

2017 Client Care Survey

Home
Sweet
Loans
**HOME IS WHERE
THE LOAN IS...**



The HSL Client Care Survey was conducted in June 2017 & open to all existing HSL Clients.

From a Distribution List of 864 HSL Clients (open rate of circa 50%), 94 recipients completed the Survey. This sample represents circa 21% of our Database.

The information gathered from this Survey has many benefits to us:

- 1: Feedback on current performance/service provided.
- 2: Where we can improve.
- 3: Guidance on published material – current & future.
- 4: Guidance on marketing initiatives.
- 5: Testimonial feedback.

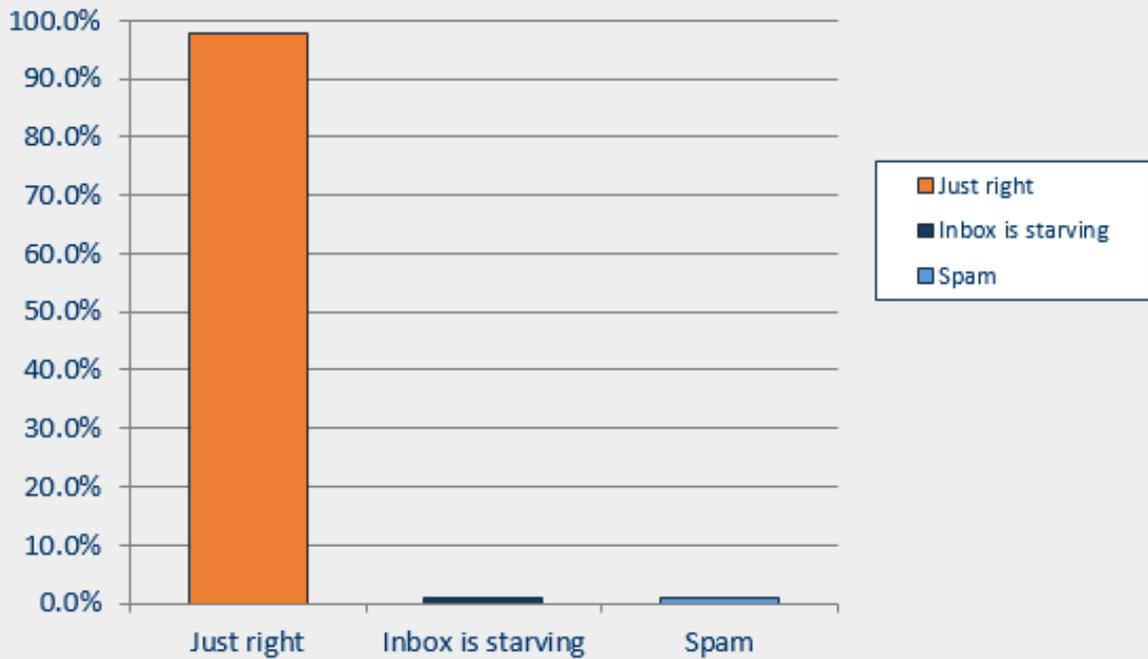
The Survey results published in this document are 'raw' – we have not altered or excluded any (numerical) responses. Not all comments have been published.

Should you have any queries or feedback pertaining to these published results, please contact us – all discussions are strictly confidential.

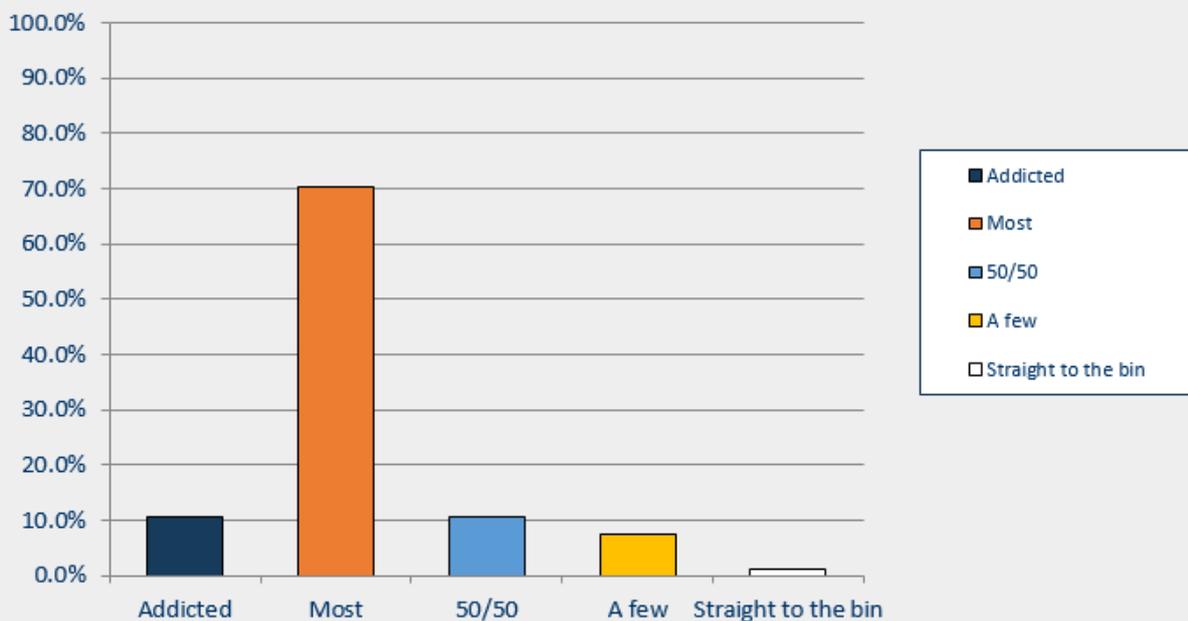
Thank you to all who took the time to complete this survey & provide us with this valuable feedback.

GENERAL COMMUNICATIONS

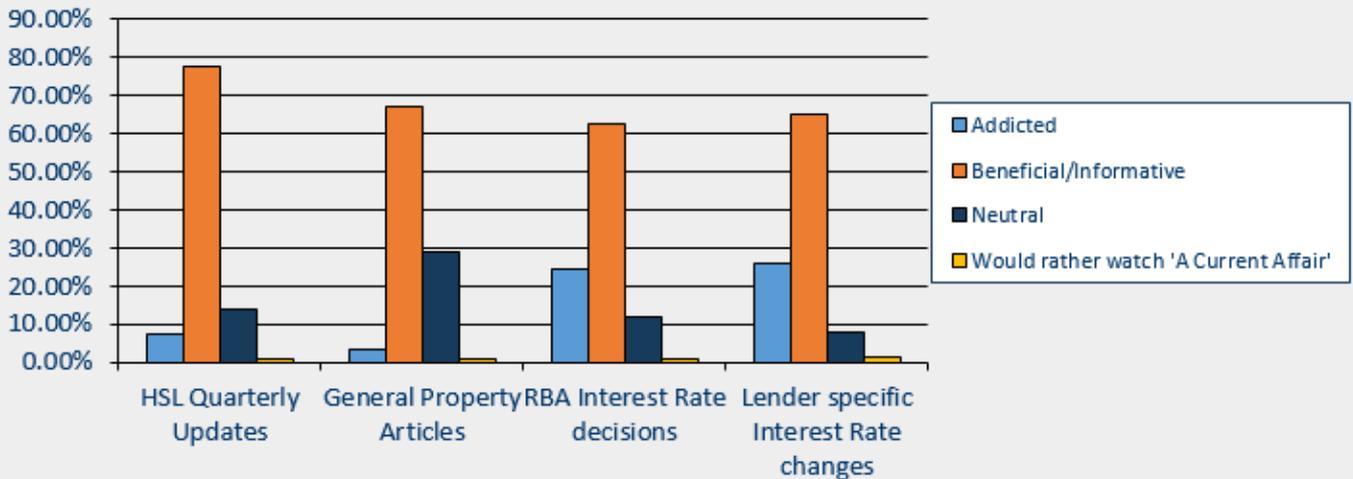
We are very careful to ensure we do not 'spam' our Clients. Thinking about the number of emails you receive from HSL, is it:



How many emails received from HSL do you read?

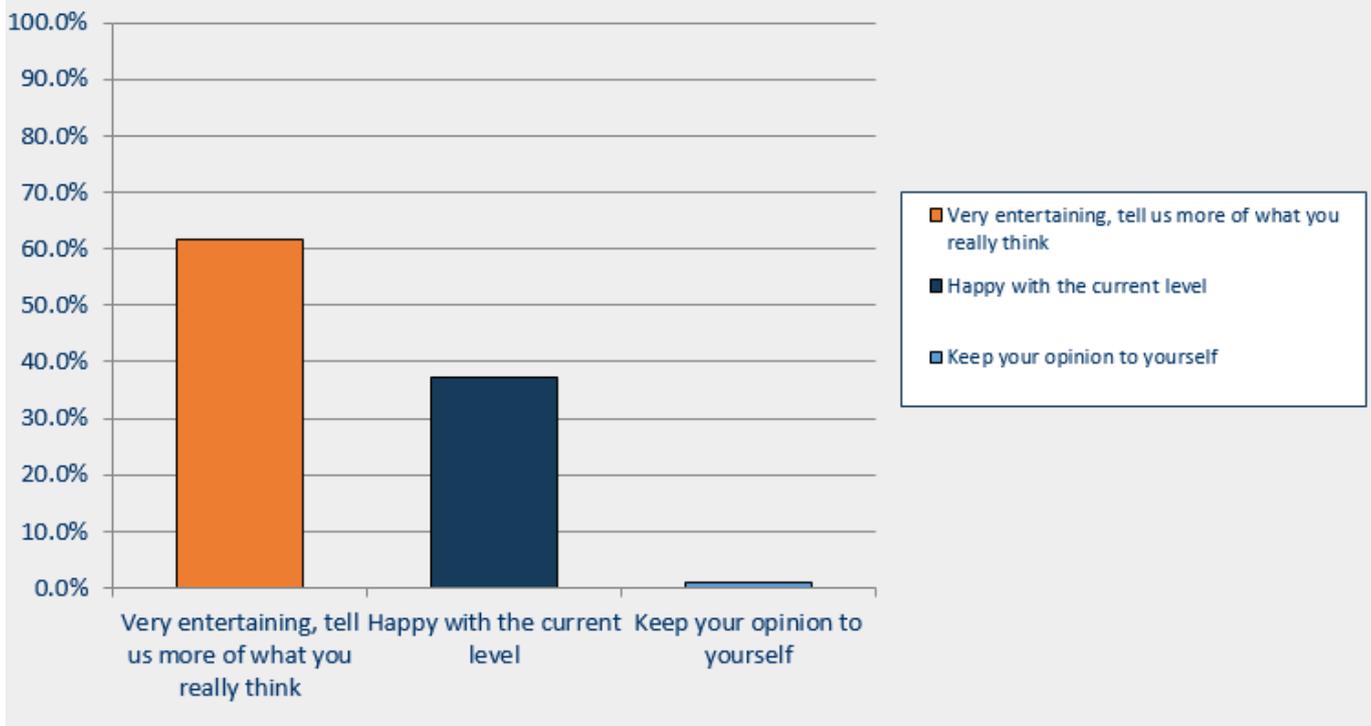


How would you rate the following regular content?



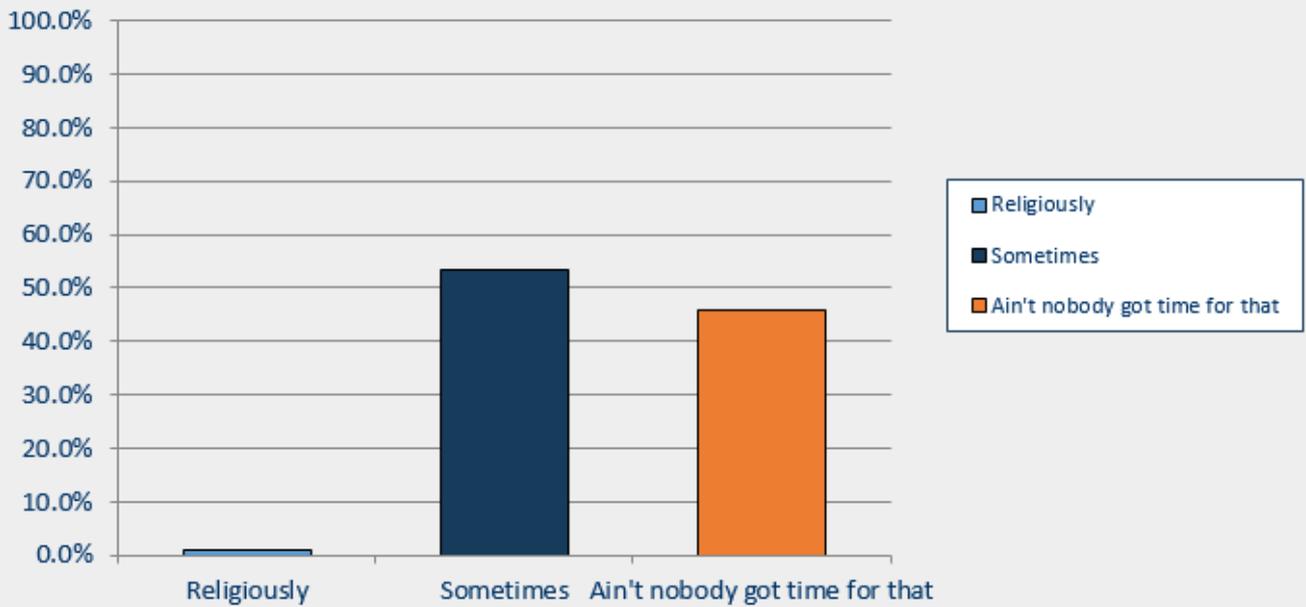
Thrilled that our Qtly Updates rated highly in Content – we do put in time & effort into these Updates, so great that most of you find these beneficial.

As you would know, I love to give an opinion on most issues. While never intended to offend or upset anyone, I appreciate that this may not be to everyone's liking. The intention is purely to add interest/personality to what is written. How do you persona

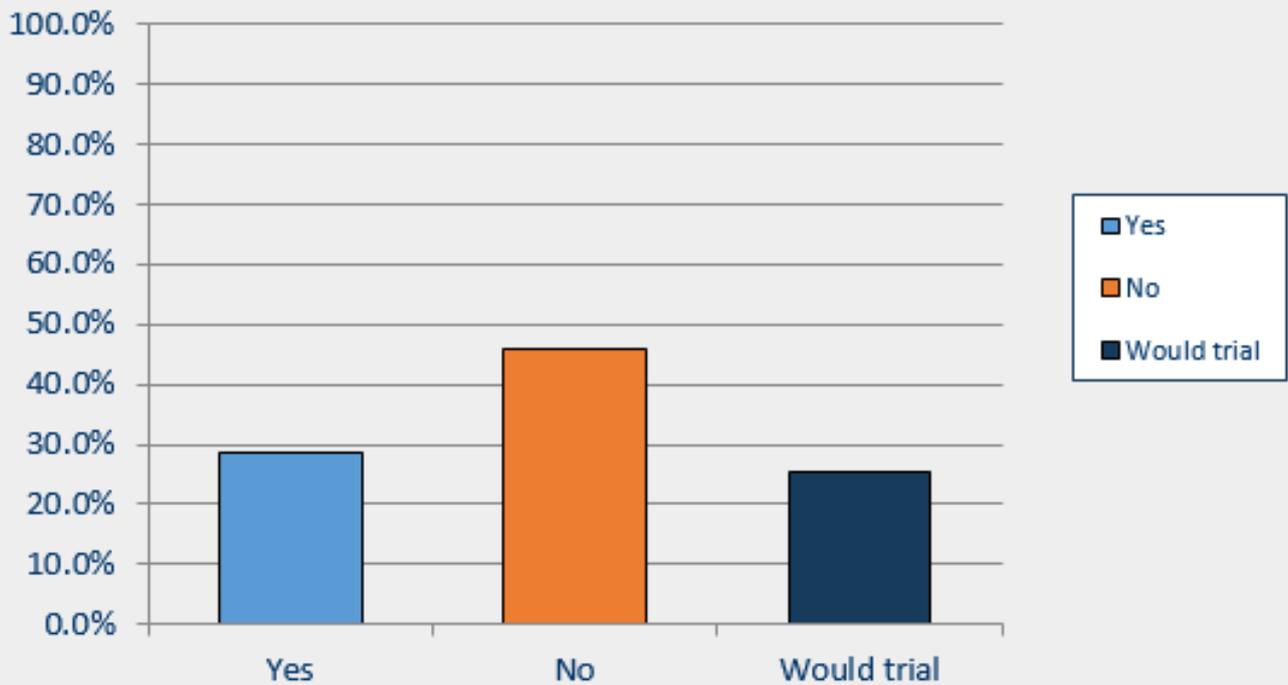


Interestingly, the number of respondents wanting to hear more of 'what I really think' increased from 43% in the 2012 Survey, to 62% this time around! While I've lost the odd 'subscriber' from time to time, I'm always happy to give you my uncensored opinion (on any topic) if you ask, so... email away!

Do you pass our emails onto other people?



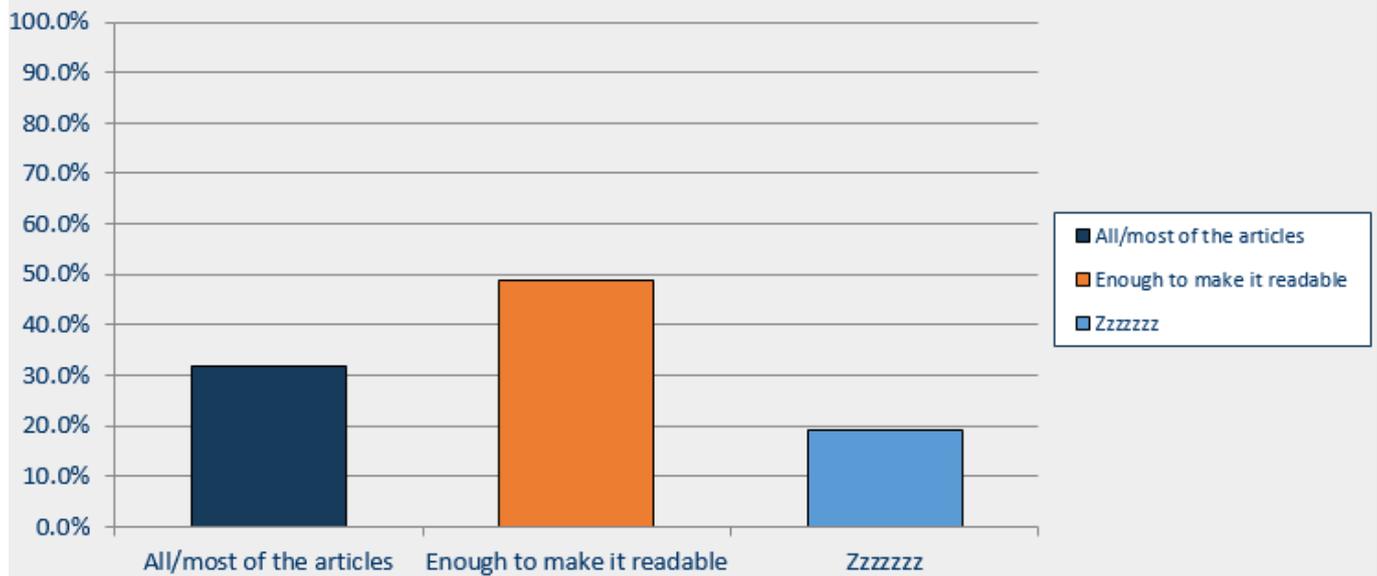
Would you be interested in receiving Text Messages for important alerts eg Interest Rate changes etc? This would be limited to 1 per month.



**Thinking about the Quarterly Magazine (HAVEN) that you receive by post.
How often do you read it?**

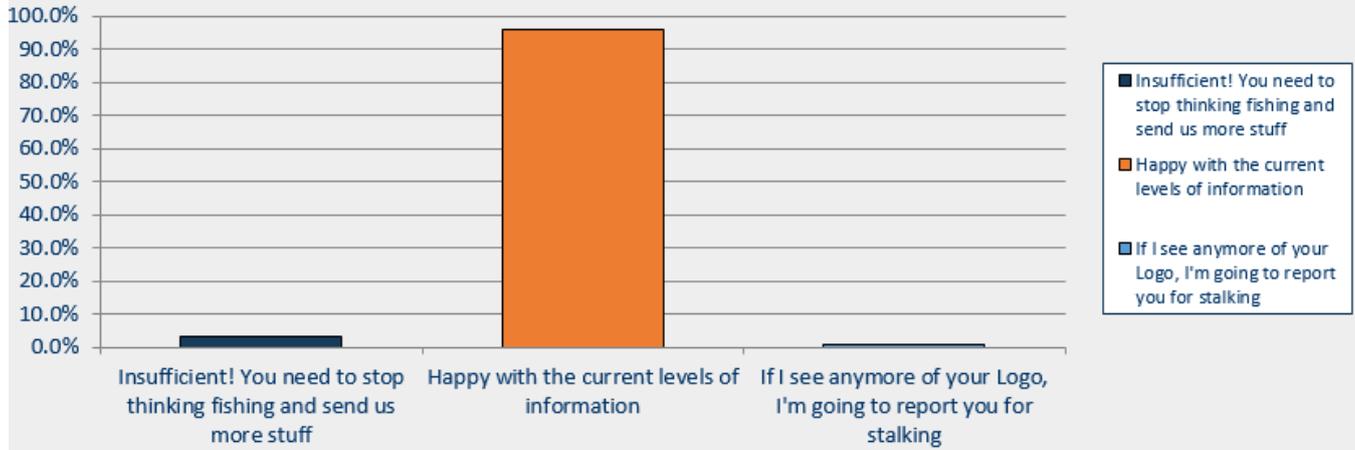


Do you find the contents of the Magazine interesting?



If you would like to stop receiving HAVEN, please email us to cancel (as these do come at a cost to us). Alternatively, if you prefer email to a posted hard copy, please advise us accordingly.

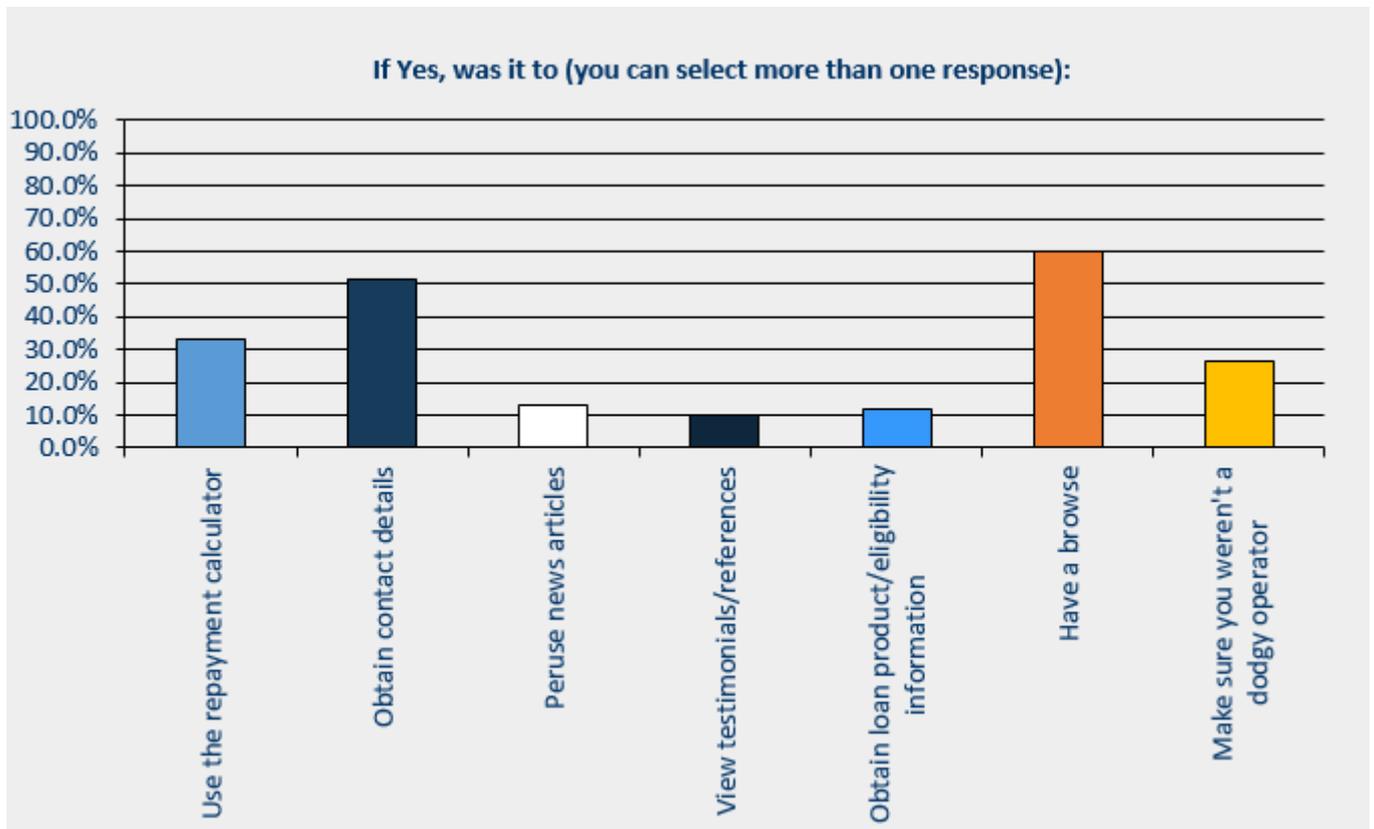
Overall, is the level of information we provide via ALL mediums...



HSL WEBSITE



Probably best to wait a little before going to look at our website for the 1st time... revamped site will launch shortly – we'll let you know via email.



What sort of information would you like to see (or feel would be beneficial) on our website?

Some suggestions:

Latest interest rates for the loan

Current lender decisions, variations, offers, changes

Maybe all the current interest rates

Possibility a rate comparison of the different lenders you supply

There are a number of strict regulatory requirements surrounding publishing Interest Rates. In the current environment where Rates are changing on a regular basis, it would require considerable management/resources to ensure these figures are constantly 100% correct. In most cases, a lot of our Rates are priced 'under the table' & hence publishing Rates is not reflective of what can be achieved on an individual basis. In any case, Rate is not the primary consideration when we assess your situation, so it would be contradictory to our philosophy to 'market' Rate.

Not sure if you have it, but answered client questions or FAQ sections are always helpful.

Great suggestion! We'll consider this as part of our revamp.

Weekly updates as to the standing of Tarek's soccer team... Maybe some sort of interactive premiership ladder.

Haha! But may have some merit – depending on our Ladder position...

Maybe a link to my business. (jokes)

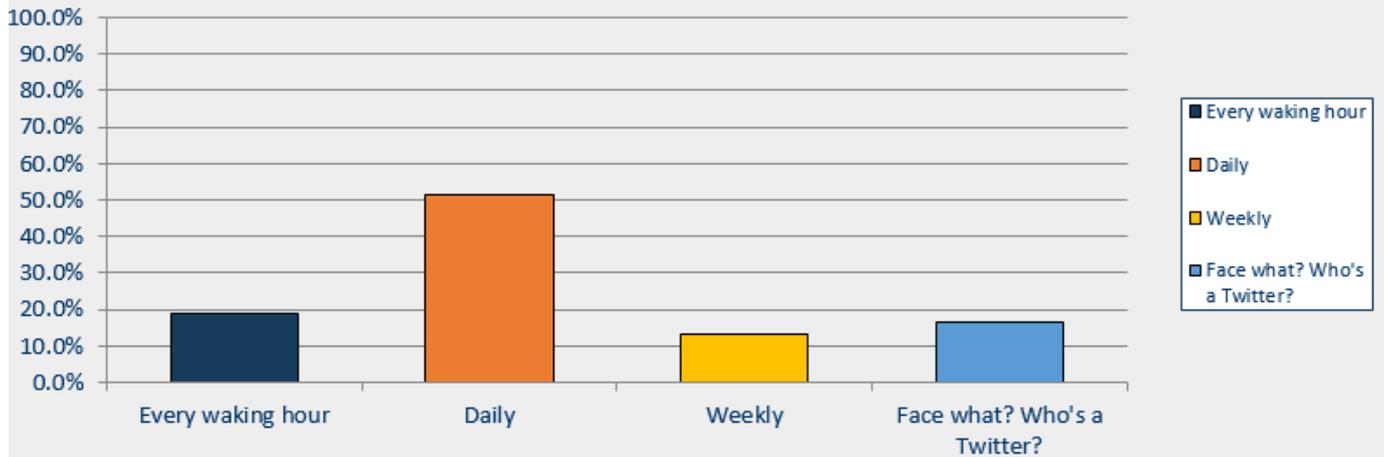
This is actually on my 'wish' list for our website. We will implement this in due course...

Content is good but it could use a facelift with a more modern format (which is obviously why you are updating it). "Things to know" would be better titled "How to qualify for a loan 101".

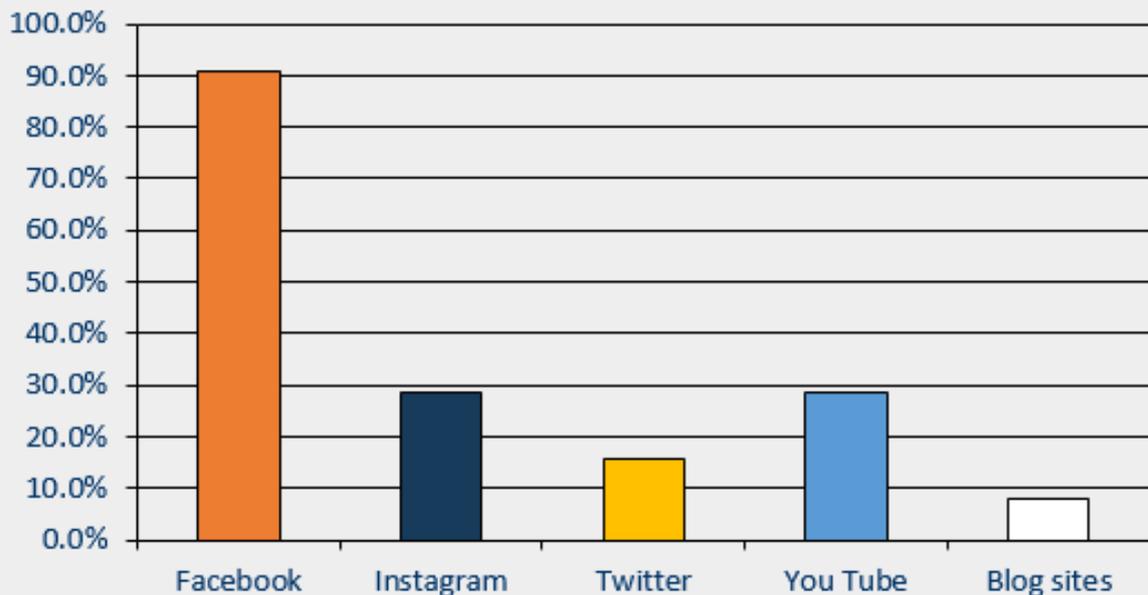
Yes, & we're very excited about the new look! That suggested topic will be one we will use for our Youtube clips...

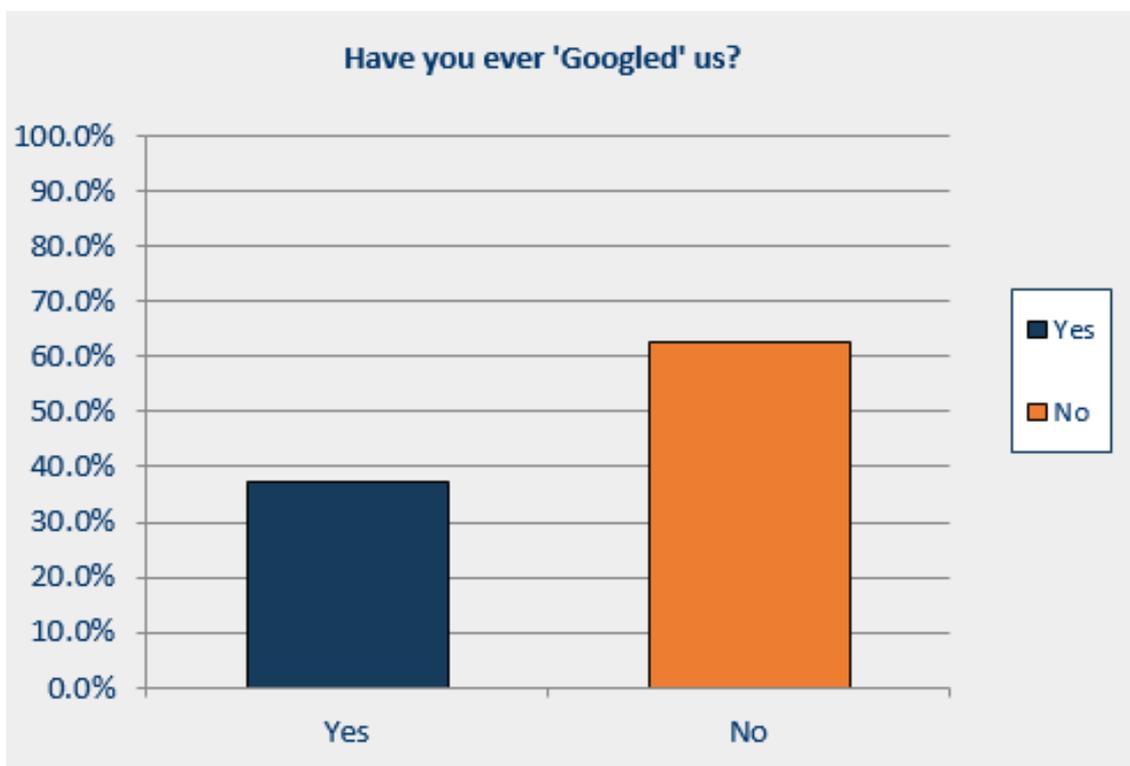
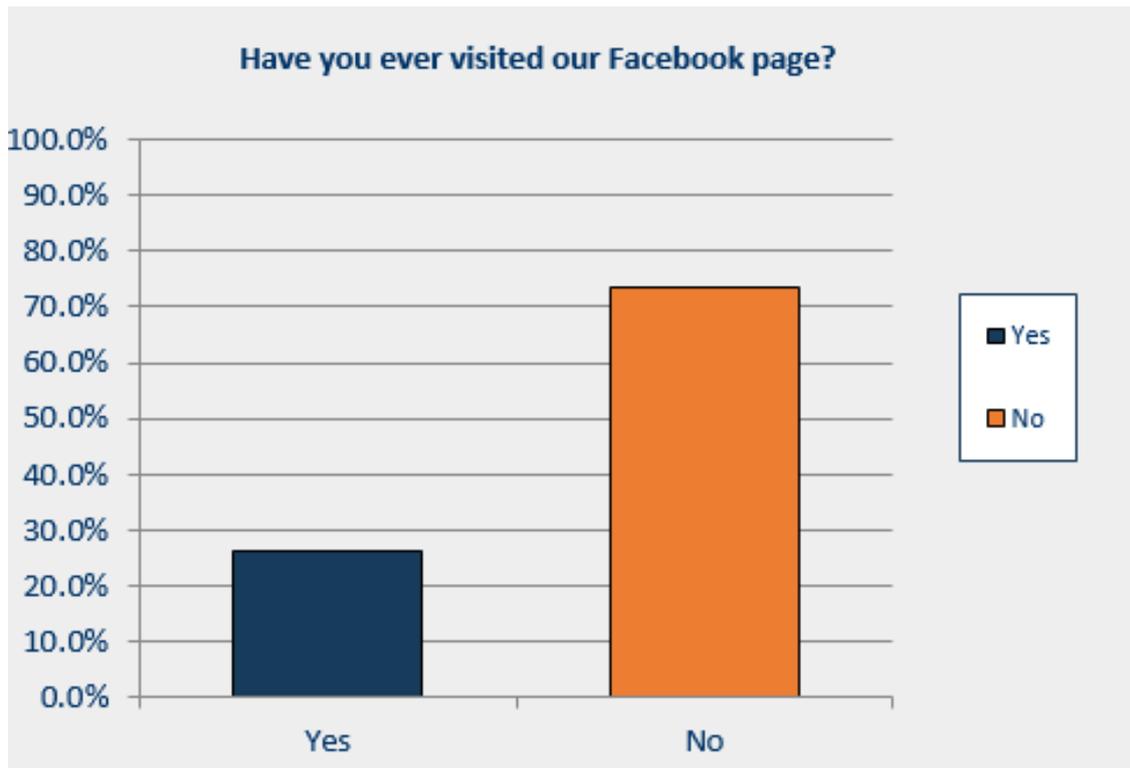
SOCIAL MEDIA

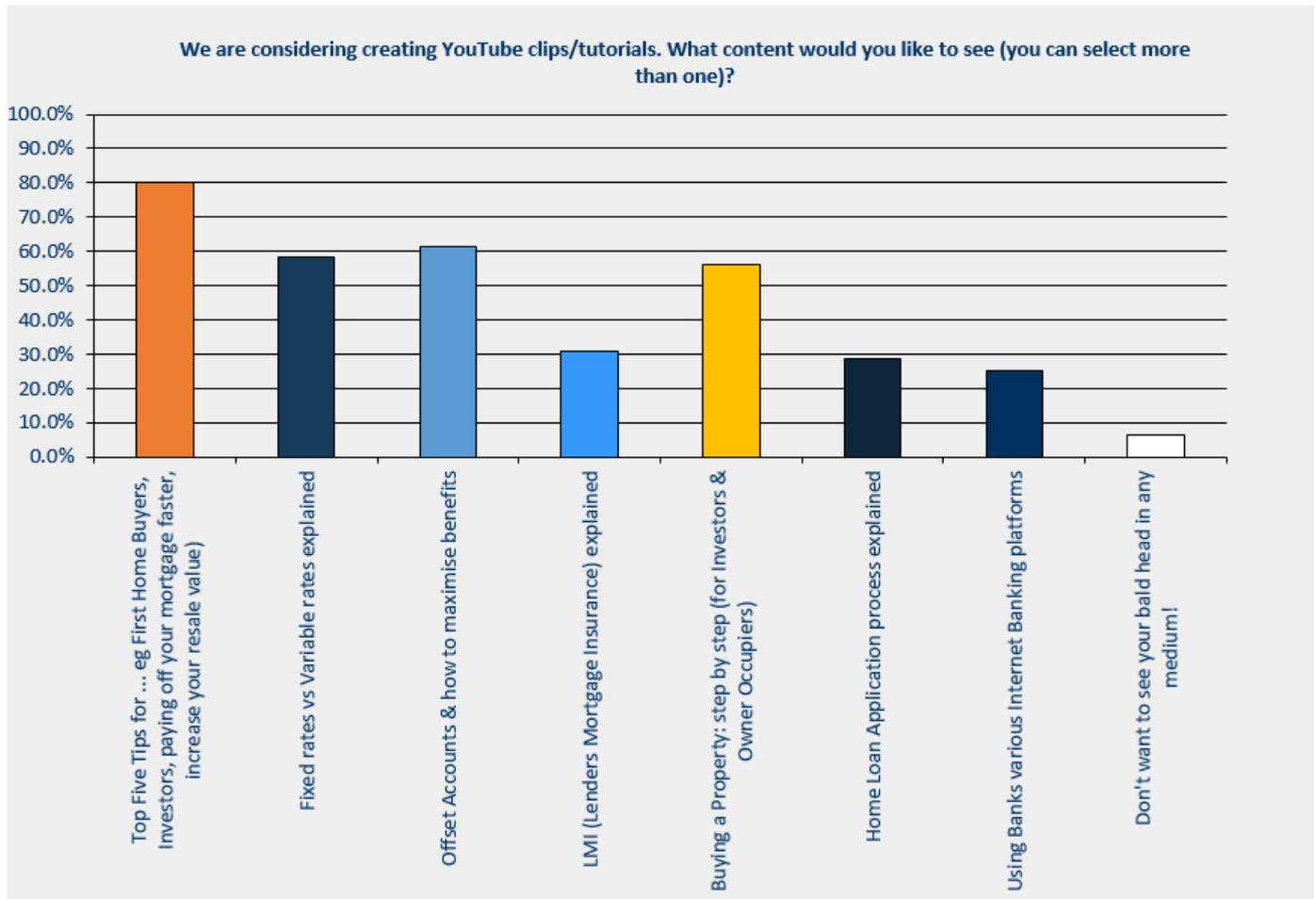
Do you access social media and/or information sharing platforms?



If yes, what platforms do you prefer/use most?







It would appear that these Clips will be quite popular, despite the fact my bald head will be front & centre...

Some further suggestions:

More information on how to obtain finance to build an investment house portfolio

Utilising credit cards to maximise interest savings in offset account and rewards points, & best ways to set up payment methods for credit cards. Other professionals/services that will be used in the purchasing process and what they do. How to utilise the building and pest inspection to renegotiate the purchase price.

Basic costs of buying and selling Checklist (process) to follow. When to engage service providers. eg banks for title release, conveyancing, building inspections

How to make good investments with money. All the ways to dodge tax and avoiding giving the government more money. How to maximise wages and money earned.

Not sure what is being insinuated here... is it because of my Arab background?? Haha! I'll take anyones tips on how to dodge Tax...

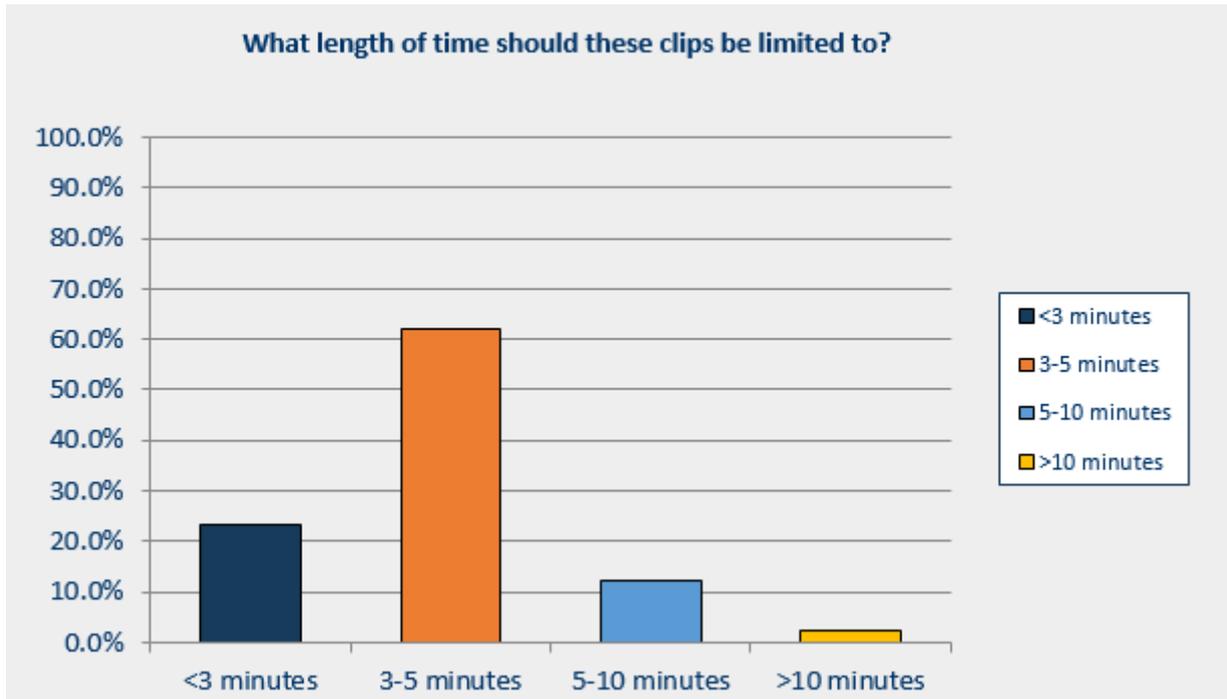
Tarek impersonating Peppa Pig

Opinions on house price assessments from core logic, domain etc & whether they are reliable or should be completely ignored. Also interested in the property valuation process & how to maximise, + depreciation for investment properties.

Maybe a small spiel on the differences in buying existing to constructing.

Financial advice for different generations (particularly gen Y)

Save Save Save...?!



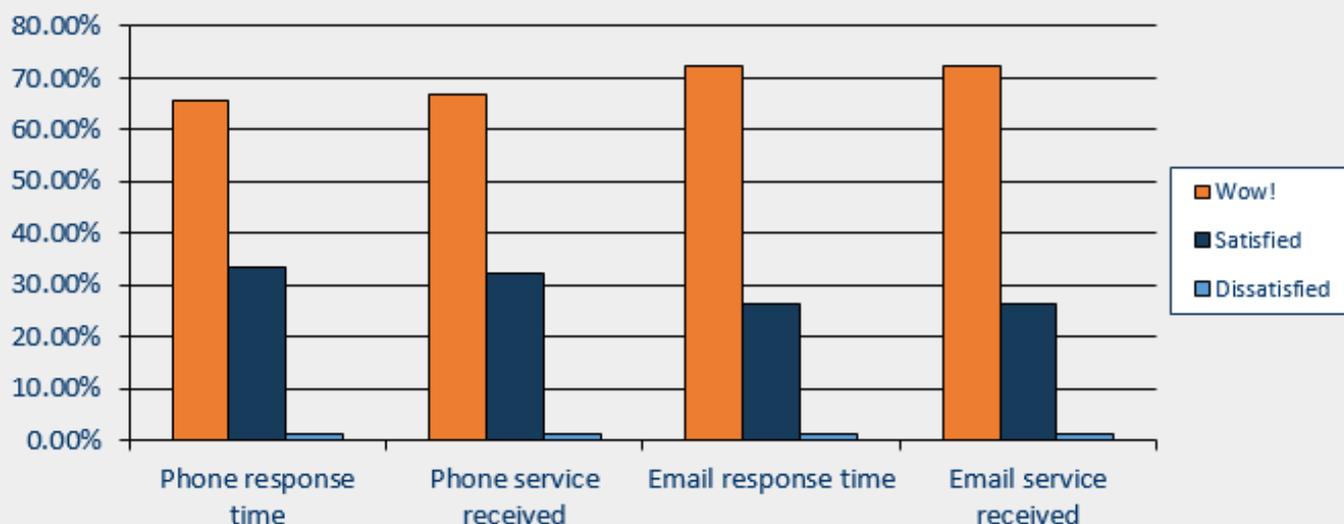
I must admit that we're looking forward to producing these clips!

CLIENT CARE

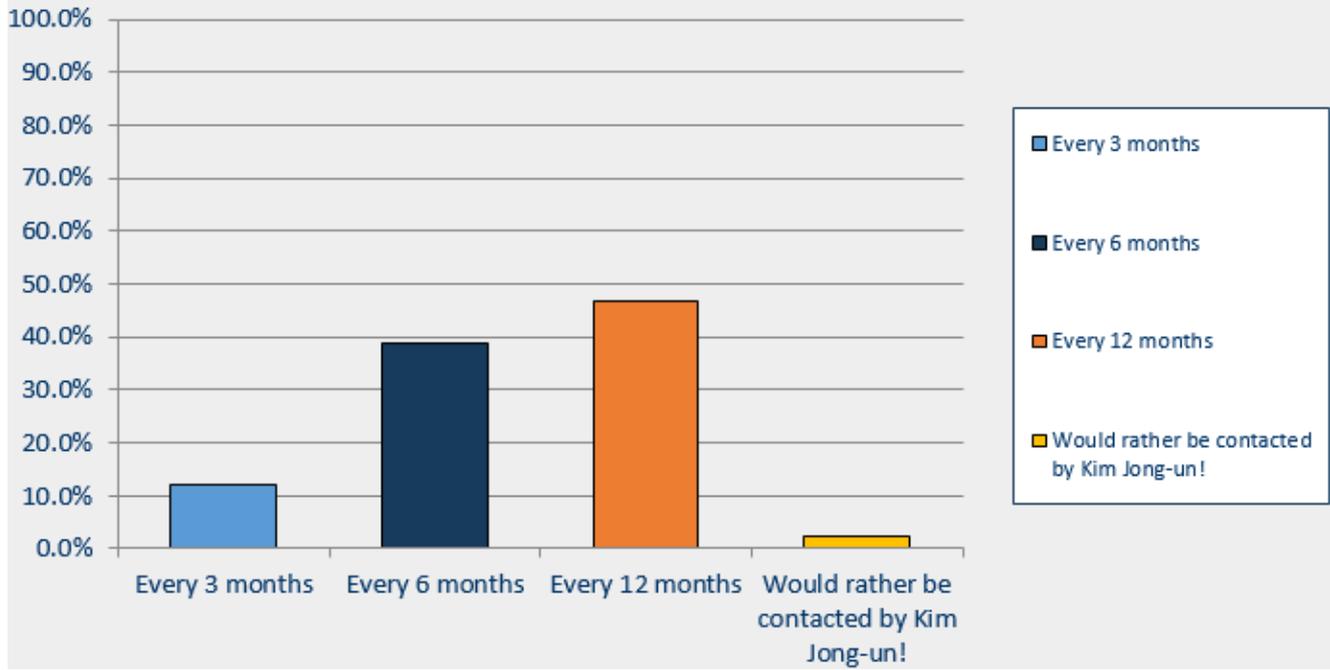
Did you know that we are your **FIRST** point of contact **AFTER** your loan has settled for any Home Loan/Lender related issues/queries?



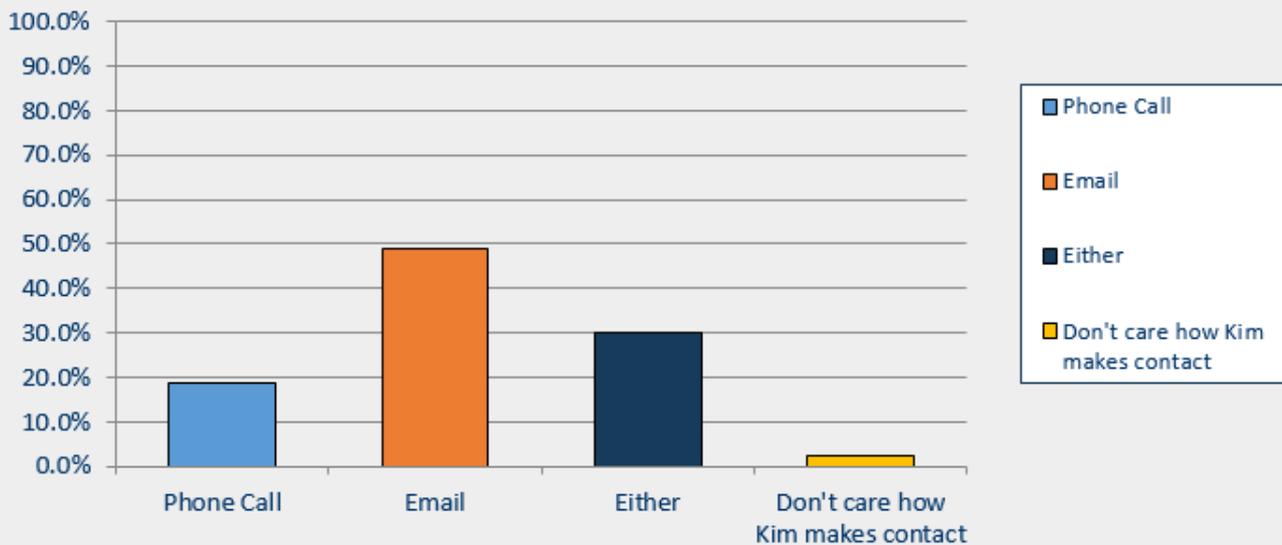
Thinking of any phone/email contact you had with us in recent times, how satisfied were you with the following:

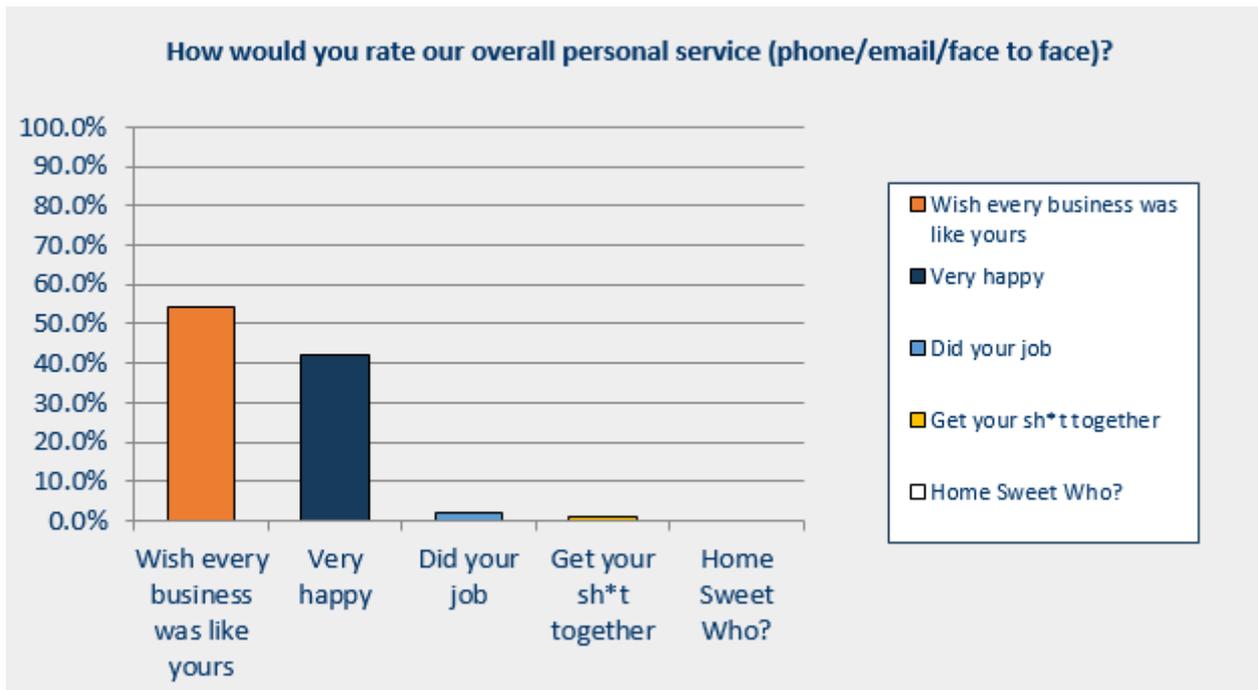


How often would you like to be contacted by us to ensure everything is operating to your satisfaction?



How would you prefer to be contacted by us for this purpose?





96% were very happy or wished every business was like ours! We are extremely happy with this result! One Client thought we needed to get our sh*t together – we’ll work on this too... ;0)

What can we do better?

As per q22 would like to be contacted regularly on the personal aspects of our loans and are we taking full advantage of the current financial atmosphere.

I can't think of anything better. May be follow up every 6 months or so.

Wouldn't mind an occasional offer for a loan health check up

Check in with clients every 12 months to reassess loan position and finances.

We make every effort to contact our Clients every 12 months however this is also dependent on staffing resources. Notwithstanding this, everyone is encouraged to contact us at any time.

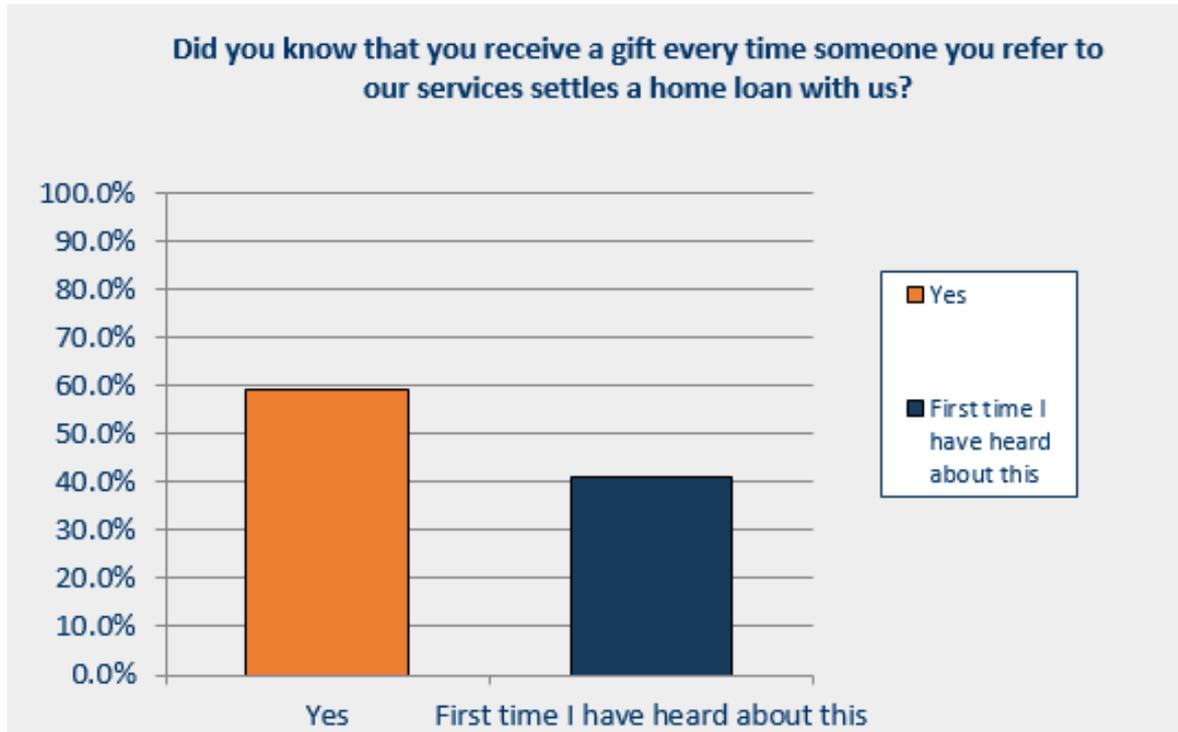
Get anyone not named Tarek to contact customers. Tarek is rude to me and this hurts me feelings. It makes me feel frustrated and alone, which leads to comfort eating bacon and bacon related products.

Maybe try switching to Lamb Glen... much tastier & better for you!

Remember who your clients are and then try calling them from time to time and then hold to the appointment time and sort out who is picking up the kids

Unfortunately we can't plan for Family emergencies... but we'll try nonetheless...

GIFTS/REWARDS/COMPETITIONS



In the past, we have conducted various competitions. Currently, we have our BMW Drive Day, & later in the year the Ashes Cricket Test. While I acknowledge some would never enter because it is not to your liking/interest, would you throw your name into the



Thinking about the previous question, would this encourage you to refer others to our services more often due to this promotion?



SUMMARY/FEEDBACK

Tarek, you are the bench mark for customer service, you do your job very well and can only wish I got that kind of service from other professions. Thanks for all your help over the years. But if you want to make better and make a big difference, you should take me to your drive day Thanks mate

Keep doing what you are doing. We felt like family with our application process. You were all very up front and helpful, didn't make us feel silly when we had various questions. I have recommended you to a lot of my work colleagues and friends.

Your service has been very good. Your advice and knowledge can cover any situations that I've had need to discuss.

I like way you do business. Always contactable and you do what you say.

I really appreciate and value the service and advice offered on each contact I have had with HSLs. Nothing has been too much trouble...well at least I am made to feel that way and I genuinely feel that you are interested in my financial welfare. Thanks for all that you do and the many long hours that it takes you to do it. Well done!!!

I value your company for the following- prompt honest straight talking up to date information. I have never felt ill informed or silly for asking basic questions. I have a good understanding of my loans and how to best utilise them which increased my confidence in investing.

Great service, very quick and we are very happy we will always use Tarek for all our loans and refer friends and family :)

Very impressed with the service we have received. Couldn't be happier. You have been a god send thankyou Tarek

Very good service at the start, but you might need to do the follow up every 6 months as the needs keep changing

A+++++++ x Million

I think you guys are great and I have recommended you to many of my friends. I just hope you are around to send my kids to you! I'm sure you will.

Fast prompt service. Handle stressful situations well :) Very patient with customer demands. Very informative.

Awesome job and sound advice, always

Good that I can just email and the job is done. No hassle.

Everything has been amazing, keep up the good work

Your service is AMAZING!

Very happy with your service

Your service is great very informative to simple people like myself??

I love the business, always find Tarek so informative and friendly, and I feel like I am not asking stupid questions (although I really don't get it haha). Thanks for making the purchase of our first home so easy :)

Excellent service, keep up the good work

Good. Ok, I'll up it to a great :)

Best in the business. Not the home loan business, but you do OK there too. Definitely the best in the 'Testing out a customer's resilience to insults to see how much they'll take before leaving' business.

You provide a great service. I've always felt able to call or email, and even if it has been a long time between contacts, it's not a trouble at all to discuss things. ie. very approachable. It's great to have the competitions and the quarterly newsletter. Having HSL as first point of contact for bank details is unfamiliar because it seems like an 'extra hop' to contact the bank, particularly for a simple query, but it has been helpful on occasion to go through HSL for more complicated enquiries.

Very efficient, always have a good laugh on the phone when I have to ring

Great service! I recommend you to everyone.

Happy so far with our experience with HSL, we are still in the honeymoon stage with you guys and no major complaints from us :)

Really enjoy reading your emails and newsletters. Also still feel part of the 'Home Sweet Loans' family even though we used your services many years ago, as you still keep in contact with your clients

You guys are the best. I wouldn't use anyone else!!

Service is second to none.

As it was our first home loan we were very happy with the support we received from you and your team.

Very happy with the service and Tarek's knowledge. By the way, I can so tell that Tarek has written these questions!

Love your work! You really go all out to put clients first and make sure they're well taken care of. Would recommend to anyone :)

As I have previously stated, we had the best experience with you and your team. I hear horror stories from friends and colleagues and thank God we went with Home Sweet Loans.

I have been dealing with Tarek for years and always trust his advice and what he puts forward. Would not go anywhere else so don't retire mate haha

Loved our first home purchase with you, professional but also personable. Will definitely be calling back for our next purchase (hopefully soon)

You guys go alright. Thanks.

We have had a long history and you are my go to person on loan enquiry.

Love your work Tarek. Can't wait to show you more progress pics!

Being referred to HSL and using you exclusively has made my life very easy for the big stuff. I see no reason to try anyone else. Good fishing mate.

Very good, always recommend you if asked.

Your service is much appreciated!

Can't fault it. Awesome

While there's a lot of outstanding 'love' for what we do, the most popular feedback was that our Clients would like more personal, regular ongoing contact from us. As stated previously, this is dictated by staffing resources (& most of you would know the struggles I've had in this regard over the past few years). We will make a concerted effort to be more consistent in this area. Nonetheless, you can contact us at any time, as we're always your 1st point of contact in all instances for any queries (or even a shoulder to cry on GB)... ☺