

# THORNER NEWSLETTER

## March 2013

### Latest offering from Sovereign Home Loans....

The hot Kiwi summer continues with this great offer from Sovereign Home Loans. Brand new to New Zealand, the new W-series BRAVIA LED TV from Sony offers stunning picture quality for any room in the house, with easy Wi-Fi connectivity. Enjoy an abundance of online entertainment and simple connectivity to other devices, packed into the sleek new Quartz design.

Between 11 March 2013 and 30 April 2013, we are offering our clients not only the fee-saving and debt-reducing potential that comes with every Sovereign Go Home Loan, but you could also qualify for a fabulous Sony Bravia 42" LED internet TV and up to \$1,000 cash.

#### New home loan business:

1. A free Sony Bravia LED TV plus \$1,000 cash for all new approved loans of or above \$250,000
2. A free Sony Bravia LED TV plus \$500 cash for all new approved loans of or above \$100,000 and up to \$249,999
3. If you would prefer to receive cash as an alternative to receiving the free Sony Bravia LED TV, an additional \$500 cash contribution can be chosen.

*New or existing Sovereign Home Loan clients who start a new home loan application during the campaign period (11 March 2013 to 30 April 2013) and drawdown their loan (of \$100,000 or more) by 30 June 2013, will qualify for this Autumn offer. Please read the terms and conditions for exclusions, dates and other important information.*

#### Existing clients:

Existing Sovereign Home Loan clients who fix \$100,000 or more will be offered:

1. A free Sony Bravia LED TV if they fix existing loans on either a 3,4 or 5 year fixed carded rate OR
2. A 0.10% reduction in fixed rate on a 3, 4 or 5 year fixed rate as an alternative to receiving a Sony Bravia LED TV.

*Existing Sovereign Home Loan clients who fix existing loans (of \$100,000 or more) during the campaign period (11 March 2013 to 30 April 2013), will qualify for this Autumn offer. Please read the terms and conditions for exclusions, dates and other important information.*

### Thorner Vision follow on.....

As mentioned in last months newsletter the only way we can truly deliver becoming recognised as a respected Insurance, Investment and Home Loan company is to be aware of all insurances and investments you have, and be able to act on your behalf with all companies and policies.

You may currently have your Fire & General Insurance, or your Life Insurance or Home Loan, or your Kiwi saver and/or other investments with us. However, you may also have additional financial products or insurance policies with other companies or brokers.

As part of a review of the services we provide, and in line with increasing legislation and compliance requirements, we have decided that the only way to do our job properly is to make sure that all your insurances and investments are done through the Thorner Group, and that we can act on your behalf to make sure we live up to our vision.

With the number of insurers available, the rate of change in products available, the different benefits that can be selected, the competition for Home Loans from lenders, and the increases we are seeing in House & Contents insurance premiums, we believe the best thing we have to offer you is our expertise, our knowledge, and the technology we have available to provide you with the best advice for your own situation.

Call us today to discuss your current financial situation & the protection options available to ensure your long term financial stability. We are available to discuss your insurance & investment needs in what is a difficult time for many of us at the moment. Please feel free to contact us if you have any questions. Our phone number is 04 5288 088 or our personal emails are [denis@thorner.co.nz](mailto:denis@thorner.co.nz), [peter@thorner.co.nz](mailto:peter@thorner.co.nz) & [maree@thorner.co.nz](mailto:maree@thorner.co.nz)

We look forward to hearing from you soon.

#### Kind regards Denis, Peter & Maree

The information in this newsletter is of a general nature, so is a class service, not a personalised service. For more information on what it may mean to you, please call us on 528 8088 to make an appointment. Disclosure statements are available on request, free of charge.

#### Thorner Financial Services can provide:-

- Life Insurance
- Health Insurance
- Income Protection
- Home Mortgages

#### Thorner General Insurances can provide:-

- Home, contents & vehicle insurance
- Business Insurance

#### Thorner Investments can provide:-

- KiwiSaver
- Savings & Investments

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"As a customer you are important to us, please tell us if you are not satisfied—we would like to put it right"

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