



**AFG** 

**FINALIST** 

**EXCELLENCE** 

12 years of industry experience

## It's \$4000 Cash back\* TIME TO REFINACE

AFG WINNER EXCELLENCE AWARDS

AFG FINALIST EXCELLENCE AWARDS 2022

**BIJU KANAYI** MBA, QFA

Principal Lender
Former Branch Manager, ANZ Bank
Former Senior Lender, Commonwealth Bank

K7 HOME LOANS

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\*Terms & conditions apply