Questions for Your Broker, Accountant and Adviser

Tick the questions you need answered, then take each column to the right person.

Prepared by **Alex Gee**, Director & Mortgage Broker, Kingfisher Finance Group Updated November 2026

Ask Your Broker

- [ ] Can my current loan split and redraw cleanly?
- [ ] How many splits do I need, and what size?
- [ ] Where should the offset and redraw sit?
- [ ] Is interest-only available on the investment split?
- [ ] What fees apply per split, and to add splits later?
- [ ] Is a refinance needed, and what would it cost?
- [ ] Is the next tranche a variation or a new application?

Ask Your Accountant or Tax Agent

- [ ] Is the interest on this split deductible for us?
- [ ] Whose name should the investments be in?
- [ ] What records do you need from us each year?
- [ ] How would a mixed-purpose split be apportioned?
- [ ] Should existing shares be sold first, and at what tax cost?
- [ ] Do the 2026 Budget tax changes affect our plan?
- [ ] What happens to the deduction if we sell our home?

Ask Your Financial Adviser

- [ ] Is borrowing to invest suitable for our goals?
- [ ] What should we invest in, and why?
- [ ] Should we invest all at once or in stages?
- [ ] How large should our cash buffer be?
- [ ] How far could the portfolio fall, and could we hold?
- [ ] What are the total fees on the investments?
- [ ] What would make you recommend we stop?

Who You Spoke To

Broker name and date

Accountant or tax agent name and date

Financial adviser name and date

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