

HomeSaver and DepositSaver:  
**Choose the plan  
that's right for you.**

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Provided by Mortgage Advice Bureau



homesolution

**m**  
metricon



# Yes, you can.

HomeSolution by Metricon now make it easier than ever to save the money you need to turn your dream of owning your very first home into a reality.

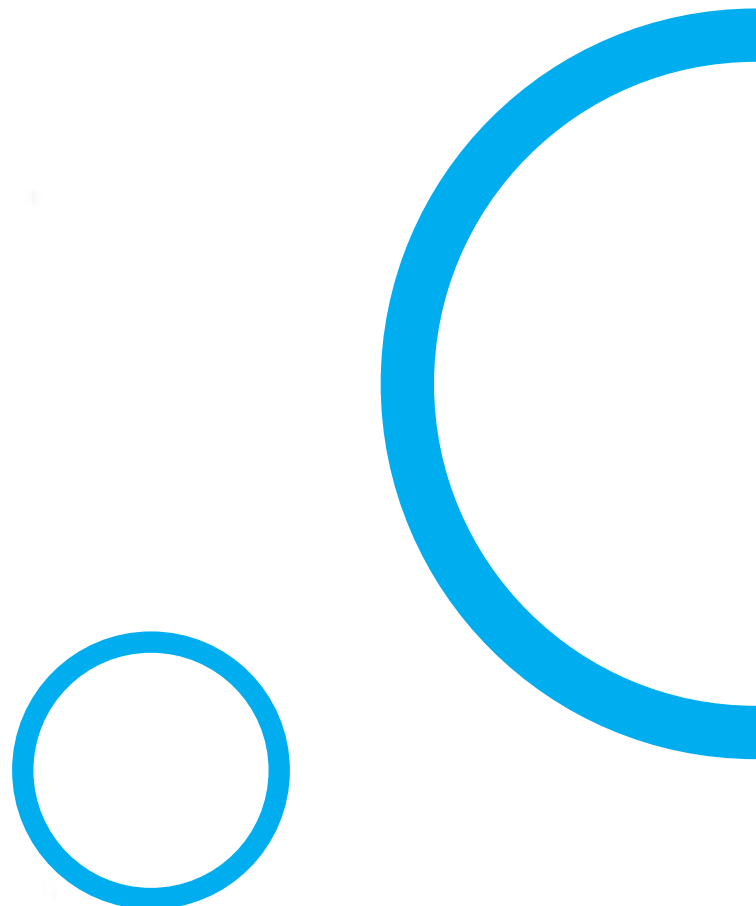
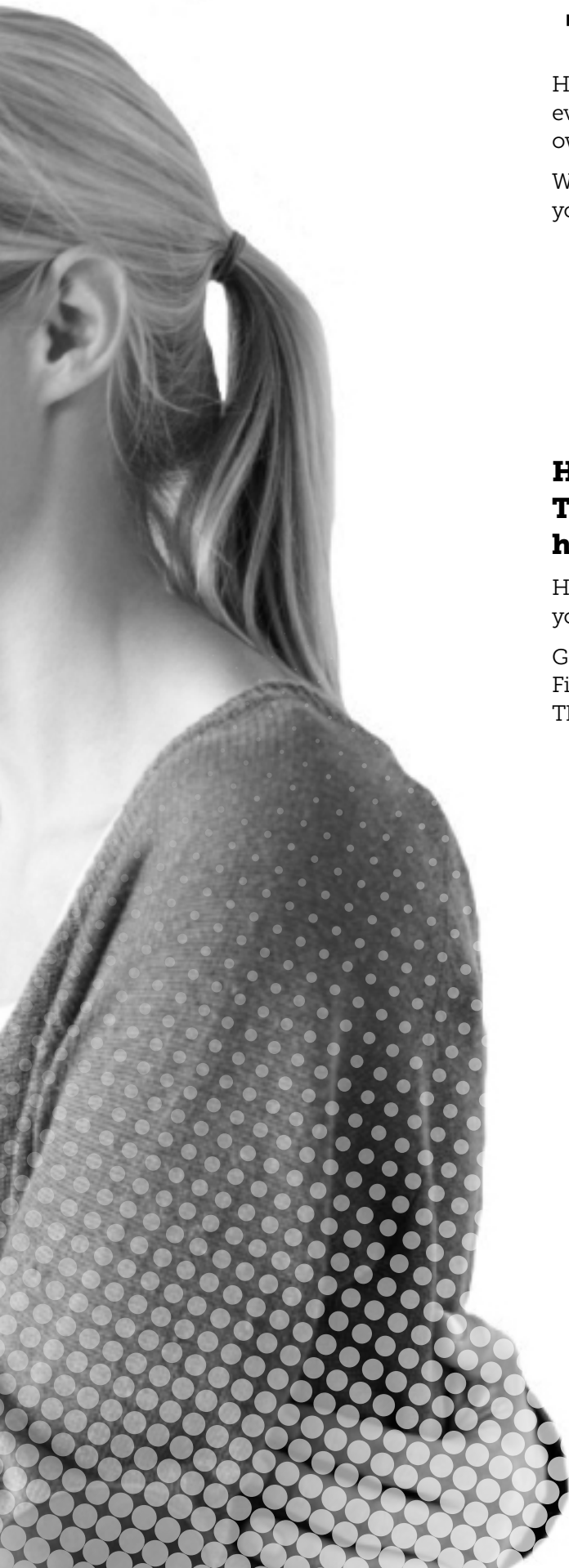
Whatever your personal situation, we have the skills and advice you need to make your new home a reality. And we make it easy.

- A simple savings plan, all managed for you
- You will have 24/7 access to your virtual savings coach
- Savings bonuses when you reach your goals
- Own your own home sooner.

## **HomeSaver and DepositSaver. Two great plans from Australia's No. 1 home builder.**

HomeSolution by Metricon have two smart ways to help you make it into your own new home.

Getting started is simple: first, we'll introduce you to a Finance Broker from Mortgage Advice Bureau. They'll tell you which savings plan is best for you.







# HomeSaver:

## \$5K is all you need to secure your Home and Land package and start saving today.

**Want to know all the nitty gritty?**

**Well, here it is.**

HomeSaver is the right plan for you if you're just a little short of the required deposit but otherwise you pre-qualify for a home loan.

We'll help you bridge the gap by setting you up with your own savings plan and provide you with your virtual savings coach 24/7 and Finance Broker.

Plus we'll even give you savings bonuses along the way – when you reach various saving goals.



### CHOOSE YOUR DREAM HOME AND WHERE YOU WANT TO LIVE

A highly-skilled HomeSolution by Metricon New Home Advisor will help you choose a home and land package that suits you perfectly, with plenty of room for you and your family, in a location you'll love.

We'll grab the land you want, help you choose your favourite design, the look of your home on the street, the internal colour scheme, your inclusions ... in fact, everything you need to make your first home exactly the home you've always dreamed of owning and lock in the price you'll pay for a known period.



### WE HELP YOU SAVE

When you've selected your home and land package and your finance broker\* has determined your required savings, your Savings Coach from Mortgage Advice Bureau will set up your savings plan. (And it might well be quite a lot less than you think!)

You then agree to pay a regular sum directly from your Bank account straight into your new savings account every week, fortnight or month. This "no fuss" process makes it easier to reach your savings target and new home goal sooner.



### READY? TIME TO GET STARTED ON YOUR HOME

As soon as you reach your savings target we hit the "Go" button. And you'll be moving in faster than you ever dreamed possible.

We've helped many families own their own home and we'll be with you every step of the way to make it happen for you. So just get in touch and ask us any questions you may have. We're here to help.

# DepositSaver:

## When you need a little more time to save.

If you're too far off the deposit you need to be making final plans, the HomeSolution by Metricon new DepositSaver plan makes sure you have the deposit you need to proceed as soon as you can, without having to commit to your land straight away.

It's perfect for the first home buyer just starting out on this road, who needs a little extra time to get everything in order.

### JUST \$1,000 GETS YOU STARTED

We only need a \$1,000 holding deposit. You get to choose your favourite home and lock in an agreed price. So it really does feel like you're on your way – the only real difference is you don't commit to a block of land yet.

### Special DepositSaver bonus Downlights & Blinds Pack valued at approximately \$4000.

Once you've hit your savings target and secured your land and signed a building contract, we'll be delighted to help with our special DepositSaver bonus of downlights and blinds to a value of approximately \$4000 as our "Well done!" for you completing your goal. That's one less thing to find the money for!

- Choose between Blockout or Translucent single roller blinds
- A 20 pack of energy efficient LED downlights.



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### SET YOUR GOALS

Your finance broker will work with you to agree an appropriate deposit saver amount and a sensible timeframe for you to achieve your home ownership goal. A Loan Entitlement Certificate will be created and both you and the finance broker sign it. We then have a clear savings target that we can help you work towards.



### ALL THE HELP YOU NEED ALONG THE WAY

Your support coordinator will contact you at least every month to check in with you and to answer any questions you have. Your Savings Coach from Mortgage Advice Bureau will also contact you regularly to ensure you're on track with your DepositSaver plans. As soon as you hit your savings target, we'll help you find the right land in the perfect place for the home you've chosen, secure it for you, and away we go!





## **Don't wait: get started today.**

Ask yourself: if not now, when?

HomeSolution by Metricon are the first choice for first home buyers, and your home will come with our superb Lifetime Structural Guarantee<sup>#</sup>, protecting your investment. So as a first step, head to our website to find out more.

- Browse the HomeSolution by Metricon home designs and choose your favourite
- Call in at any HomeSolution by Metricon display home across Queensland
- Or ring us on 13 10 55.

And remember, these aren't just any homes, they're HomeSolution by Metricon homes: truly beautiful designs, with every one backed by our Lifetime Structural Guarantee. All so you can truly love where you live.

# Incentives for Savings

We're not just going to help you stick to your *HomeSolution Savings Program* – we're going to reward you when you do! So when you move into your brand new Metricon home there's even more to love.



## Congratulations!

We are delighted to award you with a brand new Technika stainless steel dishwasher for your kitchen.



## You're half way!

You are doing such a great job at sticking to your savings plan that we would like to upgrade your kitchen appliances to a Technika 900mm stainless steel rangehood, ceramic cooktop and multi-function oven.



## Almost there!

Let's add a touch of luxury with 20mm Caesarstone® benchtops to your kitchen, bathroom and ensuite, you deserve it.



# 100%

## You have reached your goal!

Now the fun begins...  
it's time to build!





# Frequently Asked Questions

## Welcome to the Savings Program

Congratulations on taking the first step towards owning your dream home by saving for your new home through the *Savings Program*.

The *HomeSolution Savings Program* is offered by Mortgage Advice Bureau through their app MAB Savers. It is a virtual savings coach designed to help you reach your savings goal sooner.

## How does the Savings Program work?

We will assist you to link your existing savings account to the MAB Savers app and reward you by upgrading items in your new home as you reach certain milestones.

## Who helps me reach my savings goal?

The MAB Savers app will be your virtual Savings Coach throughout your program. You will also work closely with your Broker who can provide you helpful advice and assistance.

## Who determines how much I need to save and over what timeframe?

Your broker and New Home Advisor will work together to determine how much you need to save and over what timeframe.

The amount required will depend on a number of factors including the type and price of the home and land package you have chosen. Other factors include how long before you need to settle on your land.

A good point to remember is the more you save the less you need to borrow, helping you avoid interest fees and other costs.

## How do I make regular savings deposits?

We suggest setting up a regular automatic transfer from a nominated account to your savings account.

## From which account will HomeSaver savings deductions be made?

Your savings can be deducted from any account where you can set up automatic transfers.

We recommend that savings deductions be made from the account where your pay is credited.

## Where is the savings held?

Your savings will be held in your current savings account with your bank. If you would like to open a new account with a better interest rate, it is encouraged.

## Will I receive statements for Savings Program?

Yes, you will receive bank statements in line with your banks procedures. You will also receive monthly reports through MAB Savers that will allow you to monitor your progression.

## How do I know how much I have saved?

You will have access to your MAB Savers app 24/7 to view your savings account balance.

## Will I receive interest on my savings?

Yes. Interest is calculated monthly and credited to your savings account on a monthly basis at the banks standard interest rate.

## Are there any other advantages with the Savings Program?

Yes. By joining the *Savings Program*, not only will you have access to a Savings Coach to keep you on track, you will be rewarded with upgrades to your home worth over \$7,000 when you reach certain savings milestones (please refer to previous page for further details).

Plus – a 12 Month price lock for more saving and growth.

Why wouldn't you want to join this amazing program?

## Preparing a budget

To help you with budgeting for your *Savings Program* and your new home, the Money Smart website maintained by ASIC (Australian Securities & Investment Commission) contains useful information and tools for creating a budget and we recommend you use the website to assist in setting a realistic budget. You can access the website at:

[moneysmart.gov.au/managing-your-money/budgeting](https://moneysmart.gov.au/managing-your-money/budgeting)

You can also consult directly with your Finance Broker to discuss the best ways to budget.

## Our partnership

Mortgage Advice Bureau and HomeSolution by Metricon aim to get you into your home sooner.

Should you have any questions contact your New Home Advisor or Finance Broker.

\*To be eligible, customers must (a) qualify for QLD State Government First Home Owner Grant (FHOG) (b) pay \$5,000 deposit applied to land and build contracts i) \$1,000 paid to Metricon ii) \$4,000 paid directly to the land developer (c) qualify for the Savings Program which assists customers to save the funds needed to obtain a land & construction loan & (d) with FHOG & funds saved via the savings plan, apply & qualify for land & construction loans. Lender's mortgage insurance will apply, incorporated into loan repayments. Other lending costs, fees & lender's terms & conditions will apply. Credit assistance is arranged through MAB Broker Services Pty Ltd (trading as 'Mortgage Advice Bureau'), ACN 616 236 527, Credit Representative Number 493979 of Mortgageport Management Pty Ltd, Australian Credit Licence Number 386360. All loan applications are subject to lender's approval. Metricon may vary this offer at any time & does not supply finance or land. Full terms and conditions visit [www.metricon.com.au/terms](http://www.metricon.com.au/terms) see 'QLD – HomeSolution 5K On Your Way'.

# BUILD WITH CONFIDENCE

# LIFETIME

# STRUCTURAL GUARANTEE

Building your brand new dream home is all about security. Knowing the job will be done right. That's why we confidently support every Metricon home with a Lifetime Structural Guarantee^ that's in place as long as you stay in your home.

We can give you this industry-leading peace of mind because after more than 40 years of building homes for Australians, we have a quality control process that we consider the best in the business. Choose with confidence!

Visit [metricon.com.au/homesolution](https://www.metricon.com.au/homesolution)  
to find out more or call 13 10 55

homesolution



Whilst every effort has been made to ensure accuracy, this brochure is considered general advice. Please speak to a Metricon New Home Advisor or HomeSaver coach to ensure you fully understand how HomeSaver or DepositSaver can help you to save the deposit you need. You are also encouraged to take independent advice if you wish. Individual circumstances may vary. Whilst we will do everything we can to help you into your own home, we cannot guarantee in advance that you are suitable for a HomeSaver or DepositSaver program and there is no guarantee of acceptance. HomeSaver and DepositSaver programs are governed by the terms and conditions of the relevant contract; you are encouraged to read it carefully. HomeSaver and DepositSaver bonuses may change. Please speak with a HomeSolution by Metricon New Home Advisor or Savings Coach from Mortgage Advice Bureau for further details. ^The Guarantee applies to all new home building contracts signed after 15.06.2020 and is subject to the terms and conditions of the Guarantee which can be found at [metricon.com.au/terms-conditions](https://www.metricon.com.au/terms-conditions). Metricon Homes QLD Pty Ltd QBCC 40992, NSW Contractor's Licence 36654C. JULY2022