

Fact or Fiction!

5 common home loan misconceptions



- ! A 100% offset Home Loan will save you money throughout the lifespan of the loan. **Fact or Fiction?**
- ! Having your properties financed with multiple banks will better protect your assets. **Fact or Fiction?**
- ! A fixed Home Loan offers the same benefits as a variable Home Loan. **Fact or Fiction?**
- ! A 20% deposit is necessary to attain your first Home Loan. **Fact or Fiction?**
- ! Numerous monthly repayments will pay off you loan faster. **Fact or Fiction?**

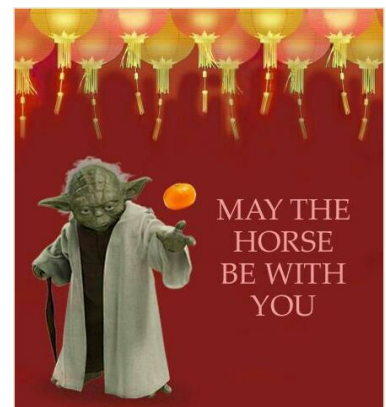
Want to know more, or have a finance question that you need advice on?

[Click here](#)The answers are only an email away.

Happy Chinese New Year 2014 is the Year of the Wooden Horse

The Chinese New Year starts on Friday 31st January 2014 and runs for two weeks. In Chinese astrology, The Year of The Horse is considered a fortunate year, bringing luck and positive karma. Horse Years are supposed to bear fast victories, unexpected adventure, and surprising romance. It is also an excellent year for travel as Energy is high and productivity will be greatly rewarded.

Melbourne is celebrating the Lunar/ Chinese New Year by hosting a number of festivals. Each venue offers unique themes, performances and foods. Visitors can experience Chinese Lion Dances, Firecrackers, Traditional Folk Music, Dancers, Martial Artists and much more. [Click here](#) for more information.



Shaken, Not Stirred.

Summer Give Away



To Celebrate the Summer of 2014. Provincial is giving away an adult double pass for the Designing 007 exhibition museum Held at The Melbourne Museum in Carlton Gardens.

To enter simply tell us how many actors have played the famous 007 James Bond role so far?

Submit your answer [here](#) by the 10th of February, for your chance to win!

Have a question?

Our Melbourne team are always here and ready to help -



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