



At Switch Finance, we only put our trust in highly reputable experts, and that extends to our own team - after all, our reputation banks on it!

**Ray Dib** Dip FMBM LREA

**PRINCIPAL & MFAA CREDIT ADVISER** Australian Credit Licence No: 469024

With over 10 years' experience in finance, lending and investment portfolio structure and 28 years as a business owner and franchisee, Ray understands the needs of a business. Ray thinks 'outside the box' when appraising finance for his clients, resulting in an extremely high success rate and better customer outcomes. This and his signature loan structure diagram software have him being referred clients from around the globe.

Ray is friendly, customer service focussed and speaks in layman's terms, which clients appreciate. He has been a regular guest speaker at conferences for various property investment groups and has written articles for various property investor magazines.

Call Ray for an obligation-free chat on **0421 621 028** or email [ray@switchfinance.net.au](mailto:ray@switchfinance.net.au)



Switch today for a brighter tomorrow.

Southport Central Tower 2 Suite 2208 Lvl 2, 5 Lawson St Southport QLD 4215 PO Box 60 Southport BC QLD 4215  
P: +61 7 5532 0030 F: +61 7 5532 0031 [switchfinance.net.au](http://switchfinance.net.au)





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**Eghard van der Hoven** Dip FMBM MEcon  
**ACCREDITED FINANCE BROKER** Australian Credit Licence No: 458583

Providing our clients with 30 years of experience, a wealth of knowledge in the financial services sector and access to a vast network of Australian lenders (traditional and the non-conforming), Eghard can offer solutions you may not have considered before.

Eghard is highly professional, customer service focussed and really knows his stuff.

He proudly boasts of many repeat clients, from sole traders to large companies, who confidently return time and time again, and happily recommend his services.

Call Eghard for an obligation-free chat on **0409 881 817** or email [eghard@switchfinance.net.au](mailto:eghard@switchfinance.net.au)



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## Julie Crowden CDec

**CLIENT SERVICES MANAGER** Australian Credit Licence No: 469024

Julie was headhunted to join our team to ensure that our office provides a highly efficient, pleasurable experience for our customers.

With outstanding organisational skills, Julie is also our 'go to person', with 10 years' experience in processing and administration of loan applications of all types, dealing with a multitude of banks and lenders, solicitors and settlement teams.

**Julie is a registered Commissioner of Declarations** - very handy for clients when requiring a witness for their mortgage documents or to certify ID.

Call Julie if you have any general or admin. queries, or need your documents witnessed, on **5532 0030** or email [support@switchfinance.net.au](mailto:support@switchfinance.net.au)



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