Case Study

Tim gains more cash flow flexibility to support his long-term investment strategy

Customer Profile

- Tim (45)
- Established property investor
- Investment portfolio with $1.9 million in lending
- Focused on long-term wealth creation
- Wanted to reduce repayment pressure without taking on more debt

The Refinance

- Portfolio lending balance: $1.9 million
- Refinanced part of his lending to an Equity Flex Loan
- 40-year loan term with 10-year initial interest-only period
- Product: Equity Flex Loan

Cash Flow Savings

- Reduced repayment pressure across his portfolio
- Around $2,800 per month freed up
- No increase in total debt
- Improved cash flow flexibility

What That Extra Cash Flow

- Fund property improvements and maintenance
- Build a stronger financial buffer
- Stay ready for future investment opportunities
- Greater flexibility to manage changing market conditions

Tim's Goal

More flexibility today — while staying focused on long-term wealth creation. By reducing repayment pressure, Tim was able to free up cash flow and maintain control of his investment strategy without increasing debt.

Case Study

Tim gains flexibility today while staying ready for tomorrow's opportunities

Repayment Comparison

By refinancing part of his lending to an Equity Flex Loan with a 40-year term and 10-year interest-only period, Tim reduced repayment pressure across his portfolio without increasing his overall debt.

- Approx. $2,800/month freed up
- No increase in borrowing
- Improved portfolio cash flow

This gave Tim greater flexibility to strengthen his financial position while remaining focused on future growth opportunities.

Future options

- Reinvest in existing properties
- Build additional cash reserves
- Take advantage of future investment opportunities
- Review lending structure as portfolio goals evolve.

Important considerations

Servicing assessed on max 30-year P&I basis

No product switching — internal refinance required if changing product

Usual credit assessment criteria will apply

Key Takeaway

The Equity Flex Loan helped Tim reduce repayment pressure and improve portfolio cash flow without increasing his debt. By fre eing up approximately $2,800 per month, he gained greater flexibility to manage his investments, strengthen his financial position and stay prepared for future opportunities.