



1800 COLLINS
1800 265 546

COLLINS WINS ANOTHER AWARD

Collins Securities, one of Australia's largest and oldest non-bank home lenders, was recently recognised as one of the top 10 originators in Australia by Mortgage Business*. Not surprisingly, Collins Securities is consistently acknowledged by Australia's leading finance publications for offering outstanding competitive home loan products and superior customer service, having won awards including the coveted YMM Mortgage of the Year.

You can feel confident that you've made the right choice with Collins Securities!

To find out more about Collins multi-award winning home loans, talk to our team of lending professionals on **1800 COLLINS (1800 265 546).**

*Mortgage Business, Issue 3.3, 2009, Page 25

Collins
SECURITIES

COLLINS NEWS

Winter 2009

Online Share Trading is here

Collins Securities is pleased to announce that we are now able to provide online share trading to our members. We are continually working hard to provide some of the best services on the market to enable members to do all their financial transactions through Collins Securities.

Therefore, we recently established a strategic alliance with E*TRADE, one of Australia's most respected online stock brokers, who have a strong reputation for delivering excellent service. Whether you are new to the share market or a seasoned trader, we're sure you will enjoy this sophisticated yet simple online trading system.

- * Free to join - it costs absolutely nothing to become a customer. You only pay when you trade.
- * **Open a new account before 31 December 2009 and receive up to \$550 in free brokerage.**[^]
- * In addition to stocks, options and warrants you can invest in over 500 managed funds with no entry/exit fees.
- * E*TRADE provides extensive up to date market research, tools and education resources.
- * Earn Qantas Frequent Flyer points. E*TRADE is the only online trading service that offers you the opportunity to earn Qantas Frequent Flyer points as you trade. For a limited time join Qantas Frequent Flyer for free when you apply for a new E*TRADE account and trade. [^]
- * If you only want to sell a few shares, use the simple 'Visitor Trade' facility - your shares can be easily sold in minutes.
- * Award winning service! Voted Best Feature Packed Online Broker by Money Magazine, four consecutive years 2004, 2005, 2006, 2007.

[^]Conditions apply, visit www.collins-securities.com.au for full terms and conditions.

E*TRADE AUSTRALIA

Get \$550.00 Brokerage Free

Earn Qantas Frequent Flyer points.



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www.collins-securities.com.au

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If you do not wish to receive marketing material please contact Collins Securities.

A WORD FROM THE CEO

Without a doubt, today's economic climate is a challenging one with the global financial crisis affecting financial institutions worldwide.

As part of the Collins Group you're more than a borrower or customer, you're a member of an organisation that now offers a full suite of financial products and services.

Over the past year we have been developing ways to provide our valued members with greater benefits and savings to enhance being part of the Collins Group.

We're very excited to be able to announce a number of market leading initiatives to help assist our members through these challenging times. These include the unique Aurora 95 First Home Buyers Loan, a range of General Insurance products designed to save you money, Short Term Personal Loans and Online Share Trading through E*TRADE.

We will be writing to you on a regular basis with more detailed information on these new initiatives. Looking ahead, we're striving to continue to develop even more ways to best serve you and your personal financial needs. In the meantime, we thank you for your continued support and hope you enjoy reading this edition of Collins News.

Yours sincerely



Rob Emmett
CEO, COLLINS SECURITIES

Now We're Talking Insurance!

WIN a \$1,500 Travel Gift Card with a Quick Quote.



At Collins Securities, we work hard to provide some of the best services and products for you, our valued member. We're pleased to announce our newest member initiative – high quality, professional insurance services available exclusively to borrowers and their families. Collins Insurance Services offers our valued members a complete range of insurances with flexible cover, streamlined processing and even more ways to save on car, building, contents, landlords cover, boat, caravan or health insurance. Collins Insurance Services has access to a wide range of policies and premiums from most of the major insurers within Australia. This means we do all the leg work for you to find the best policy and the best cover designed to save you money on your insurances. With benefits like competitive policies with a minimum of fuss and no paperwork, quick quotes over the phone and paperless proposals we give you extensive coverage that is value for money.

WIN A \$1,500 TRAVEL GIFT CARD

To launch our new general insurance service, when you obtain a general insurance quote or take out a new policy through Collins Insurance Services between 1 July 2009 and 31 October 2009 you'll automatically go into the draw for your chance to win a \$1,500 Harvey World Travel Gift Card. You could also win one of six \$100 fuel cards during the promotion. To find out how you or any family member can save money on your insurance premiums, and enter the draw to win a \$1,500 Travel Gift Card, call us on 1300 360 220.

Visit www.collins-securities.com.au for promotion terms and conditions.

AURORA 95 FIRST HOME BUYERS LOAN

INTRODUCING THE AURORA 95 FIRST HOME BUYERS LOAN

We've added an exciting new home loan to our range of award winning products - the Aurora 95 Home Loan.

The Aurora 95 is available to first home buyers for property purchase, construction and vacant land. A key feature of the Aurora 95 is the ability to borrow up to 95% of the value of the property, with no deferred establishment fees (DEF) or early repayment fees- a first for a non-bank lender!

You don't even have to show that you have saved the 5% deposit to take advantage of our new Aurora 95% LVR home loans*.

A great feature for first home buyers!

Collins has streamlined its approval process, which means we can now offer same day conditional approval with fast track settlements within 5 days of approval.

**Aurora 95, available at a low rate of
5.80% pa
(comparison rate 5.94%pa)**

- Variable interest rate
- Available Australia-wide
- Rural residential available
- Company & individual borrowers
- Same day conditional approval
- Non-genuine savings accepted

Full Account Access

- Internet Banking
- Split loans available
- Additional repayments at any time with no penalty
- Redraw facility with no fees for online redraws

**NOBODY MAKES FINANCING
A HOME EASIER THAN COLLINS SECURITIES**

Collins Securities Pty Ltd ABN 80 836 071 331. All loans are subject to Collins Securities normal credit criteria. All rates quoted are correct at time of publication and are subject to change without notice. Fees and charges are applicable. *Terms, conditions, fees and charges on application. Comparison rate based on \$150,000 loan / 25 year term. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. A copy of the Comparison Rate Schedule is available by calling 1800 COLLINS.

COLLINS TOTAL ACCESS ACCOUNT NOW AVAILABLE

The new Total Access Account has been designed exclusively to suit Collins members who currently have a low-doc or no-doc loan. The Total Access Account provides you with additional features including:

- Easy access to cash when needed
- A credit limit up to \$5,000.00 (higher amounts available)
- Unlimited free withdrawals (conditions apply)
- A Collins Card providing Australia-wide ATM / EFTPOS convenience
- Internet and phone banking
- BPAY facility for paying bills

To enquire about setting up a Collins Total Access Account, call 1800 COLLINS. Account terms, conditions, fees and charges apply and can be obtained by calling 1800 265 546.



REGISTER ONLINE AND WIN!

Visit our website and register your email address for your chance to win one of five Collins Visa Debit Cards up for grabs. Each card has a \$100 value to spend as you please. Go to www.collins-securities.com.au and click on the link, but hurry you only have until 31 July 2009 to enter.