



**Justin Shiong**  
DIRECTOR & FINANCE BROKER



**I am the director of Oscar&Charles Finance Group and I have extensive experience in the finance industry, working at a number of financial institutions in my 17 year banking career from Residential to Corporate Banking. I have seen different economic changes and banking policy changes. Having an experienced finance professional will be more crucial than ever.**



### **YOUR BENEFIT**

I reduce the complexity of financial advice and show you which finance solution matters the most, We can provide finance solutions for all types of purposes and situations from home and business loans for new purchases or refinance purposes. Development finance for townhouses and apartments to SMSF, equipment, unsecured and private finance. Whether it is a full, low, no doc lending, we are able to provide a personalised service depending on the requirements.



### **MY QUALIFICATIONS**

I have completed a Bachelor of Business and E-Commerce (Accounting & Information Technology) and a Diploma of Building and Construction. I am a member of the FBAA (Finance Broker Association of Australia).



## NEW LENDING

With over 95+ lenders on the panel, from home loan, commercial, equipment, unsecured, private lenders, finding a home for your transaction is made easier by having access to multiple lenders and products. We know what the appetite is for your particular scenario and will provide advice on a suitable solution.



## EQUIPMENT FINANCE

Purchasing assets in the business using cash may not be the best decision. It may be better to finance the asset and keep cash in business for future cashflow needs. We can determine the most appropriate repayment structure, to optimise tax deductible contributions. Can finance new and used cars, trucks, trailers, solar systems, racking and more.



## UNSECURED FINANCE (PERSONAL AND BUSINESS)

Review your cashflow requirements and determine what type of facility could be suitable for your business. There is multiple facilities available and more than ever to assist your cashflow needs such as government backed business loans, Unsecured overdraft, business loans, trade and debt or facilities may also be a viable option. Another great facility that is not commonly known is IPF (insurance Premium Finding), this enables you to split your annual insurance premium up into monthly payments to make it easier for you to pay. Will can go through which facility may be right for your business and provide you with the pros and cons of each facility.



## REFINANCE

There is usually a better deal regarding terms, suitability and rate after you have taken out your residential or commercial loan a few years ago. With the number of lenders in the market now, home loan and commercial lending is currently being priced at historically lower rates. Contact me to review you existing facilities as you could be saving a substantial amount of interest by moving your current loan or consolidating debts.



## BUSINESS/COMMERCIAL LENDING

From your traditional facilities such as Overdrafts and Business loans. We can provide a mix of different alternatives such as Debtor and Trade Finance, Unsecured business loans. Different assessment types from full doc to no doc. Franchise or new start-up business lending.



## SELF MANAGED SUPERFUND

Determine whether a SMSF Loan is suitable for your SMSF or provide guidance on how to setup up a new SMSF that will meet the policy requirements of lenders. The fund will need to be compliant and will need to meet the servicing and liquidity measures of the lender.



## DEVELOPMENT FINANCE

With the big 4 banks not providing development finance like they used to, please contact me to find out more about alternatives to the majors for residential and commercial developments.



## ONGOING CLIENT-CENTRIC SERVICE

Continual ongoing advice and support to ensure your current facilities are continuing to meet your requirements so you continue to achieve your goals, consolidate debts, and enhance the use of offset accounts and lines of credit.

## Oscar&Charles Finance Group

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The above strategies are inclusive of engagement of external professionals (e.g. Accountants, Solicitors, Bookkeepers and Financial Planners) to assist with the execution of any proposed advice.

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