

# Malcolm McDonald

## Mortgage Link

Malcolm 'The Mortgage Man' McDonald has been a part of the financial industry - banking and broking - for 35 years, and all of them have been in South Canterbury. Since June 1994, he has operated Mortgage Link South Canterbury, a role he took up after 20 years with the then Trust Bank.

Malcolm started his Mortgage Link independently owned and operated mortgage advisory firm in 1994. He has been fervently committed to his business and his clients ever since firmly supporting the company's model of being "totally New Zealand owned, not owned by lenders or Aussies and not set up by funders; that's our point of difference," he states.

The dedication Malcolm has displayed over the years is indicative of his attitude to business. "My wife says I'm a workaholic," he admits ruefully, "and I know I am very focused on what I do, very serious about it. I have a tendency to live the job 24 hours a day, but I am learning to balance things better."

As a result of his obligation to business, Malcolm's clients reap the benefits: they receive solid mortgage advisory advice and with Malcolm's expert guidance, a high application

success rate is achieved. As a result, a large percentage of Mortgage Link SC's business comes from a client base built by direct referrals from satisfied customers as well as professionals to whom clients have in turn been referred.

"I believe I do prepare people very well for buying a home," says Malcolm. "I cover the whole process in great detail, whether it's a first home or a fifth home, or whether the client is aged 18 or 80. I work with my clients to ensure they get the best arrangement to suit their circumstances; I create a 'plan of attack' for the buyer so all bases are covered."

Emphasising the independent nature of the business, Malcolm stresses that his speciality is in the mortgage advisory application arena, saying "I don't try to be a financial or insurance advisor, I do mortgages. I refer clients to experts in those other specific fields. I see my role as an independent advisory service adding value to the steps required to have a mortgage approved." He also considers he is a support facility to his clients as they go through the stresses associated with applying for a mortgage. "I think we provide much more than just 'getting a loan'," Malcolm says. "I'm there for the duration of the process - and the aftermath. That's the rewarding part, when someone says 'thanks, I couldn't have done it without you.'"



Every Picture Tells a Story

Shane Rogers