

## **RAMS Expands Its Customer Service Network To South Australia**

*South Australia will soon get its first face-to-face RAMS Home Loan centre in the Southern Vales area.*

November 30, 2010 (FPRC) -- RAMS Home Loans today announced the expansion of its localised, face to face customer services to South Australia for the first time. RAMS Chief Executive, Melos Sulicich said the move extends the lender's mainland presence, delivering an affordable alternative to the major banks for everyday Australians.

'South Australians have taken advantage of our competitive rates, flexible home loans and down to earth service for many years,' Mr Sulicich said.

'RAMS already has more than 3,000 customers in South Australia and is continuing to grow its customer base at a rapid rate which is in line with economic growth in South Australia.

'In fact, over the past financial year we've seen a 28% increase in the number of home loans settled in South Australia, so we're very pleased to now offer face to face service to cater to increased customer demand.

'RAMS Home Loan Centres are owned and operated by a local home loan expert, providing home buyers with the peace of mind that they're dealing with someone they can trust when it comes to their individual home loan needs,' he said.

Recently appointed local lending expert, Cheryl Haywood will own and operate the first South Australian RAMS office, based in the Southern Vales area.

'Having lived and worked locally for over 20 years, I'm looking forward to starting up my own RAMS franchise business, and offering customers competitively priced home loans combined with my local knowledge,' Ms Haywood said.

Mr Sulicich said he was delighted to welcome Cheryl to the RAMS customer service team as part of an exciting new era of stability and growth for RAMS and its South Australian customers.

'Cheryl is not only the first RAMS franchise in South Australia, but also the only sole female RAMS franchisee nationally,' he said.

Winner of 'Money magazine's Non-Bank Lender of the Year Award' in 2010 and 2009, RAMS offers customers an affordable alternative to the major banks including a lower Standard Variable Rate (SVR) currently at 7.63%p.a. and a wide range of flexible home loan options, such as splitting between fixed and variable rates, competitive fixed rate home loans including the 2010 Canstar Cannex 5 Star Rated RAMS 3 Year Fixed Home Loan currently at 7.29% p.a., and the popular RAMS Rate Relief home loan which offers a discount of 0.9% p.a. off the SVR for the first two years (currently at 6.73% p.a.).

Customers can get more information about the award-winning RAMS service by calling 13 RAMS (13 72 67) or simply go to [www.rams.com.au](http://www.rams.com.au).

For further information, media can contact: RAMS Media Relations, Melanie Monico on 02 8218 6359.

Editor's note: Interview and photograph opportunities with RAMS Chief Executive, Melos Sulicich and Principal RAMS Southern Vales, Cheryl Haywood.

**Contact Information**

For more information contact Melanie Monico of RAMS Home Loans Australia  
(<http://www.rams.com.au/>)  
(02) 8218 6359

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