

While camper trailers are an expense to add to your set-up, they allow the whole family to enjoy the bush with you, so they are well worth the cost.



FORTIFIED FINANCE & LEASING

The right financial advice can get you into your camper and living the dream sooner than you think

A camper trailer may well be the answer you've been looking for to get your family out enjoying the destinations that you consider your second home. However, there is a cost involved in securing the freedom that they provide. While it's great if you have the cash saved and ready to go, more often than not a finance option is a good way to get travelling as soon as possible.

So where to next? The major banks have strict terms and conditions and can be quite inflexible. Independent finance specialists are an option that more and more 4WDers are taking up purely for their independence.

Dave Challinor from Fortified Finance and Leasing says this is one of the biggest reasons for growth in the independent financial sector over the last few years. "People just don't want to be treated as a number anymore," he told us. "They're looking to get personalised service and a more tailored package that suits their individual situation, which an independent specialist can give them."

With this in mind, we spoke to Dave about a couple of the points to look out for when applying for a loan to get your camper towing nicely.

INTEREST RATES

There are many product types available and Fortified Finance and Leasing sort through them all and tailor them to your own situation. In most cases, they try and source funding on a secured loan basis. Secured loans by definition are generally the cheapest alternative; however, unsecured options are also available should you not be eligible for a secured loan.

While it is possible for clients to draw against their own home loan for these large purchases, it is something that Fortified Finance advises against for a number of reasons. Home loans are generally taken over a 25 to 30-year period, which means purchasing 4WDs and campers will have you indebted to the bank longer.

Short-term lending on a secured/unsecured basis puts



Mobile financial advisors have the ability to meet you at your house or workplace, making the whole process much easier

you into a position to repay the loan over a maximum period of five years, which frees you from the bank sooner rather than later. After all, the longer you're indebted to the bank, the more interest you have to pay!

Because of the short-term secured/unsecured loans, the actual dollar amount of interest can be substantially less than using your home loan if you pay it off over the full term. If your financial planner has already begun using the equity in your home to generate future prosperity for you and your family, the last thing you want is to limit their ability to do so.

At the end of the day, Fortified Finance and Leasing is simply about getting you on the tracks sooner and out of debt quicker.

BIG vs LITTLE

The most important thing when setting up your finance is knowing who you're dealing with. Big banks can offer you a level of security, but they are numbers focussed. This is okay, but if you're looking for a unique package to suit your circumstances, it can be a good idea to deal with someone who is independent of the major banking system.

"Independent finance specialists work with all institutions to get credit for their clients, rather than one particular institution they have an alliance with. This gets the best result for you, the customer, every time," Dave said.

FORTIFIED FINANCE

Fortified Finance and Leasing has in excess of 35 years of combined experience in the banking and finance industry. Working from mobile offices and able to service a wide range of financial needs, Dave knows exactly what to look out for when it comes to finance.

Secured loans, chattel mortgages, hire purchases, leasing, rentals, personal loans, investment loans and just about every other financial scenario imaginable. While consumer, business and corporate finance are all comfortably within Dave's area of expertise, he has a particular passion for out of the ordinary transactions, and is happy to help you if you're a sole trader looking to expand your business or take that much needed trip in a new camper trailer.

Feel free to give him a call or take a look at his website to learn what he can do for you. Best of all, Dave's a 4WDer like us and not just a suit behind a desk!

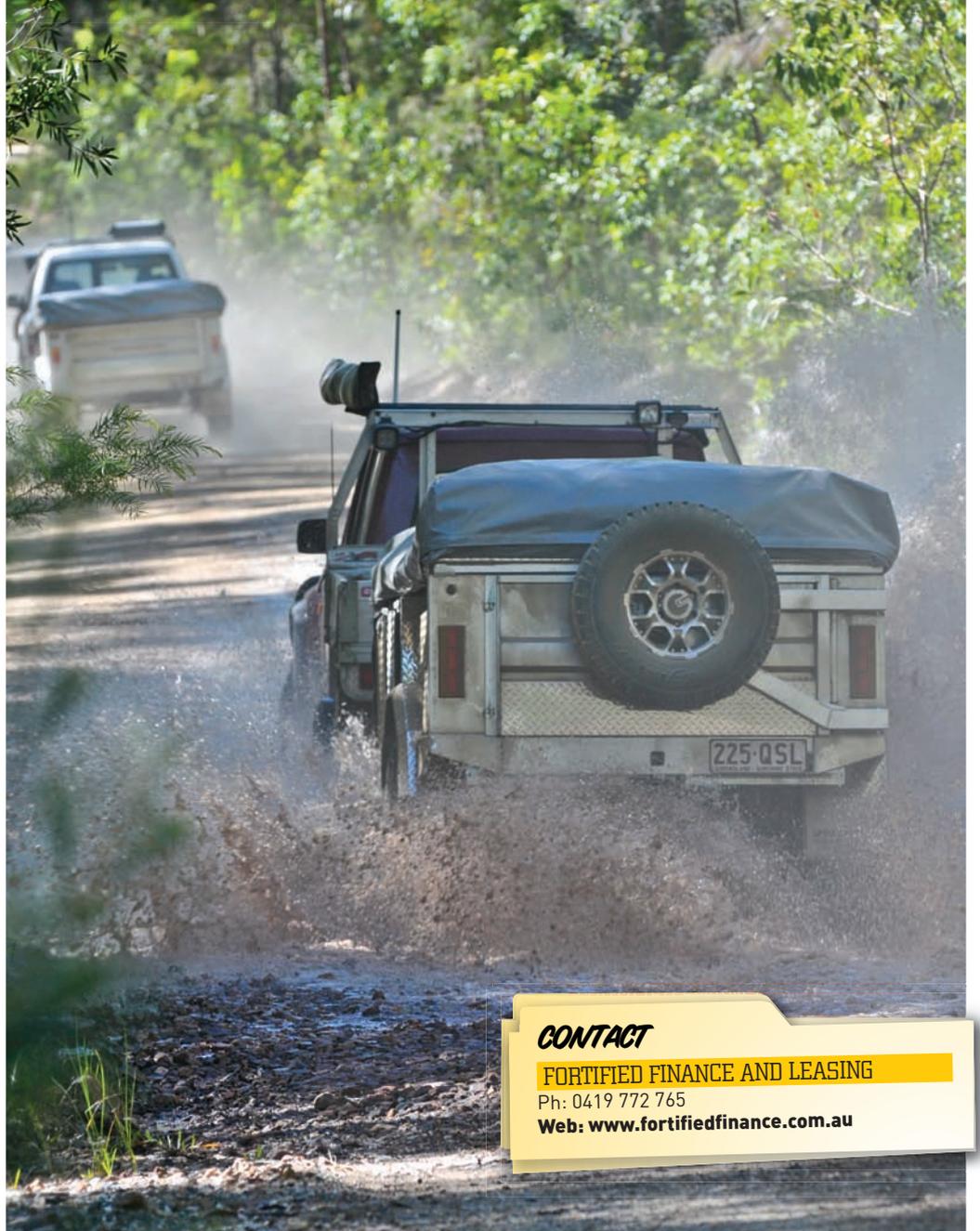


Do your research before signing any paperwork, as there can be serious legal ramifications involved if you get it wrong



Financial forecasts and spreadsheets are complicated at the best of times – professional advice is recommended

There are adventures to be had and finance can help you to get out there sooner



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