

Take Control of Your Financial Future: Why Now Is the Time to Act — Not After the Election - Natloans

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Take Control of Your Financial Future: Why Now Is the Time to Act — Not After the Election

By Mary Nebotakis, Managing Director, Natloans, B. Eco, Dip. Financial Services

As the next Australian federal election looms, many individuals and business owners are watching and waiting — unsure of how potential policy changes might affect their financial decisions. While caution is natural during periods of political uncertainty, delaying key financial decisions could mean missing

valuable opportunities.

At Natloans, our advice is simple: don't wait for the election to take action. Whether you're a homeowner, investor, or business operator, there are clear benefits to making proactive moves now.

1. Refinance Your Home Loan: Take Advantage of a Competitive Market

If you haven't reviewed your home loan in over a year, you could be paying more than necessary. With rates still competitive among both major banks and non-bank lenders, refinancing your home loan now could:

Lower your interest rate and monthly repayments

Help you pay off your loan faster

Give you access to equity for renovations or investments

Even a 0.25% rate reduction on a \$600,000 loan can save you over \$1,500 per year . Working with an experienced mortgage broker gives you access to a broader range of lenders and products — not just your existing bank's options.

2. Pre-Approval: Be Ready When Opportunity Strikes

Whether you're buying a home, an investment property, or upgrading your car, getting pre-approved for finance is one of the smartest steps you can take. Pre-approval helps you:

Understand your borrowing capacity

Move quickly when the right property or asset becomes available

Strengthen your negotiation position with sellers

With property listings starting to lift and EOFY deals in sight, acting now means you're prepared — rather than scrambling to catch up later.

3. Refinance Your Commercial Property Loan: Improve Cash Flow and Flexibility

Business owners and investors often overlook the opportunity to refinance commercial property loans . Whether you're paying above-market rates, facing restrictive loan terms, or looking to release equity, refinancing can:

Reduce your ongoing loan repayments

Provide access to funds for expansion, staffing, or upgrades

Allow you to restructure for better tax efficiency and long-term flexibility

Lenders are offering sharper deals than many realise — particularly for stable, income-producing commercial properties. A finance broker can help you compare offers and avoid hidden costs or break fees.

4. Pre-Approval for Business Assets or Vehicles: Plan with Certainty

Whether it's a work vehicle, machinery, or equipment, securing pre-approval for a business asset allows you to:

Budget more accurately

Access potential tax benefits before EOFY

Take advantage of limited-time offers or supplier discounts

Pre-approval also puts you in a better negotiating position and streamlines the transaction once you're ready to buy.

Why Timing Matters More Than Politics

While elections can bring change, they also bring uncertainty. Waiting to “see what happens” can result in missed windows of opportunity, especially when lenders are actively competing for new business.

By acting now, you:

Lock in current rates and avoid potential rises

Strengthen your financial position ahead of any economic changes

Stay in control of your personal or business goals — regardless of the political climate

How Natloans Can Help

With over 100 years of combined experience and access to more than 50 lenders — including Australia's leading banks and specialised non-bank providers — Natloans is here to help you find the right finance solution for your needs.

We take the time to understand your goals and deliver options that suit your unique situation, whether you're refinancing a home loan, a commercial property loan, or planning your next big purchase.

Want to explore your options?

Call 1300 955 791 or

Visit www.natloans.com.au

to request your free loan health check or pre-approval today.

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