**Subject:** Could You Be Paying Less on Your Home Loan?

Hi [Name],

With interest rate cuts on the horizon and refinancing at an 18-month high, now’s a smart time to review your home loan.

At [Company Name], we’re helping homeowners reduce their monthly repayments and gain more financial breathing room through refinancing.

**Here’s what you could gain:**

* **Lower repayments** – If you’re on an older or higher-rate loan, refinancing now could save you hundreds each month.
* **Access to equity** – Tap into your property’s value for renovations, investments, or debt consolidation.
* **Less stress** – Simplify your finances by rolling multiple debts into one manageable home loan.

Our expert brokers make the process easy, with tailored advice and full transparency on costs and benefits.

**Ready to see if you can save?**  
Just reply to this email or call us on [Phone Number] to book a free loan review.

Best regards,  
[Your Name]  
[Company Name]

# Social media

**Instagram / Facebook Post Caption:**  
💰 Thinking about refinancing? With rate cuts on the way and refinancing at an all-time high, now’s a smart time to check if you’re overpaying.  
We’re helping Aussie homeowners slash repayments, unlock equity, and stress less.  
📞 Book your free loan review today – message us or call [Phone Number].  
#Refinance #MortgageBroker #HomeLoanHelp #SaveMoney #FinanceTips

**LinkedIn Version:**  
📉 With refinancing activity surging and interest rate cuts expected this year, there’s real opportunity for homeowners to lower repayments and unlock equity.  
If it’s been more than 12 months since you reviewed your home loan, it might be time for a financial check-in.  
At [Company Name], we’re here to guide you through your best options — no pressure, just clarity.  
📲 DM or call [Phone Number] to schedule a free loan review.

## SMS

Hi [Name], rates may be dropping soon – it could be the perfect time to refinance and save. Want a free loan review? Call [Phone Number] or reply YES.