Your Finance Partner

How we work with clients from our first conversation, to settlement, and beyond

Your Finance Partner

50+

Lenders on panel

24

Years Big 4 banking

4

Core service areas

Whether you are scaling a commercial enterprise, managing seasonal agribusiness cycles, upgrading critical equipment, or securing your family home, navigating the finance landscape requires more than filling out paperwork. It requires a strategy.

With access to a panel of **50+ lenders**, we bridge the gap between what you are building and how the lenders evaluate your potential across our **4 core service areas**: Agribusiness Finance, Business & Commercial Finance, Cars, Equipment & Asset Finance and Home Loan & Investment Loans.

More Than a Transaction

One Relationship, Every Need

Most people think of a broker as someone you call when you need a loan. You get the funds, the broker gets paid, and the relationship ends.

That model has its place but it is not what we are built for. A true finance partner takes a longer, broader view.

Proactive, Not Reactive

We work across multiple major banks and specialist lenders.

You get highly competitive choices without the headache of multiple relationships.

We coninuously monitor the market and will let you know if we identify a potentially better fit.

Are You Paying More For Staying Put?

The Loyalty Tax

Banks compete hardest for new customers. Their most competitive rates, flexible structures, and attentive service are generally reserved for people walking through the door for the first time.

The Solution

If your bank knows you are unlikely to move, they have little incentive to keep your rates sharp. The longer you stay without an independent review, the more likely this compounds.

Having someone in your corner whose job is to keep watching changes everything.

- Banks can only offer their own products
- Loyalty is rarely rewarded
- Switching is simpler than you think
- Independent reviews catch rate gaps
- Market scan: 50+ lenders
- No-obligation assessment
- Proactive check-ins
- One adviser for your lending needs
- You decide the timing

The Partnership in Practice

Complimentary Strategic Assessment

We meet at your house, business or farm to assess your current position and goals. No commitment required.

Strategy & Market Scan

We model your credit position and scan our lender panel to find the most appropriate structure.

Application to Settlement

We manage the entire process. Documentation, lender negotiations, and approvals, so you never have to chase anyone.

Ongoing Partnership

Settlement is just the beginning. We stay connected, conduct proactive reviews, and remain your first call when circumstances change.

The Insider Advantage

Adrian Hardie

"I spent 24 years inside Big 4 banks before stepping across the desk.

I know how lending decisions are made, what lenders look for, and where clients leave value on the table without ever realising it."

24 Years Big 4 Banking

As an active farmer in Sunraysia as well as a business owner and home owner, Adrian understands the realities of:

- Agribusiness and rural finance
- Running a business funding cash cycles
- Home and Investment Lending
- Car and Asset Finance

all backed by first hand experience and over two decades in the banking sector.

"Now I advocate for you."

Our 4 Core Service Areas

- Home Loans & Investment Loans
- Agribusiness Finance
- Business & Commercial Finance
- Car, Equipment & Asset Finance

HARDIE FINANCE GROUP

Finance Brokers

Let's Start the Conversation

Website	www.hardiefinancegroup.com.au
Phone	0494 578 218
E-mail	info@hardiefg.com.au
Social Media	@hardiefinancegroup
Compliance	Hardie Finance Group Pty Ltd ACN 691 132 751 (Credit Representative 575775) is authorised under Australian Credit Licence 389328.