

Simplicity

Applying for a traditional secured bank loan can be a very complex process. Sometimes the bank will ask for the preparation of detailed business plans and strategy documents, plus the provision of full financial statements and extensive other supporting documents. This process can be costly to prepare these documents plus also costly from a time perspective, especially if you are trying to capitalise on an opportunity and need the funds now.

With the right know-how, you could gain access to an Unsecured Business Loan application that can often be made online in a few simple steps. You can link your business data online for assessment, for example digital bank statements, Profit and Loss and Balance sheet from your online accounting system. This quick online process keeps things simple for the Finance Broker and the business owner, another bonus is you are dealing with real time data, so the decision on your loan can be made quickly and with confidence by the financier. That's a win, win for everyone.

Unsecured Business Loans

Fast Turnaround

While major banks can take weeks or even months to assess a loan application, Alternative Lenders that are offering Unsecured Business Loans are usually assessed the same day, with you being offered a transparent loan offer for you to consider upfront.

If you decide to move ahead with the loan offer, you could have funds in your account within one business day. This has become a very popular option for businesses that need a fast cash injection to cover working capital shortfalls, or to pursue an exciting, time-limited growth opportunity.

No Security Required

Many business owners simply don't want to offer up their personal security, nor do they always have the necessary assets to offer as collateral for a secured loan. Some business owners may have the option to use personal property such as their family home as security, but this can be an extremely risky strategy if your business sails into troubled waters. If you have given up this security to the bank, you could end up losing both your home and your livelihood at the same time. At the end of the day, why give up your personal security if you don't have to?

Do You Have Someone Experienced in Your Corner?

Fox Finance Group is one of Australia's leading personalised financial service organisations. We have spent many years getting things right so that you can rest assured that you are getting the very best financial advice available on the market today. We work for you, not the banks, plus we can have a loan pre-approved ready to go the same day!

As a Fox Finance Group Client, you have access to your very own Unsecured Business Loan Specialist along with access to your very own Qualified Financial Planner. Our team comprises of specialists with many years' experience in Secured and Unsecured Business Loans, Equipment Funding, Cashflow Funding, Invoice Funding and more. Yes, we have a large team here at Fox Finance Group ready to help you.

We pride ourselves on the unique personalised service that we provide our Clients. Your Business Loan Specialist can help you either over the phone, via email, at your home or at your business. You get their direct email address and mobile number, which makes it easy for you to stay in contact with them when you have questions. If you are keen to learn more or you are ready to take action, you can contact us on 1300 665 906

Unsecured Business Loans

Easy Access

Very few businesses meet the stringent lending demands of the major banks, who generally require two to three year's trading history, a consistent high minimum turnover and personal or commercial security for the loan.

On the other hand, some Alternative Lenders will offer to lend to businesses that cannot offer any security and that have a few issues sitting on their credit file from previous finance but are on the right track again now.

Unsecured Business Loans generally carry a higher interest rate than a traditional secured loan due to the higher risk for the lender. For you as the business owner decision is simple. Does the opportunity that you will be able to secure outweigh the costs of the finance to execute the deal?

Convenience

Convenience and flexibility is a key part to making your small business loan work for you. Did you know that there are Alternative Lenders that offer no set up costs, no ongoing fees and no early payout fees? Some will also allow you to match the amount you borrow, your interest preferences (fixed, variable or combination) and your repayment terms to your specific business needs.

For example, if you own a seasonal business, you may be able to negotiate a repayment schedule that allows you to make additional repayments during your busy periods, but then reduce the amount you are required to repay when your turnover is lower. Pretty exciting stuff for a small business on the move!

A seasoned Finance Broker will be able to guide you through the maze of opportunity that exists within the Alternative Lenders marketplace today. This added competition means that with the right guidance from a trusted professional, it is now easier find a lending partner that is willing to work with you and your specific business needs both now and into the future.

How to Avoid Cashflow Lumps as a Business Owner



Cashflow Tips - How to Avoid Cashflow Lumps as a Business Owner

You may have heard the saying that Cashflow is King?

A lot of business owners struggle with understanding exactly what effect is of not having a strategic plan around cashflow and how this could affect their business at some point.

At the end of the day, cash flow is about having money in your account at the end of the week. It's crucial for when it comes to pay expenses, repaying debt and planning for business growth. Here are some common cash flow mistakes to avoid, and how to stay on the right path to success.

1. Putting Your Head in the Sand

Some common issues arise after a business suffering from poor cashflow for example, tax debt, bills piling up or missing your loan repayments. Obviously staying on top of these things is key, but not having a plan in place for when things do not quite to plan is just as important. Keeping the communication lines open with suppliers and the tax office is something that a lot of people fail to do. They stick their head in the sand as they keep forging ahead with the everyday rigors of everyday business life. Most suppliers will be more than happy to work with you on a payment plan so keep the conversation open and flowing.

2. No Business Plan or Cashflow Projection

Running a business without a solid business plan and cash flow projection is like playing darts in the dark. If this isn't something that you have had experience with previously, engage with a professional service to help you. Taking the time to put an achievable business plan in place is crucial to your success. It will help you prepare for seasonal business cycles and any one-off costs that will arise.

How to Avoid Cashflow Lumps as a Business Owner

3. Letting Your Outstanding Invoices Mount Up

Not having a strategy on following up on your outstanding invoices can stop your cash flow in its tracks. Businesses that utilise their accounting software program to effectively politely follow up their invoices have a much lower rate of concern around cashflow in the business. Automated online overdue reminders are key to saving you both time and money, plus it will help you get your money back into your account where it belongs.

4. Stick to the Plan

Once you have your business plan in place, avoid the temptation to make snap decisions around spending. One of the things that most business owners love about running their own business is that they have the final say. That's great, but it's still important to think through the pros and cons of every purchase and if your business will truly benefit for that purchase today.

5. Too Much Inventory

It's a fine line between having the right amount and mix of inventory and holding too much of the wrong slow-moving inventory. Performing a rolling stocktake in your business is key to keeping on top of your inventory stocks. If your stocktake reveals that you have old stock taking up space, maybe coming up with a marketing plan to discount on bulk orders to get the old stock off your shelves to make way for newer, higher turnover stock is in order.

6. Inadequate Accounting Software

Online accounting software has come a long way over the past 5 years. If you are looking for different ways to simplify your administration process so you can focus more time into growing your business, then you need to be on top of this part of your business. If you haven't already taken the plunge into the accounting cloud, it may be time to move into an automated system that lets you easily send invoices, make payments and run reports on your financial health.

Simple to use, low cost cloud accounting systems are now widely used and can help you manage your business finances. Start by making a list of what you need, and then look for the system that works for you. Paying a monthly subscription fee can be worth it if it saves you time and helps you get invoices paid.

Small Business Owners Stand Up and Be Heard

What are Small Business Owners Crying Out For?

Australia is a nation full of small business owners. Queensland for example is home to more than 426,000 small businesses (those employing less than 20 people) that are at the core of every industry sector. They are in every community in every region and represent over 97% of businesses state wide. It's no surprise that our research showed that these small businesses currently employ approximately 44% of all private sector workers, and this employment percentage is growing every year.



"Small businesses complement the economic activity of large organisations by providing them with the goods and services that make up the backbone of the supply chains of larger projects."

So, what are small business owners crying out for and what part can the Australian Government play?

Ensure Faster Payments to Suppliers

Cash flow is the lifeblood of any small business and slow payments disproportionately affect smaller businesses, who often lack the financial resources to cover the period spent waiting for invoices to be paid. The government recently backed faster payments, requiring government departments to pay invoices to small business within 20 days. This is a great starting point with the Australian Government paving the way for other sectors to follow suit.

Simple Unsecured Business Loans - Cashflow Lending Options

Small business owners are desperately wanting to be able to gain access to unsecured business loans for their businesses. Many small businesses are needing short term unsecured business loans to capitalise on new business opportunities to help their business grow. A growth industry within Australia is the Alternative Lender Market. Several new lenders have come into the marketplace over the past five years and are now offering competitive Unsecured Business Loans up to \$250,000 with simple online data being supplied for assessment of the loan.

Speaking with a trusted Finance Broker is a good way to compare a number of these Alternative Lender options that are now out there and available to SMEs.

Small Business Owners Stand Up and Be Heard

Make the \$20k Instant Asset Write Off a Permanent Tax Break

The continuation of the \$20k instant asset write-off in 2017 was big news for small business and a great sign of government support. To help small businesses grow, initiatives such as this need to be a permanent fixture within the tax system. It provides a much-needed shot in the arm for many small businesses and will continue to stimulate the economy.

Extend the Corporate Tax Cuts

Australia had not reduced company tax for most businesses since 2000. Small businesses (with a turnover of up to \$10 million) applauded the tax cut from 30 per cent to 27.5 percent over the 2016/2017 financial year and hope the government will continue to support further cuts in future budgets.

Growth and Innovation Incentives

Government support for small businesses is in high demand throughout a small business's start-up phase and Government Incentive Schemes are one way that small business owners can gain assistance. (Such as the R&D incentive scheme) Small businesses are calling for more of these styles of Government Initiatives to be introduced and made available to small business owners. Not only this but small business owners have also requested that the process for applying for these incentives be made simple.

Reduce Unnecessary Regulation

Small business owners are drowning in red tape. The good news for small business owners is that in the May 2017 federal budget, the government pledged \$300 million to reduce the amount of red tape obstructing business. The government must deliver on this pledge. Streamlining red tape for small business owners makes for a better business experience for customers and helps the Australian economy grow faster.

Small Business Owners Stand Up and Be Heard

Access to Reliable Financial Advice

Being able to access reliable, current advice is imperative for any small business owner to ensure that they are equipped to continue the growth of their business. More and more SMEs now have a trusted Partnership with an experienced Finance Broker and Financial Planner to help keep them on track and plan for the future.

We hope you have really enjoyed this article. If you have questions, please let us know.

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We pride ourselves on the unique personalised service that we provide our Clients. Your Specialist can help you either over the phone, via email, at your home, at your work or at your own business. You get their direct email address and mobile number, which makes it easy for you to stay in contact with them when you have questions.

If you are keen to learn more or you are ready to act now, you can contact us on 1300 665 906 or you can get started here.

Financial Challenges for Australian Small Businesses

Financial Challenges for Australian Small Businesses

A round table discussion was recently hosted by the Reserve Bank of Australia with representatives from the Council of Small Business Australia (COSBOA), the Australian Banking Association (ABA), the Australian Securities and Investments Commission (ASIC), the Australian Prudential Regulation Authority (APRA).



The round table was chaired by Philip Lowe, governor of the Reserve Bank and highlighted some challenges that have been set out by SME representatives in attendance that included:

1. Access to finance for start-ups and business expansion;
2. Barriers to the comparison and switching between products and lenders;
3. Over-reliance on secured lending and the role of housing and personal guarantees;
4. Customising banking products for small business; and
5. The administrative burden of the loan application process.

The good news is that some of our Australian banking institutions share similar views in these perspectives and are continuing internal discussions within their own ranks on the steps that they need to take to address the concerns of small business owners Australia wide.

Financial Institutions Australia wide are looking at ways to offer more flexible lending products with less barriers to gain access to necessary funding to help SMEs grow. The roundtable also heard some suggestions on how to improve the accessibility of information for small businesses about their financing options. This will largely be supported by the Finance Broker industry with qualified financial advice being offered to SMEs via trusted Broker Networks.

The roundtable discussed some other policy initiatives that are currently underway, including the introduction of comprehensive credit reporting and open banking. Participants agreed that these initiatives could help improve access to finance, and the Reserve Bank will continue to monitor developments closely.

Financial Challenges for Australian Small Businesses

Following the meeting, the RBA released the following statement: "Small businesses are very important for the economy. They generate significant employment growth, drive innovation and boost competition in markets. Access to external finance is an important issue for many small businesses, particularly when they are looking to expand."

ABA CEO Anna Bligh stressed the importance of strengthening communication between lenders and small business. "Small business is the engine room of the Australian economy, accounting for more than 40 per cent of all jobs or around 4.7 million people," Ms Bligh said.

The Small Business Finance Advisory Panel was established by the Reserve Bank in 1993 and meets annually to discuss issues relating to the provision of finance as well as the broader economic environment for small businesses.

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If you are keen to learn more or you are ready to act now, you can contact us on 1300 665 906 or you can contact us here.

Why are More People Turning to Trusted Advisers?

With so much media and confusion around the financial services industry right now, consumers are now asking a lot more questions before making important decisions around their lending and financial future.

The financial services industry has so many moving parts and the demand for qualified expert advice is now growing as consumers are seeking out the guidance of a true, honest and transparent trusted adviser to help them make these choices. Enter the New Age Financial experts.



Long gone are the days where it was accepted that you just get your loan processed and that's it. A New Age Financial Advisor will be able to offer you additional value by offering a wider range of financial services as well as substantial, qualified advice to ensure that you are making the right decision not only for now but also setting yourself up for a longer term financial benefit.

These New Age Financial Advisers now have real opportunities to showcase their extensive and current market knowledge allowing them to be able to assist consumers like never before.

The convenience factor is still a great advantage that Finance Brokers bring to the market but at Fox Finance Group, we feel the weight of service has shifted to one of ongoing strategic advice with up to the minute knowledge of the financial landscape.

We know which Lender is going to offer the best deals for our Clients today! This service is simply not able to be matched by the big banks who are limited to only their bank's product range.

Did you know that right now in Australia, Finance Brokers are responsible for writing more than half of all mortgages within Australia? There is good reason that this is the case. Today's great Finance Brokers / Financial Advisers are offering a real time, personal service that is unmatched by a stand-alone banking institution. People want to be offered a choice, not be told what they need to do.

At Fox Finance Group we are committed to driving competition within the financial services industry and are committed to making sure that our Clients always get the best advice for their situation. We want you as a Fox Finance Group Client for life.

So, what other superpowers do our Fox Finance Group Advisors possess?

Why are More People Turning to Trusted Advisers?

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Yes, we have a large team here at Fox Finance Group ready to help you.

How Does Linking My Bank Account Details Work?

These days, many lenders will request to access to your online bank accounts as part of the loan assessment. With new technology, being able to access these details helps the lender make their lending decisions based on your business or personal data. This data listed on your bank statements allows them to look at things like, deposits, withdrawals, payments of loans, cash flow for a business and transaction volumes.



But Just How Safe Is This Permissioning?

Online bank account permissioning is usually done through the online application process, or on request by your trusted Finance Broker. Here you will be asked to enter your username and password (your Credentials) in the same way that you would access your online bank accounts. This might seem uncomfortable, but the back-end processes are robust, and security measures are as strong as any Australian banking institution. In fact, the security measures that are taken to protect your information throughout the process is the same technology used by the big banks right here in Australia.

Let's Dig a Little Deeper

The main reasons for financiers wanting this access is to save you time and ensure the accuracy of their loan assessments. Once upon a time, getting a loan meant spending 6-8 weeks filling in forms and then waiting around for banks to approve you. New technologies have helped professional Financial Service Groups like FFG improve their processes, allowing them to deliver a fast and painless solution. This means that you don't have to spend weeks drowning in paperwork in order to apply. When you give access to your bank data, we are able to take a quick snapshot of all the information that we need to best present your loan application to the very best financier option.

To put things in perspective, linking your bank transaction feed takes less than 15 seconds to complete, which is light years faster than you scanning bank statements or downloading PDF documents from your online banking portal. In addition, a lot of the Fintech Financiers systems are now set up to read and analyse electronic bank transactions in a matter of seconds, helping them make a lending decision in a matter of minutes.

How Does Linking My Bank Account Details Work?

Alternatively, when you provide PDFs of bank statements, the tech system's efficiency is substituted for human eyeballs which slows the decision-making process slows down drastically, plus it then is subject to human error and misunderstanding.

What Does Fox Finance Group Actually See When I Enter my Credentials?

Here's a short summary of what we can and cannot see:

We will not able to see bank login or passwords, nor do we store any login credentials.

We can only access bank transaction information (and typically only about 3 to 6 months' worth of transactions)

We can see transaction details for all the accounts that are normally visible to the Borrower via their internet banking profile.

We cannot make any transactions on behalf of a Borrower's account.

So, Fox Finance Group Can't Transact on My Account?

No, nor do we want to. Our aim is to find the best finance option for you in order to have money put into your account rather than the other way around! The systems and processes are set out so that we can only ever access a 'view-only' version of the transactions across an account; we do not have the facilities or capability to make any transfers, to anyone, ever.

What Service Provider Does Fox Finance Group Use to Achieve This?

Fox Finance Group partners with an Australian company called **Proviso**, who is a long-standing provider of online security services in Australia and is also used by many of the big banks. And just like Fox Finance Group, Proviso never sees banking Credentials and cannot transact on your bank account.

So How Does All This Encryption Actually Work?

In its simplest form, encryption is the process by which data is translated into code, which to most users would appear as a meaningless mess. Data that has been encrypted is given an 'encryption key', and only those that have the corresponding encryption key can see or open encrypted data. Every encryption key is unique and corresponds to a unique set of encrypted data. Encryption is the most effective way to achieve data security with many websites using some form of encryption (if it says HTTPS in the URL) to ensure a high level of confidentiality.

How Does Linking My Bank Account Details Work?

The permissioning security works on a double-encryption process whereby neither Fox Finance Group nor Proviso ever has access to both "keys" needed to log in to the customer's bank account.

When a customer enters their Credentials the system automatically encrypts our details and sends them securely to Proviso.

Proviso never sees or stores the Credentials, instead, they only see an encrypted file.

Proviso then adds another level of encryption and sends the double-encrypted key back to Fox Finance Group who uses it to access a 'view only' version of the customer's online bank account.

We hope this article helps you understand this safe new way of getting some important information to us so we can help you gain access to fast, simple finance solutions.

If you have any questions, feel free to give us a call on 1300 665 906 and we'll be happy to chat or contact us here for more details.

Would you like to know what your Credit Score is?

We can help you untangle the web of finance and help you understand what your Credit File is telling Financiers about you as a potential borrower.

[Click Here to get your Free Credit Score Check now!](#)

Start Building and Protecting Your Wealth Today!

Do you have a little voice in the back of your mind telling you that you could be financially better off but you just don't know what to do to make it a reality? Well, there is no time like the present to start moving in the right direction, so here are 5 simple things that you can do to start building and protecting your wealth today.



Step 1: Establish a Household Budget

We live in a world where immediate satisfaction and the ability to over spend is not generally feared. In fact, it's quite common and often people are completely unaware of exactly how much surplus cash is available to them on a week to week basis. To be effective in moving towards achieving goals, understanding your available cashflow is paramount.

Step 2: Establish Financial Goals

Identifying your financial goals and timeframes is key in planning and moving towards the future you would like. You may have heard that all goals should be 'SMART' goals: Specific, Measurable, Agreed upon Realistic and Time based. The more detailed and focused your goals are, the better your chances are of achieving them!

Step 3: Review Your Superannuation

Knowing where your Super monies are held and how they are invested is something that some people overlook. It is important that the investment selections and decisions made consider your personal goals and situation. Seeking advice from your Financial Adviser and reviewing your account every 6-12 months is an important step to ensure that your retirement savings are growing efficiently whilst keeping your retirement plan in mind.

Start Building and Protecting Your Wealth Today!

Step 4: Review Your Personal Insurance

There are 4 different types of personal insurance cover that could be available to protect you and your loved ones in different circumstances. These include: Life Insurance (a lump sum pay out to your nominated beneficiaries upon death), Total and Permanent Disability Insurance (a lump sum payment should you suffer a specified significant disability or illness), Income Protection Insurance (a monthly payment to partially replace employment income in the event of an accident, injury or illness) and Critical Illness Insurance (also known as 'Trauma Insurance' and is designed to provide a lump sum payout in the event of specified traumatic medical events).

Step 5: Seek a Professional That Can Assist You and Help Keep You Accountable

One of the most important, if not the most important step, is to seek the assistance of a qualified Financial Adviser who specialises in creating and implementing a tailored financial plan based around your specific financial goals and personal circumstances.

Do You Have Someone Experienced in Your Corner?

Would you like to have your very own Financial Planner to help you get things in order? You don't need to have a lot of money in the bank to benefit from speaking with a qualified Financial Planner. If you are keen to learn more or you are ready to take action, please visit foxwealthsolutions.com.au or call us on 07 5318 9157.

About the Author



Nathan is the CEO of Fox Finance Group and is passionate about helping drive the strategic direction and growth of Fox Finance Group. This comes from building on the solid foundations that have held strong in the business since 2006. Nathan is a very motivated, organised senior executive with a relentless drive to succeed and provide positive outcomes for every Client and business that choose us as their preferred Partner. Over the past 20+ years he has been involved in the Automotive, Finance and Insurance industries and has also been a part of building many businesses within the Financial Sector.

"We have the opportunity to offer something very special to our Clients and Partners. We are a sophisticated Finance Services Group that can offer competitive finance solutions and qualified financial advice right across the financial landscape. We help keep the banks competitive, and in the process, we help our clients compare and save money. We are the industry experts that help our clients untangle the web of finance and make the process of getting a loan or professional financial advice simple to achieve and understand. We really are Everything Financial to our clients."

Away from the office, you will find Nathan surfing his favourite breaks on the Sunshine Coast or running around on the football (soccer) pitch.



KEEP CALM WE ARE "Everything Financial"



CAR LOANS



LEISURE LOANS



HOME LOANS



BUSINESS LOANS



FINANCIAL PLANNING

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