

PEOPLE

HOT SEAT

TOMMY LIM

The founder and managing director of SF Capital, Tommy Lim, on serenading his client and why he wants to have dinner with Usain Bolt

Q What is your most memorable client experience?

A I personally delivered 20 pizzas to a client's workplace as part of a competition we ran on Facebook and other social media. Along with the pizza, we also organised a guitarist who serenaded the office with sweet tunes. While a little embarrassing, it was memorable for both the client and me!

Q What will be the biggest innovation in the mortgage industry in 2016?

A Mobile phone lending will continue to drive innovation in the mortgage industry. This includes integrating any part of the loan application or settlement process into mobile devices. For example, initial enquiries, servicing assessments, completion of fact finds, approval updates and signing of application forms and loan documents.

Q What will be the biggest challenge for brokers in 2016?

A Increasing policy and product complexity will be the biggest challenge, as banks respond to higher capital requirements and regulatory changes imposed by APRA.

Keeping up to date with these changes and clearly articulating the differences in requirements to clients in owner-occupied versus investment will continue to be a challenge for brokers.

Q If you could have dinner with any three people (dead or alive), who would they be and why?

A Mark Zuckerberg for his leadership, vision and philanthropy.

Warren Buffett for his mindset, business acumen and longevity.

Usain Bolt for his competitiveness, results, and sense of humour.

Q When you were a kid, what did you dream of being when you grew up?

A This will reveal the nerd in me – I dreamed of making video games for Nintendo and other game creators. In particular, I dreamt of contributing to the Super Mario and Donkey Kong series of games. **AB**

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