

ONION

No tears home loans
and insurance



Onion and G.J.'s –
together making home
ownership easy

G.J. Gardner. HOMES

What is ONION?

As you may rightfully ask, it's not the edible type!

Onion has developed its services in conjunction with G.J. Gardner Homes New Zealand.

Onion's key purpose is to make buying or building your new home easy by providing skilled specialists in finance and insurance with extensive knowledge of the housing market and home building sector – to work for you.



Why create ONION?

We know we need to keep improving, to do more for our customers and provide more services and value.

So we asked many of you, would it be helpful if we provided a specialist team, one point of contact, independent of all banks and lenders, to negotiate on your behalf the best deal we can for your home loan and personal insurance needs.

Your answer, a resounding “yes please”.

So Onion is aligned with G.J.'s overriding key goal, to provide better value healthier homes for New Zealand families and do that so well, that every customer recommends us to their closest friend.

Why call it ONION?

Well onions are used in our homes every day, most of us love the added taste experience they give to a range of our meals. So, Onion became our brand and a cute little chap we know as Ollie was created. We honestly felt it fitted, onions add value to a meal for little or no cost and have many layers. Onion is providing more layers of service to our customers and adding to a great experience.

> You may have already spoken to your bank, however you should also talk to us! Most likely, we will achieve a better deal for you and make the whole process more streamlined.

Our service is free for all bank funding. We will deal with the banks to ensure you get the right deal first up.

What's in it for you?

- We are specialists in the field of banking and insurance and are working **FOR YOU!** We will ensure you get only the products and services you need, tailored for your circumstances.
- Your loan will be very competitively priced, generally more competitive than if you deal directly with the bank.
- Our established lender relationships provide for a streamlined process. We deal directly with the banks on your behalf.
- On build projects, we deal directly with the bank and G.J. Gardner Homes throughout the project for you, leaving you to enjoy the creation of your new home or investment property.
- **FREE service** for all term bank funding.
- Onion and G.J.'s – together making home ownership easy.



Next Step...

Keen to have Onion (Ollie)
on your team?
IT'S EASY – YOU CAN.



- Ask your G.J. Sales Consultant to have an Onion Representative contact you direct.
- Call us on
0800 PH ONION (0800 746 646)
- Go to our website and complete the online enquiry form and we will be in contact.
- Now you are free to keep choosing your new home. **Enjoy!**

Home Loan Finance

Insurance

- Mortgage protection
- Income protection
- Home, contents and vehicle
- Life insurance

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p (09) 415 1958

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ONION by

Porteous Fraser Dent Ltd

To find out more
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0800 746 646

or visit our website

onionhomeloans.co.nz