

# How to Position Specialist Loans

Before you begin to have a discussion about specialist lenders with your client it is important you do your research. Once you have addressed the below key areas, you can begin the five step process.

- Find a lender(s) that can accommodate your client's needs
- Ensure that the scenario passes serviceability and the loan is viable
- Know that the specialist solution will provide a benefit(s) to your client

## 1. Acceptance Mode:

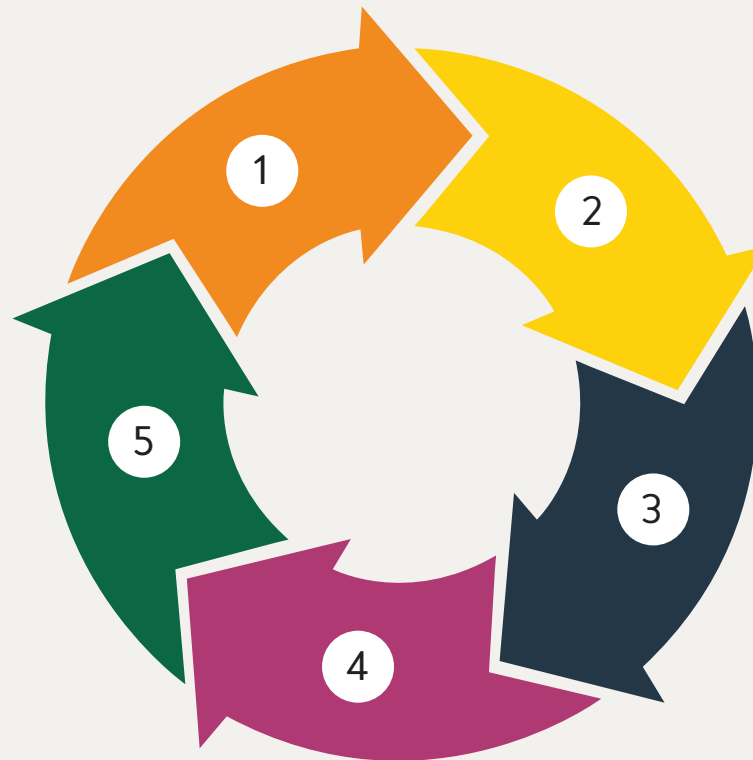
It is often an emotional time for the client so create a positive environment for them to accept their circumstances and move forward.

## 2. Offer the Alternative:

Educate the customer; introduce the specialist lender and the reason why their situation is suited to what the lender can offer.

## 3. Offer the Repayment:

Speak in terms the client will understand. Calculate the repayment and frequency that coincides with the customers pay cycle.



## 4. Long Term Objectives:

Explain how the specialist solution fits with the customers long term objectives. This solution may be a stepping stone to reach their end goal.

## 5. Proceed to Application:

Submit the application! Any extra requirements may include detail around the customers situation and the reasons for their application to a specialist lender, don't forget these in your notes.

Contact your BDM for more information:



1800 737 737



scenarios@pepper.com.au



[www.pepper.com.au/broker](http://www.pepper.com.au/broker)



Have you tried our Better Business eLearning Program? Ask your BDM today.