

## This is where the “spirit” of PPA lives

Below are our 15 ‘Actions’ also known as principles that we live by to pursue our Vision and Mission.

Actions speak louder than words!

### Our Actions

#### 1. Evolution – challenge the norm

We are on a quest to find a better way for every process and everything we do. This obsession never ends; it’s our passion, it’s part of our DNA. If it’s ‘good’, make it ‘great’. If it’s ‘great’, take it to a higher level! We take responsibility for our own actions as well as actions we see others take. This means questioning every process and each other and boldly ‘thinking outside the square’.

#### 2. Respond NOW

A sense of urgency is our inner sense of responsibility to do the right thing by others. Responding ‘now’ reflects quality of character - and we are of the highest character. Our commitment to exceed expectations ensures we provide timely – yet thoughtful - replies to clients, teammates and business partners alike. All calls and emails are answered the same day – even if it’s to say, ‘I don’t know – but I will find out’ or ‘I’ll have a solution for you by ...’ Immediacy differentiates. It sends a strong message that we value our clients and their time.

#### 3. Over-communicate

We provide clients with comprehensive explanations and thoughtfully seek confirmation of understanding. On our team, we develop rapport with clients, so they feel comfortable asking for clarification or raising concerns. It’s important to explain what we’ve been doing behind the scenes, especially in regards to all the hard work involved with the lenders.

Thoughtful communication is our point of difference and something we excel at. Listening intently is where great communication starts. It also shows we care.

*We consider the best method for each communication. Would a verbal conversation be most effective? Does the client prefer to absorb written information? Maybe it needs both – a phone call followed by an email to reiterate the key points?*

#### 4. We care

Our team members genuinely have our client’s best interests at heart. We are highly responsive and endeavour to provide peace of mind with all communication. Purchasing and borrowing large sums of money is often a stressful time. This is why we always strive to exceed expectations. People only care how much you know, after you show them how much you care!

#### 5. Proactive – be aware of what’s ahead

We are always thinking and planning ahead - trying to anticipate what we can do to make things easier or better for our clients. We are switched on and alert to discover solutions and open up future opportunities. We put ourselves in our clients’ shoes and have their end goal in mind. We ask ‘how can we make this easier for our client?’

#### 6. We get it right, first time

Families, couples and singles making their most important life decisions are relying on us, so we can’t tolerate time - or cost-wasting internally or with business partners. Our team is highly organised and super skilful. Spot-on attention to detail means we deliver service with professionalism. We dot the I’s and cross the T’s’ *before* approaching lenders. We strive for everyone that we do business with to see us as a preferred partner.

*Why kick into the wind from the boundary 50 metres from goal when you could kick a drop punt 10 metres out directly in front of the goal posts (with the howling wind at your back)? We get it – we choose the smartest option to score the goal on the first attempt!*

## **7. Solution hunters – we find the ‘how’**

We strive to give the answer ‘yes’ – even if this means putting in extra time and effort to find a solution that’s not immediately in front of us. Rather than pointing out difficulties and obstacles, we get cracking on exploring different possibilities to work out *how* we can make things happen.

*We always lean to the ‘yes’ side of life. No-one wants to work with naysayers. Inquiring minds look for a ‘yes’ solution. If not today, how and when can it be done? We never give up!*

## **8. We are finishers - execute and implement**

Ideas are important, but rewards only come when ideas are put into action. We finish the job, leaving no loose ends – and our clients and teammates love it!

Every day we identify and implement solutions to benefit our clients and evolve our great service.

## **9. Manage and exceed expectations**

Client satisfaction is our top priority – and this can only be earned through responding ‘now’ with useful advice, information, positive interactions (be it face-to-face, phone or email) and being attentive to client needs.

We build lasting relationships with our clients by investing extra time getting to know them, asking questions, listening and then ‘over-communicating’ solutions. The best way to manage client expectations is to exceed their expectations. Client goodwill is the key to what we do. Exceeding expectations is the fastest way to ensure we get more than our fair share of referrals!

## **10. We are team players**

A supportive and sharing mindset is fundamental to teamwork. Sharing knowledge brings an abundance of good will and positive outcomes. The law of reciprocity is powerful. On our team, there are no spectators. Everyone is an active and valuable player who understands their role is equally important as their colleagues. We are ‘doers’, solution hunters and we execute and implement our innovative ideas. If we can see a problem, we are part of the problem unless we first consider the solution.

The essence of teamwork is thinking about others first. Our ‘team’ encompasses employees, clients and business partners. We are all experts and thrive on what we do. Attitude and effort are paramount. We regard our clients as part of the extended team (or PPA family).

## **11. It’s the little things that make the difference**

We realise that opportunities to make a difference are everywhere. They are usually found in the little things all around us. These are the small, but imperative, details that we take care of when no one is watching. We strive to identify the fine details that others miss. This expertise can’t be copied by our competitors. It is the little things that make a big difference. We keep doing all the little things with greatness.

## **12. Simplicity is genius**

We aim to make processes as clear and simple as possible, while retaining the necessary detail to properly inform our clients and meet compliance requirements. We get rid of the distracting ‘noise’ that doesn’t add value.

## **13. We listen first and second, and then ask more questions**

The most successful service providers ask seven times more questions than the average. This goes to the heart of knowing your clients, understanding the situation and ‘reading the play’. We have two ears and one mouth - we strive to use them in that order.

## **14. Be the best we can be**

The things we most want in life are often outside of our comfort zone. We are committed to uncompromising quality and growing and developing ourselves through a never-ending quest to be the best we can be as a team and as individuals.

## **15. Do the right thing**

PPA’s team members follow their moral compass. We set the benchmark for principled behaviour; we are the example of exemplary conduct in our industry. The principles of our ‘Game Plan’ give us absolute permission to showcase our character over and over again.

Sometimes doing the right thing means going into battle on our clients’ behalf. As long as we are following our ethical instincts, we can be fearless in our pursuit of great service.

**If you don't stand for something you stand for nothing. We choose to stand for something.**