



Justin Shiong
DIRECTOR & FINANCE BROKER



I am the director of Oscar&Charles Finance Group with extensive experience in the finance industry. Throughout my 17-year banking career, I have worked in various financial institutions, ranging from Residential to Corporate Banking. I have witnessed and adapted to different economic and banking policy changes, making the presence of an experienced finance professional more important than ever.

I simplify financial advice and offer tailored finance solutions for various needs. From home and business loans to development finance and SMSF. My services include equipment, unsecured, and private finance. Whether you need full, low, or no doc lending, I provide personalised service to meet your requirements.

SERVICES



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.



EQUIPMENT FINANCE

Instead of using cash to purchase business assets, financing may be a better choice. By keeping cash within the business, it can be reserved for future cashflow needs. We can help determine the ideal repayment structure to maximize tax deductions. Our financing options cover various assets such as cars, trucks, trailers, solar systems, racking, and more.



PERSONAL & BUSINESS UNSECURED FINANCE

Review your cashflow requirements and determine what type of facility could be suitable for your business. Will go through which facility may be right for your business and provide you with the pros and cons.



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.



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.



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.



DEVELOPMENT FINANCE

With the big four 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. Property and Mortgage Services Pty Ltd (ABN 32 159 479 286) and Justin Shiong are Authorised Representatives 512353 and is authorised Australian Credit License #389328.