

## **Video transcript**

### **A shared journey to buying your first home**

[On screen text] Bankwest Presents: A shared journey to buying your first home. Expertise to help you get the best deal.

[Ingrid – a Bankwest home loan customer] It was a bit of a daunting experience at the start.

[Brad – a Bankwest Home Loan Specialist] She was looking at more of an established property.

[Ingrid] But Brad sorted me out, he helped answer any questions I had.

[Brad] Any question's not a silly question.

[Ingrid] The house I was buying was under the threshold so I avoided stamp duty.

[Brad] So I think that saved about nine grand.

[Ingrid] So before I put down an offer on the place, Brad helped me to check out what the general property value was to make sure that I was giving a decent...

[Brad] ...offer. Wasn't too short, wasn't too high. She's done pretty well.

[Ingrid] And by May it was all sorted out, everything was done.

[Brad] She tells me her favorite thing is her verandah.

[Ingrid] Perfect for parties.

[Brad] At the end of the day, if they're happy with the process that's the most amazing thing to me that's why I love the job.

[On screen text] Making it easier to keep track of your home loan application.

[Michael and Negar – Bankwest home loan customers]

[Negar] It took us a year to find the right house.

[Sarah – Bankwest Home Loan Specialist] We were in contact on a regular basis.

[Negar] I sometimes sent her like twenty emails a day.

[Sarah] Everything ran really smoothly with this application process.

[Negar] Anytime I wanted to know what was happening I could go and check on this app.

[Sarah] So that's the home loan tracker.

[Negar] It was showing where we were in the process.

[Sarah] It's amazing for the customers because it means that they're getting the updates at the same time as we are.

[Michael] The best thing about owning our own place is not dealing through the landlord anymore.

[Sarah] There's a nice park out the front of their house.

[Negar] Yeah that's my favorite thing. That park and that window view.

[Sarah] They've got a verandah and a front area.

[Michael] Sometimes you just find that person that has really good customer support and service, and so we're happy to continue to go with Bankwest.

[On screen text] Here to help you buy your property sooner.

[Tara – a Bankwest home loan customer] I am a triplet, yes. So I have two brothers. We all play sports so we're very competitive.

[Kirsty – Bankwest Home Loan Specialist] Her brothers had bought a house already previously years beforehand, where she had been at uni and not earning a full-time income.

[Tara] So I thought it was pretty cool that I actually get to purchase this home on my own. I didn't have any money up front so that's why I had to start with a savings plan for three months.

[Kirsty] She was saving as much as she basically could every week.

[Tara] Kirsty let me know that I could use my parents as guarantors.

[Kirsty] So then you would not need to pay that lender's mortgage insurance.

[Tara] Kirsty's being awesome. It's been really good to learn and for her to teach me.

[Disclaimer text] Important things you should know. Family Guarantee is available to owner occupiers only. Lending criteria, fees and charges apply. Terms and conditions apply and are available on request.