



YOUR JOURNEY WITH OAKWOOD FINANCE



DIRECTORS WELCOME

At Oakwood Finance, every client relationship begins with clarity, discretion, and considered strategy.

You're now working with a team that approaches finance with structure, precision, and a clear focus on long-term positioning.

Each engagement is managed deliberately — ensuring outcomes are not only achieved, but aligned with your broader direction.

Our role extends beyond a single transaction. We manage the process, maintain momentum, and provide ongoing oversight as your position evolves.

We appreciate the opportunity to work with you.



Matthew Bailey
Founder & Director



Dylan Willcocks
Director & Broker

C R E D I B I L I T Y

60+ years of combined industry experience

Established relationships with Australia's leading lending institutions

Recognised across national and state industry awards

Recognised for excellence within the industry.



OUR VALUES

At Oakwood, our values define the standard behind every decision, every interaction and outcome.

SOLID

SIMPLICITY

Clarity in every decision.

OWNERSHIP

Accountability in every outcome.

LEARNING

A commitment to smarter, forward-thinking solutions.

INTEGRITY

Trust placed before every transaction.

DISTINCTION

A higher standard consistently delivered.

WHO WE WORK WITH

Oakwood Finance works alongside clients who value structure, precision, and a well-managed financial position.

Our clients include professionals, business owners, and individuals seeking tailored finance aligned with their broader strategy.



OUR APPROACH

Every engagement is approached with intent.

We focus on structuring finance correctly from the outset — ensuring each decision supports both your immediate objective and long-term position.

- Complex scenarios are managed with clarity.
- Communication remains consistent.
- Execution is deliberate and well-managed throughout.

WHAT YOU CAN EXPECT

A considered approach to structuring your finance.

Clear and consistent communication at every stage.

A long-term relationship focused on maintaining and evolving your position.



MORE THAN JUST FINANCE

The right financial outcome is only one part of the equation.

A well-structured position considers not just how your lending is arranged — but how it is protected.

As part of our approach, we ensure your broader position is considered, including the role of appropriate protections such as income and loan cover.

This is not treated as an add-on, but as part of a complete financial structure — designed to maintain stability, protect progress, and support long-term direction.

Where appropriate, we facilitate access to trusted professionals to ensure these elements are aligned with your overall strategy.



OUR PROCESS

DISCOVERY

Understanding your objectives, financial position, and long-term direction.

PLACEMENT

Managing lender selection, negotiations and credit approval.

ONGOING SUPPORT

Maintaining and evolving your position as circumstances change.

STRUCTURING

Designing a lending approach aligned with your broader strategy.

EXECUTION

Overseeing documentation and settlement through to completion.



WHAT TO PREPARE FOR YOUR APPOINTMENT

To allow us to assess your position efficiently, please have the following available where possible.

Identification

- Driver's licence or passport &
- Medicare card

Income & Employment

PAYG

- 2 most recent payslips
- PAYG summary or latest tax return

Self-Employed

- Last 2 years tax returns
- Financials/BAS if available

Assets & Liabilities

- Bank statements (typically 3 months)
- Credit card statements
- Loan Statements

If Purchasing or Refinancing

- Contract of sale if applicable
- Property or loan details

Not all documents are required upfront. We will guide you based on your individual scenario.

ONCE YOU'RE APPLICATION IS SUBMITTED

Following submission, your application progresses through the lender's internal assessment process.

INITIAL REVIEW

Your application is assessed to confirm all required information had been received.

ADDITIONAL INFORMATION

In some cases, lenders may request further information. This is a standard part of the process and is managed promptly to maintain progress

CONDITIONAL APPROVAL

An initial approval may be issued, outlining any remaining requirements.

FORMAL APPROVAL

Once all conditions are satisfied, formal approval is provided and documentation is prepared.

SETTLEMENT PREPARATION

All parties are coordinated to ensure readiness for settlement.

THE OAKWOOD STANDARD

CLARITY

You remain informed at every stage, without needing to follow up.

CONSISTENCY

Communication is measured, timely and reliable throughout.

OWNERSHIP

The process is managed end-to-end, ensuring nothing is left to chance.

POSITION

Decisions are made with your broader financial position in mind.

HOW THIS IS DELIVERED

- A considered approach to structuring your finance.
- Direct access to Australia's lending institutions.
- Management of complex scenarios with precision.
- Negotiation handled on your behalf.
- Ongoing oversight as your position evolves.

STRUCTURED FINANCE

DELIVERED PROPERLY

From here, everything is managed with clarity, precision and control.

Your position is structured with intent, your application is progressed deliberately, and every stage is handled to ensure a considered outcome.



Empowering your financial journey.

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