Case Study

Aurora starts building wealth through property without putting life on hold

Customer Profile

- Aurora (34)
- First-time property investor and rentvestor
- Wanted to stay close to family, childcare support and preferred schools
- Not ready to purchase a home in her current suburb
- Focused on building long-term wealth through property investment

The Refinance

- Purchased an investment property for $850,000
- Contributed a $170,000 deposit
- Borrowed $680,000 (80% LVR)
- Equity Flex Loan with a 40-year loan term
- 10-year initial interest-only period

Cash Flow Savings

- Interest-only repayments: ~$3,541/month
- Around $536/month additional cash flow
- More than $6,400 per year freed up
- Greater flexibility in the early years of investing

What That Extra Cash Flow Means

- Continue renting in her preferred location
- Maintain a healthy savings buffer
- Better manage unexpected expenses
- Invest with confidence while balancing family priorities

Aurora's Goal Start building long-term wealth through property while maintaining the lifestyle and support network that mattered most to her. The Equity Flex Loan provided additional cash flow flexibility during the early stages of her investment journey.

Case Study

Aurora can invest today while maintaining flexibility for tomorrow

Repayment

By structuring her lending through an Equity Flex Loan with a 40-year term and 10 years interest only, Aurora was able to reduce repayment commitments during the early years of property ownership.

- Interest-only repayments: ~$3,541/month
- Around $536/month additional cash flow
- More than $6,400/year in extra flexibility

This provided greater confidence to enter the property market while maintaining room in her budget for other priorities.

Future options

- Build additional savings and financial buffers
- Review lending structure as circumstances evolve
- Continue growing her property investment strategy
- Transition to principal and interest repayments in the future.

Important considerations

Servicing assessed on max 30-year P&I basis

No product switching — internal refinance required if changing product

Max LVR: 80%

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Key Takeaway

The Equity Flex Loan helped Aurora take her first step into property investing while maintaining flexibility in her day-to-day finances. By freeing up more than $6,400 per year during the interest-only period, she was able to continue living where she wanted, maintain her savings buffer and begin building long-term wealth through a rentvesting strategy.