














DO'S AND DON'TS

Before applying for a loan

: DO'S

-  Pay all existing credit commitments on time
-  Save as much as possible every month prior to settlement
-  Spend wisely - as if you had the debt already in place
-  Apply for your loan approval at least 3 months prior to completion
-  Reduce credit card limits where possible
-  Check Your Credit Score

: DON'TS

-  Apply for any other debt without advising Charter (cars, credit cards included)
-  Apply for multiple loan pre-approvals (affects your credit score)
-  Change jobs without advising Charter
-  Miss payments or incur any defaults with service providers (eg: mobile, gas, electricity etc).
-  Have erratic spending habits or have excessive use of Uber, Netflix etc.



CHARTER FINANCE
SUPERIOR LENDING

JOIN US

www.charterfinance.com.au     /charterfinance

Australian Credit License: **384875**

