

LOCKET LOANS
Simply refinancing

We specialise in refinancing

and we are committed to give you crystal clear information






WELCOME TO
LOCKET
LOANS



refinance now



*Head shot
of Brooke*

MEET BROOKE

“I’m passionate about catering to the needs of busy mothers, and dedicated to crafting a digital experience that simplifies the refinancing journey, saving you valuable time and effort.”

Brooke is an accomplished Brand Manager with 10 years of experience working with well-

Hi there,

I’m Brooke and welcome to Locket Loans.

I’m experiencing firsthand the challenges busy mothers face in running a household, caring for our loved ones, and balancing the family budget. This is why I created Locket Loans to help you secure a brighter financial future for your family. I’d like to invite you to join our Locket Loans family and embark on a streamlined refinancing journey with us.

Best regards,
Brooke Lean

known Australian brands. Brooke brings her expertise to design a seamless home loan refinancing journey for busy mother.

With her deep understanding of consumer needs, Brooke has utilised her branding knowledge to create a user-friendly and intuitive experience for homeowners seeking to refinance their home loans.

I’m passionate
about catering
to the needs of
busy mothers



OUR BACKSTORY

Let me take you back to where it all began...

When interest rates started to rise and my low fixed rate ended, I felt the same financial stresses that most did.

My home loan repayments took the biggest chunk of my family's monthly income and, like many of us, I knew finding some repayment relief could really ease the financial pressure.

Refinancing my home loan to lower interest rates was the solution but, as a working mother, switching banks seemed like a


daunting task. Refinancing should be simple but it's made too complicated by most banks and brokers.

It was this very dilemma that ignited the spark for Locket Loans. I came together with my co-founder Craig to create a streamlined refinancing journey. We both saw the need to simplify refinancing and make it convenient for busy mothers.

Combining Craig's expertise in home loans with my customer insights, we've

streamlined refinancing to handle the hard work for you. Our user-friendly digital platform is designed to fit into your busy schedule, allowing you to jump-on whenever it suits you.

So here we are today, helping families secure a better financial future. I invite you to join with Locket Loans to experience a streamlined refinancing journey. Let's work together to secure a brighter future for your family.



*Landscape image
of Brooke
and Craig*

We've
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refinance now

*Headshot
of Craig*

“I am driven by the belief that refinancing to a lower interest rate is the key to providing repayment relief and ensuring a brighter financial future for families”

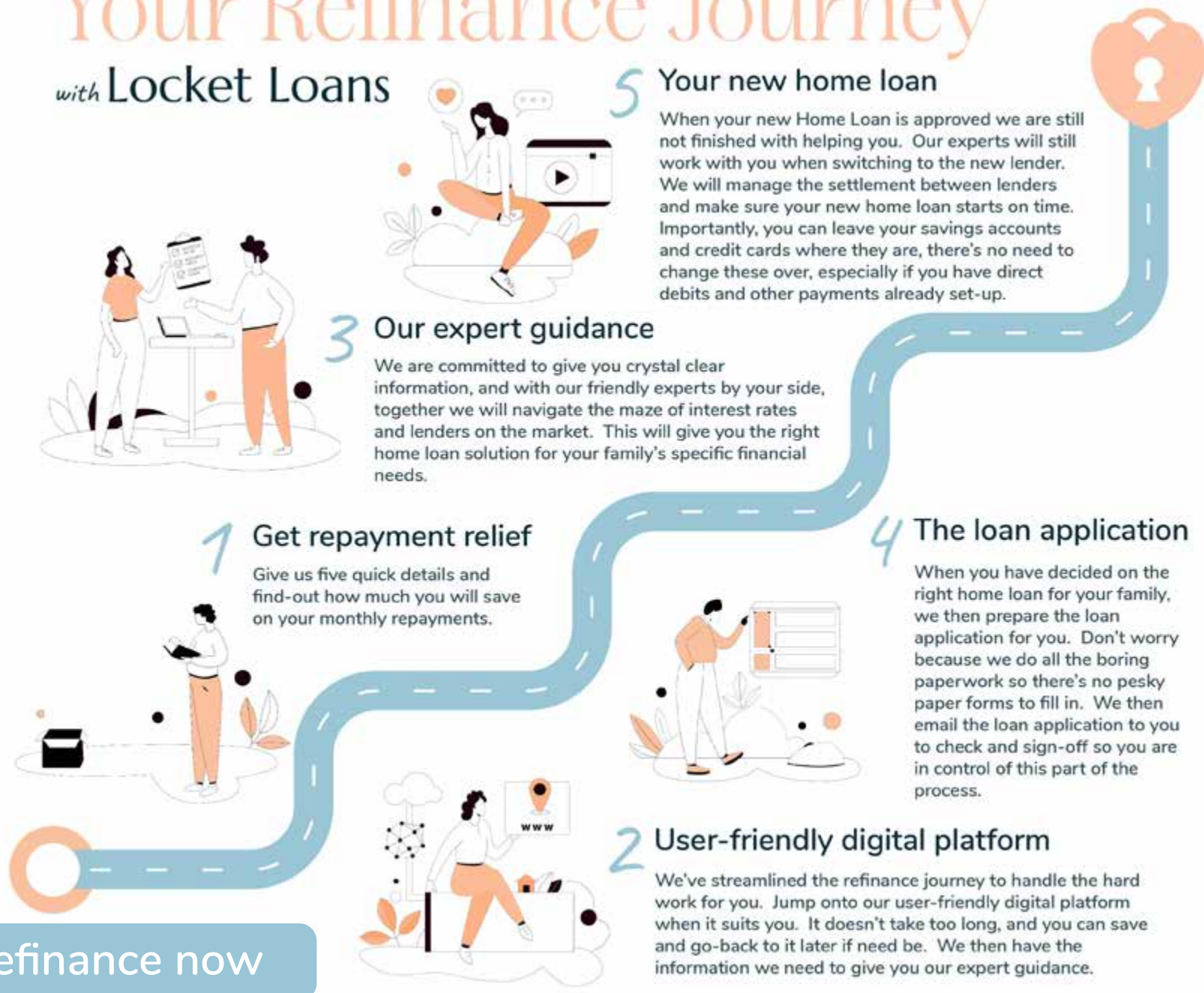
MEET CRAIG

Craig is a seasoned mortgage broker who brings a wealth of experience and a profound passion for empowering homeowners to get a better deal for their families. With a successful track record spanning 10 years as a trusted mortgage broker, plus 10 years of banking experience, Craig has honed his expertise in the intricacies of the home loan industry.

Craig understands the impact that clear and concise borrowing information can have on making informed decisions. With this in mind, Craig is committed to providing transparent and straightforward guidance to clients, empowering them to navigate the refinancing journey with confidence.

Your Refinance Journey

with Locket Loans



TESTIMONIALS

Let's hear what they are saying about our services

“Craig is always there to provide me with information and advice in regards to my lending. He is proactive in finding me the most competitive interest rates with my bank and will negotiate the best rate for me without any prompting. I would highly recommend Craig for your leading needs.”

- LISA S

“The team is always there to provide me with information and advice in regards to my lending. They are proactive in finding me the most competitive interest rates with my bank and will negotiate the best rate for me without any prompting.”

- JESSICA S

“We highly recommend the services of Craig Tracey for all your loan requirements.

Craig has worked closely with us for a number of years and has always secured the best deal with lenders multiple times which has helped us immensely with lower loan repayments. Being very busy with our family, Craig understands the time constraints and always works around us to help us through all our refinancing needs.”

- REBECCA Q

“Craig worked thoroughly, to research and achieve the best possible outcomes for the lowest rate on my home loan, and stayed in honest clear contact with me. I felt supported and confident with my refinance. I am still confident in every repayment, and can highly recommend working with Craig to find the lowest interest rate available.”

- REBECCA N

“Craig handled all of the paperwork and told us what we needed to supply and do, when. He always gave us plenty of notice and when settlement rolled around, we felt calm, ready and prepared.”

- LAURA E

FREQUENTLY ASKED QUESTIONS

Commonly asked questions on our services

How are you different to other brokers?

We specialise in refinancing – it's what we do every day. While other brokers get bogged down in property purchases, investment loans and business loans, we stay focussed on refinancing home loans.

How secure is my data?

You can trust that your data is in safe and secure with Locket Loans, letting you focus on your refinancing journey without worrying about security risks. Your data and privacy are our top priorities, and we are committed to upholding the highest standards of data security for every customer. We only use Australian-based data facilities, the best encryption services and will never sell your data to anyone, ever.

Do I have to change my savings accounts to the new lender?

You can leave your savings accounts and credit cards where they are, there's no need to change these over, especially if you have direct debits and other payments already set-up.

Does it cost me for your service?

Our service is absolutely free. We are paid by the lender and not by you.

Will I receive help into the future?

During the term of your new home loan we will make sure you have the lowest interest rate possible. Into the future we are committed to regular interest rate negotiations with lenders on your behalf.



Repayment relief starts here



refinance now

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www.locketloans.com.au

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