

# Introducing.....



**safe**  
financial group PTY LTD

**Your one-stop-shop for all your financial needs!**

- UNSECURED Cash Loans up to \$5,000**
- Personal Loans over \$5,000**
- Business Loans**
- Mortgages (including Re-financing)**
- Debt Agreements**
- Commission Factoring & Invoice Discounting**

**...and more!**

**Remember, it's better to be SAFE than sorry!**



(local call cost applies)

**CALL 1300 661 991**

[www.safefinancialgroup.com.au](http://www.safefinancialgroup.com.au) • [info@safefinancialgroup.com.au](mailto:info@safefinancialgroup.com.au)



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## **Cash Loans – UNSECURED**

- Loans from \$1,000 - \$10,000.....FAST
- NO assets (car, furniture etc) needed as security for loans up to \$5,000
- BAD CREDIT HISTORY CONSIDERED
- Applications welcome from Centrelink recipients, pensioners and people who are self employed
- Arranged over the phone Australia wide
- Lower interest rates
- Cash within 24 hours of final approval
- Cash for just about anything including:
  - Bills
  - Car repairs
  - Rent & rent bonds
  - Holidays
  - White goods
  - Medical costs
  - Funerals etc

### **We can also organize:**

- Business Loans
- Car Loans
- Personal Loans over \$5,000
- Mortgages including Re-financing

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better to be SAFE than sorry!**



**safe** debt management PTY LTD

## Debt Agreements

**Tired of struggling with bills and trying to manage your debts? Do you have defaults and can't get a loan? It's time to think about a Debt Agreement!**

### What is a Debt Agreement?

A Debt Agreement is a legally binding agreement between you and the people you owe money to (your creditors) with a repayment plan that you can comfortably afford.

What this means is that Safe Debt Management (part of Safe Financial Group) will sit down with you, look at your debts, and work out how much you can realistically afford to pay back. Then we negotiate with your creditors on your behalf to make repayments at a reduced, affordable amount.

You can include all sorts of debts in your Debt Agreement, including personal loans, credit card and store card debts, debts to family and friends, past rental debts, left over debts from repossessions, old phone and power bills, school fees, vet bills, medical bills, tax debts and Centrelink debts.





## Benefits of a Debt Agreement

### **NO UP-FRONT FEES!**

Unlike the majority of Debt Agreement companies who can charge you thousands of dollars before they even do anything, at Safe Debt Management we do not charge ANY up-front fees! If we can't help you, you don't pay us a cent! Our affordable setup fee is simply included and paid off over time with the rest of your existing debt, so you can be confident that we are not just trying to earn 'a quick buck' out of you.

### **Your debts are reduced!**

As mentioned, we will contact all of your creditors and negotiate for your debts to be reduced to an amount you can afford.

### **Interest is stopped!**

Once you enter into a Debt Agreement, all interest is frozen.

### **No more stressful phone calls from debt collectors!**

You don't have to deal with creditors calling and hassling you for money. You deal only with us.

### **No more dishonour or overdrawn fees!**

As we prepare a detailed budget for you and as you are only making 1 affordable weekly/fortnightly payment for all of your debt, this means you can say goodbye to costly dishonour and overdrawn fees!

### **Less restrictions than bankruptcy!**

A Debt Agreement is **different** to bankruptcy. When you file for bankruptcy, there are several restrictions imposed on you. When you opt for a Debt Agreement however, these restrictions do not apply. For example:

- You can still travel overseas
- Your income won't be monitored, and
- You can hold on to your assets such as your car, house or boat\*

**Remember, it's**

**better to be SAFE than sorry!**\*Up to threshold amounts.

## An example of how a Debt Agreement would work:

**IMAGINE.....you have 4 credit cards, 2 personal loans and 3 overdue bills.**

You are paying \$332 per week for all of these commitments, but are struggling to make ends meet.

You feel that bankruptcy is an unnecessary path to take and that if you just had a little bit of help, you could get through this tough time....so, you contact Safe Debt Management.

You may only be able to afford to pay \$100 per week towards these debts (rather than \$332 per week). So, we prepare a proposal for the people you owe money to (your creditors) stating this.

The proposal is accepted (because your creditors are at least still receiving some money from you which is more attractive to them than receiving nothing at all), the interest on these debts is stopped, and your creditors will no longer hassle you to make repayments.

All you have to do is make your weekly repayment to us and we pay the debts on your behalf!

So, if you originally owed (let's say) a total of \$34,000, with a Debt Agreement you would only pay back a total of \$26,000 over 5 years, which includes ALL associated fees and charges.

This means you have already **made a saving of \$8000**, before we've even added in all the interest, dishonour and overdrawn fees that would have added up over that time.





**safe** factoring<sup>PTY LTD</sup>

## **Commission Factoring**

**Don't wait for your commission.  
Get paid NOW!**

*Tired of waiting weeks or even months to receive your commission payouts?*

Safe Factoring, part of the Safe Financial Group, ensures people in commission based jobs receive their commission payouts QUICKLY!

### **How does it work?**

We purchase your commission at a discounted rate and provide funds within approximately 24 hours of approval.

**And....all fees associated with the factoring of the commission are TAX DEDUCTIBLE!\*** So why wouldn't you take advantage of commission factoring? You have nothing to lose! Talk to your accountant to find out more.

### **Do I need to provide security such as property?**

No! Safe Factoring uses your unpaid commissions as security. As a result, other forms of security such as property are not required.

### **Are there any volume requirements or additional fees?**

Safe Factoring is not only fast and friendly, we're also flexible. Just use us when you need us – there is no obligation to factor every commission through Safe Factoring.

Unlike alternatives such as overdrafts there are no on-going or service fees. You know exactly what you're paying and when. It's great for your balance sheet!

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## Invoice Discounting

Is waiting for your invoices to be paid crippling your cash flow? Call us and we'll give you the money NOW! As with Commission Factoring, we provide the money within approximately 24 hours and keep a small portion of the total amount as payment. Again, remember this service is **TAX DEDUCTABLE!**\*

And, watch this space for our soon to be launched...

## BILL PAYING SERVICE!

Coming soon!



\*Fees associated with Commission Factoring and Invoice Discounting are tax deductible if you are using 51% or more of the money for business purposes. Please enquire with your accountant for more information.



**safe**  
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Call or email us today to join the  
**Safe Financial Group Loyalty Club**

Membership is **FREE**  
and you will receive  
complimentary  
regular newsletters  
with unique  
money-saving  
and budgeting tips,  
designed to help  
you stay on top  
of your finances.

Whatever your  
financial needs,  
call us today!



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