

Plenti

Plenti's **guide** to...

Automotive refinancing

Overview & Segmentation

Plenti

What are we providing?

- Some text that you may want to copy and paste into an email to send out to your customers who might be interested in refinancing their loan

Which customers could be appropriate to target?

When considering who to target, you may want to think about:

- Customers who settled a vehicle loan with a balloon that may be coming up soon
- Customers settled on a higher rate who may have improved their credit over the past 24 months
- Customers who may be looking at a home loan and seeking to extend loan terms to reduce their monthly payments
- Customers wanting to take advantage of historically low interest rates



Marketing Support

Plenti

How do I send this to multiple clients at once?

- Copy and paste your clients' email addresses into the BCC field of your email, that way your clients won't be able to see who else you have sent the email to.
- Always write your own email address in the "to:" field

Can I add my own branding?

- You can create a simple branded header in PowerPoint or Google Slides.
 1. Create a rectangle approximately 3 – 4 cm high
 2. Fill it with your desired colour
 3. Copy and paste your logo onto the slide and resize to be about 1/6th of the width of the rectangle
 4. Drag and drop the logo onto your chosen place within the rectangle (we suggest left, middle or right hand side)
 5. Take a screenshot of your rectangle
 6. Copy and paste it into your blank email
 7. Resize and centre align



Customers who settled a vehicle loan with a balloon that may be coming up soon



Good Morning/Afternoon

You may remember we helped you set up a car loan a number of years ago, I can see from your file that you may have a balloon payment that is due soon. Instead of paying that final amount all at once, at this stage, a lot of customers opt to either upgrade their vehicle, or refinance the balloon payment over a few more years to own the car outright. This could result in lower monthly repayments, as the principle is much lower than the original purchase price.

How will this benefit you?

Instead of dipping into your savings or cash flow to make a final payment, we can set you up with a flexible loan. This would allow you to pay back early or make extra payments as you wish. You may even choose to upgrade your vehicle at this point to a newer model, taking advantage of current low interest rates.

What do you need to do?

Give me a call or shoot me an email, I will review your balloon refinance options, to find the best provider for you. Depending on the provider, we could have your loan refinanced within one day, with no printed paperwork, all done from within the comfort of your own home.

I look forward to helping you explore your options so that you may have more money to boost your savings, improve your cash flow or upgrade your vehicle.

Kind Regards,
[Broker Name]

Customers settled on a higher rate who may have improved their credit over the past 24 months

Good Morning/Afternoon

I just wanted to reach out and check in on your car loan. I would love to do some research and see if I can find you a more competitive interest rate. Often when customers have demonstrated a good repayment history on their car loan they will be eligible to refinance at a lower interest rate.

How will this benefit you?

As well as the potential of lower interest rates, we could look to lower your repayments by refinancing over a longer loan terms often with full financial flexibility to pay your loan back early with no early exit fees.

What do you need to do?

Give me a call or shoot me an email, I will review your interest rate and loan term, do some research and find the best provider for you. Depending on the provider, we could have your loan refinanced within one day, with no printed paperwork necessary, all done from within the comfort of your own home.

I look forward to helping you lower your interest rate so that you can have more money to boost your savings or pay off your loan faster,.

Kind Regards,
[Broker Name]

Customers who may be looking at a home loan and seeking to extend loan terms to reduce their monthly payments

Good Morning/Afternoon

I just wanted to reach out and check in on your car loan. I would love to do some research and see if I can find you a more competitive interest rate or reduce your monthly repayment.

Perhaps you are saving for a home loan? By reducing your expenses, you could increase the amount you would be eligible to borrow. Another way to reduce your monthly repayments would be to refinance your car loan over a longer term.

How will this benefit you?

Reduced monthly repayments may help you get your home loan quicker, or increase your borrowing power. With some car loan providers, you would also have full financial flexibility to increase your repayments at any time or pay it all back with no early exit fees.

What do you need to do?

Give me a call or shoot me an email, I will review your interest rate and loan term, do some research and find the best provider for you. Depending on the provider, we could have your loan refinanced within one day, with no printed paperwork, all done from within the comfort of your own home.

I look forward to helping you find a longer loan term and lower monthly repayments so that we can get you in your dream home sooner!

Kind Regards,
[Broker Name]

Customers wanting to take advantage of historically low interest rates



Good Morning/Afternoon

I just wanted to reach out and check in on your car loan. I would love to do some research and see if I can find you a more competitive interest rate.

How will this benefit you?

As well as the potential of lower interest rates, we could look to lower your repayments by refinancing over a longer loan terms often with full financial flexibility to pay your loan back early with no early exit fees.

What do you need to do?

Give me a call or shoot me an email, I will review your interest rate and loan term, do some research and find the best provider for you. Depending on the provider, we could have your loan refinanced within one day, with no printed paperwork, all done from within the comfort of your own home.

I look forward to helping you lower your interest rate so that you can have more money to boost your savings or pay off your loan faster.

Kind Regards,
[Broker Name]