

Ask about our special Investment rates for City Oval Bowls Club Members!

COMPANY HISTORY

Dolilta Investments Ltd and Webster Investments Ltd were both established in 1966, with their main activities being accepting deposits of money and lending on the security of registered mortgages over freehold land.

Both companies enjoyed a long history operating independently but with similar objectives and lending principals. In 2007 the two companies merged under the joint chairmanship of Bill McGregor OAM and the late Geoff Cunningham to become Webster Dolilta Finance Ltd – or W&D Finance.

Now operating as one business, W&D Finance have been able to grow significantly in deposits to enable us to offer not only clients with in the Ballarat Region but in Melbourne, and metropolitan and regional areas as well.

W&D Finance is a locally owned company and has seven Directors, all living and working in Ballarat and from a variety of vocations covering legal, real estate, accounting and insurance.

INVESTMENTS

W&D Finance offer a range of investment options from Term Investments to our Feature Accounts, with no minimum investment required on most of our products, and no fees or charges apply.

INVEST LIVE PLAY

3.50% PA

36 MONTH TERM INVESTMENT

Interest is paid monthly, quarterly or on maturity.

OTHER RATES

12 MONTHS: 3.00% pa

9 MONTHS GOLD: 3.00% pa*

6 MONTHS: 2.50% pa

*MINIMUM DEPOSIT \$50,000

CURRENT INVESTMENT RATES Effective as at 20th June 2022

FIXED TERM INVESTMENT RATES

TERM	INTEREST PAID	RATE
31 Days	On Maturity	1.50% p.a.
3 Months	Monthly/On Maturity	1.75% p.a.
6 Months	Monthly/Quarterly/On Maturity	2.50% p.a.
9 Months	Monthly/Quarterly/On Maturity	2.75% p.a.
12 Months	Monthly/Quarterly/On Maturity	3.00% p.a.
24 Months	Monthly/Quarterly/On Maturity	3.25% p.a.
36 Months	Monthly/Quarterly/On Maturity	3.50% p.a.

N.B. Interest is paid monthly to a nominated bank account.

FEATURE ACCOUNTS

TERM	INTEREST PAID	RATE
GOLD Account – 9 Months [^]	Monthly/Quarterly	3.00% p.a.
Cash Management Account ^{^*}	Half Yearly ^{**}	1.75% p.a.
SMSF 31 Day Notice [*]	Half Yearly ^{**}	3.00% p.a.
31 Day Saver Account [*]	Half Yearly ^{**}	1.50% p.a.
iSaver Account	Monthly ^{**}	2.50% p.a.

FEATURE ACCOUNT CONDITIONS:

GOLD Account – Minimum investment \$50,000, 9 month fixed term, interest is paid monthly or quarterly when bank details are provided or quarterly as compounding interest Investment cannot be withdrawn, loss of rate applies.

iSaver Account – Withdrawals are permitted in May and November ONLY, no minimum deposit

[^]Minimum investment \$50,000, 31 Day Saver rate will apply to balances under \$50,000

^{*}Minimum of 31 days' notice required for ALL withdrawals

^{**} Interest is compounded to the account

Disclaimer

This is not a bank product; it is an unlisted secured note. No independent assessment has been made about the risk to investors losing any of their principal investment. Applications for unlisted secured notes can only be made on the application form which accompanies the prospectus issued by W&D Finance. Please read the prospectus carefully before deciding whether to make an investment. The prospectus can be downloaded from our website or by contacting the office.

W&D FINANCE COMMUNITY NEWS

3BA CHRISTMAS APPEAL

W&D Finance has been a proud supporter of the 3BA Christmas Appeal for over 20 years.

W&D Finance donated \$5,000 to the 2021 3BA Christmas appeal. These funds were used to purchase 15 Trolley loads of food, delicacies and essential items to help those in need over the Christmas period.



Pictured : Michael Rice (W&D Finance), John Fitzgibbon (3BA Ballarat) and Sharon Germon (Coles Supermarket). Photo courtesy of the Ballarat Courier.

2022 ADROIT INSURANCE AND RISK AND BALLARAT HEALTH SERVICES CHARITY GOLF DAY



Pictured : Paul Burke, Phil Cunningham, Michael Rice & Rob Cunningham.

W&D Finance recently participated in the 2022 Adroit Insurance and Risk Charity Golf Day.

The event was held to raise funds in support of the *It Takes Two to Talk* speech pathology program run through Ballarat Health Services – part of Grampians Health.

LENDING

LOANS

Since our inception we have helped many people and indeed contributed greatly to the development of the Ballarat and the greater region, through providing people with the opportunity to realise their goals and dreams, and to build their futures.

We offer a range of mortgage loan products with competitive interest rates, and will always endeavour to work with your individual needs. Which members operate, to help members meet the needs of their customers.

STOP WASTING YOUR TIME WITH THE BANKS

Invest for the future now with a secured loan from W&D Finance, the specialists in secured lending.

Residential Loans

Rural Loans

Business Loans

Construction Loans

Commercial Loans

Development Loans

Loans to Self-Employed

ADDITIONAL INFORMATION

RESIDENTIAL LOANS:

Loan to Value Ratio: 75%

Property Location: Regional and Metropolitan Areas

COMMERCIAL LOANS

Loan to Value Ratio: 70%

Property Location: Regional and Metropolitan Areas

COMMERCIAL, RESIDENTIAL AND DEVELOPMENT LOANS

Loan to Value Ratio: 65%

Quantity Surveyor Fees: Yes

Property Location: Victoria Only



For more information on W&D Finance Investments and Loans

please visit our website www.wdfinance.com.au, call 1300 928 881 or pop into our office at 44 Armstrong Street South Ballarat.

