



Is now the right time to re-finance?

With interest rates remaining elevated and the cost of living continuing to rise, many households are reassessing their finances. One of the most effective levers available is reviewing your home loan structure. But the key question is—**is now the right time to refinance?**

The answer depends on your individual circumstances, but there are several clear triggers that suggest it may be worth exploring.

Interest Rate Movements: Many borrowers are currently sitting on higher variable rates or coming off fixed-rate periods into a very different lending environment. Refinancing may allow you to secure a more competitive rate, consolidate debts, or reset your loan terms to improve cash flow.

Fixed vs Variable: Finding the Right Balance: Variable rates offer flexibility and the ability to benefit if rates soften, while fixed rates provide certainty by locking in repayments. Many borrowers are now considering split loan strategies—combining fixed and variable portions to balance stability and flexibility.

Growth in Property Equity: If your property value has increased, you may have built up usable equity. This can be used to eliminate higher-interest debts, fund improvements, or invest—provided it is structured correctly.

Cash Flow Pressures: If repayments feel stretched, options may include extending loan terms, switching to interest-only (where appropriate), consolidating debts, or optimising offset account structures.

Aligning Your Loan With Your Goals: Your loan should support your broader financial strategy. A refinance may assist with improving tax efficiency, restructuring debt, and positioning you for future opportunities.

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Kista Finance acknowledges the **Wadawurrung People** as the Traditional Owners of the land and waters on which we live and work and pays respect to Elders past, present and emerging.

Important dates for June, 2026:

- 16Jun26 – RBA Cash-rate decision
- 21Jun26 – Monthly BAS & IAS
- 25Jun26 – FBT return for e-lodgements
- 01Jul26 – *Payday Super commences*

End of Financial Year

- Seek advice regarding tax planning measures if warranted.
- For SG or personal contributions to be deductible this financial year, they must be received and cleared by the Super Fund by 30 June.
- Prepare distribution resolutions for your discretionary trusts by 30 June, 2026.

Interest Rate Outlook

Interest Rates – Where to from Here?

Encouragingly, inflation is easing — but the path forward remains cautious.

- *Inflation: April CPI slowed to 4.2%, though underlying inflation rose to 3.4%, still above the RBA target. It is anticipated that easing of fuel excises has assisted with inflation.*
- *Global pressures: The Middle East conflict continues to push up fuel and transport costs, with flow-on effects across the economy.*
- *Labour market: Unemployment has lifted to 4.5%, suggesting the economy is beginning to cool.*

Continued below.....



Client Checklist: 5 Questions to Ask Before Refinancing

1. Am I currently paying a competitive interest rate compared to the market?
2. Will refinancing reduce my monthly repayments or overall costs?
3. Are there any break costs, fees, or hidden expenses involved?
4. Does my loan structure support my long-term financial goals?
5. Could I improve my cash flow or consolidate higher-interest debt?

Next Step: If you haven't reviewed your loan recently, now is a great time to explore your options. A quick review could provide meaningful savings and improved financial flexibility.

If you have any concerns or require any assistance, please do not hesitate to contact **Kista Finance** for a personalised review and tailored advice to help you take control of your finances.

Community.....

Portarlington Football & Netball Club

Portarlington Recreation Reserve, Sproat St, Portarlington

Home Games:

- 06Jun2026: Football (men & women) & Netball
- 19Jun2026: Football (women)
- 20Jun2026: Football (men) & Netball

National Celtic Folk Festival (Portarlington)

- **5-8 June, 2026**
 - Music, markets, workshops, food, dance and family activities
 - Spread across the foreshore and multiple venues
 - One of Victoria's biggest winter community festivals
- <https://www.nationalcelticfestival.com/>

Self-Care Tip for the Month.....

Engage in activities you actually enjoy:

Dedicate time to hobbies, interests, and creative outlets that bring you joy and fulfillment.

Whether it's golf, writing, gardening, or playing an instrument, make time for activities that make you happy.



Joke of the Month.....

Financial freedom is when your **bank balance** stops judging you.

Interest Rate Outlook (cont'd)

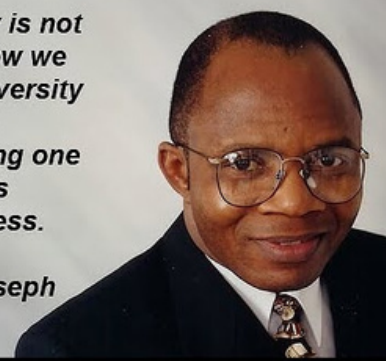
- *RBA outlook:* The cash rate sits at 4.35%, with the next decision due 16 June 2026.
- *Bank forecasts:* Most major banks expect a pause in June, though some still see further tightening later in 2026.

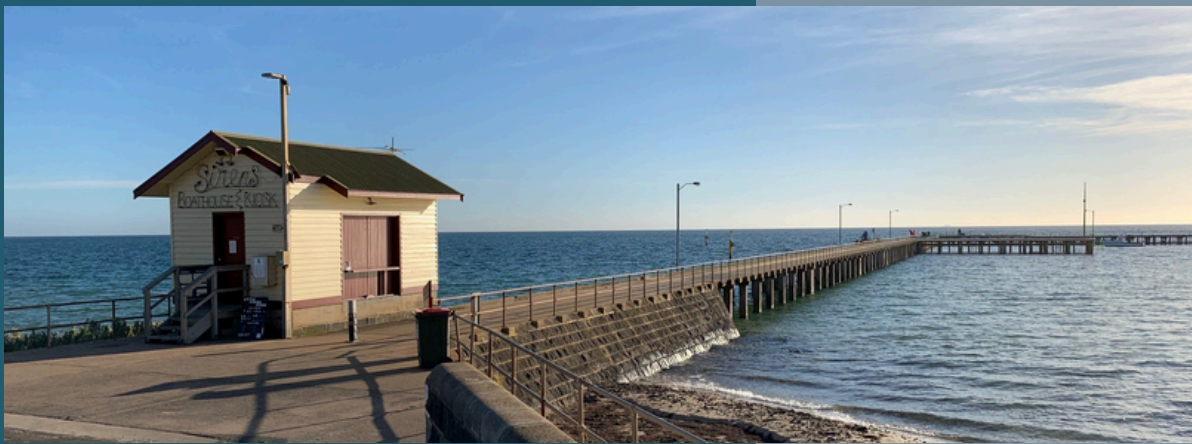
Bottom line: Rates may be nearing its peak, but with inflation still persistent, the RBA is expected to remain cautious rather than cutting anytime soon.

Quote of the Month.....

Diversity is not about how we differ. Diversity is about embracing one another's uniqueness.

– Ola Joseph





Community.....

Nightide Winter Solstice Festival (Queenscliff)....

- 19–21 June 2026
- Fire shows, live music, food trucks, night markets
- Includes Fringe night (adult-focused), main event & free family day
- Designed around the winter solstice with strong community feel

<https://www.nightide.com.au/>

Winter Glow (Adventure Park, Wallington)

- Starts from 20 June 2026
- Snow play, light displays, rides and winter attractions
- Family-oriented winter festival in the region

<https://adventurepark.com.au/winter-glow>

Geelong Pride Expo (Bellarine / Geelong region)

- 13 June 2026
- Community-focused inclusive event with stalls, performances and awareness

<https://www.geelongcity.vic.gov.au/whats-happening/events/geelong-pride-expo-2026>

Golden Plains Farmers' Market

- 6 June 2026
- Local produce, artisan food, community atmosphere
- Strong support of regional growers

<https://www.visitvictoria.com/regions/geelong-and-the-bellarine/whats-on/markets-and-vintage/produce-markets/golden-plains-farmers-market>



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