



Complete Finance is an independent brokerage based in Hong Kong which provides mortgage advice for property purchases across the globe. We are not tied to any single lending source and have whole-of-market access to a large number of mortgage providers and offer products in various currencies around the world.

Complete Finance acts solely on behalf of our clients to ensure the best terms are achieved so that cash flows are optimized through leverage.

Our services

Mortgage Status Appraisal

Complete Finance offers a complimentary mortgage appraisal with one of our experts. In this meeting we will discuss your existing mortgage finance and ensure that your loans are structured correctly and that the rates you are paying are the most competitive in the marketplace.

Mortgage Finance

If you are looking to increase your property portfolio or to buy your principal residence, our experts can help arrange the most appropriate type of finance for your purchase. Our team can source finance in over thirty countries around the world.

Refinancing

➤ To access more competitive terms -

The complete finance team can look at ways to reduce your mortgage costs by securing better terms where available.

➤ To release equity -

Many investors who have been holding property for a number of years could realise substantial gains in capital value. Equity release is a way of accessing those gains while potentially minimising your tax liability. Also the additional funds can be used for other investments, including additional property purchases. Complete Finance is here to maximize your borrowing potential.

Why Us?

We are a truly global solution provider for mortgage finance, offering products in a diverse range of markets including Australia, Malaysia, the UK and the USA. Whether you are looking to mortgage a new property or release equity from an existing property, Complete Finance are well positioned to provide an efficient and timely solution in a range of jurisdictions.

For more information please contact us on finance@complete-ltd.com or call +852 3965 9365.

Case Study A – How to Release Equity in Your Portfolio

The Challenge

- Client A Status:
- Owns Three Properties
 - Has equity but not sure how much or how to release it
- Client A Objective:
- To enlarge their investment portfolio by releasing equity from their existing portfolio

The numbers (USD)

Portfolio 2003 purchase value	1,000,000
Existing portfolio mortgage debt	750,000
Portfolio 2010 valuation	1,500,000

The Solution

- Complete Finance Solution:
- Arrange for properties to be valued to ascertain the levels at which the client can borrow
- Overall Solution
- Values showed significant levels of equity which enabled Client A to release equity and expand their portfolio

The Numbers (USD)

Refinance 70%	1,050,000
Equity released	300,000

Case Study B – How To Reduce Your Mortgage Payments in Malaysia

The Challenge

- Client B Status:
- Owns a property purchased in Kuala Lumpur, Malaysia in 2006
 - Current income from the portfolio is not covering the monthly finance payments
- Client B Objective:
- To look at options to improve cash flow

The numbers (RM)

Property Value	1,000,000
Mortgage Outstanding	800,000
Current Interest Rate	5.55%
Current Payment	4,912
Rental Income Received	4,600
Net Position	(313)

The Solution

- Complete Finance Solution:
- Analyze current finance structuring
 - Analysis shows Client B is able to take advantage of reducing interest margins over the past five years and refinance to obtain lower rates
- Overall Solution
- Client B receives a positive rental yield

The Numbers (RM)

New Mortgage Rate	3.75%
New Mortgage Payment	4,113
Rental Income Received	4,600
Net Position	487

NOTE: It is possible to both reduce your mortgage payments and release equity.