

Bridging Toolkit



BRIDGING FINANCE			
	DOWNSIZER (NO END DEBT)	UPSIZER (END DEBT)	EQUITY RELEASE (NO END DEBT)
Security	Residential	Residential	Residential
Security Type	Established or new	Established or new	Established or new
Minimum Loan	\$150,000	\$150,000	\$150,000
Maximum Loan	\$10,000,000 for metro \$6,000,000 for other \$3,000,000 for regional	\$10,000,000 for metro \$6,000,000 for other \$3,000,000 for regional	\$3,000,000 for metro \$2,000,000 for other major cities Not available
Maximum Loan Term	18 months	18 months	24 months
Maximum LVR (loan as percentage of security value)	80%	80%	65%
Additional Cash Out/ Equity Release	Up to \$250,000 any purpose. (Up to \$1m with evidence)	Up to \$250,000 any purpose. (Up to \$1m with evidence)	Up to \$250,000 any purpose. (Up to \$1m with evidence)
Repayment	No monthly repayments. Interest is capitalized	No monthly repayments. Interest is capitalized	No monthly repayments. Interest is capitalize
Interest Calculation	Interest accrued in arrears and paid on maturity	Interest accrued in arrears and paid on maturity	Interest accrued in arrears and paid on maturity
Additional Repayments	Yes	Yes	Yes
Early Repayment (full or part)	Yes at no penalty/cost	Yes at no penalty/cost	Yes at no penalty/cost
Offset / Redraw	No	No	No
Split Loan Accounts	Up to 4	Up to 4	Up to 4
Income Reliance	No income documentation required	Serviceability test on end debt after selling only	No income documentation required
Borrower Age Limit	No age limit. Retirees accepted	No age limit	No age limit. Retirees accepted
Interest Rate	refer to rates	refer to rates	refer to rates
Revert Rate / Loyalty Rate	N/A	From 6.59% (Horizon Advertised Rate)	N/A
Setup Fee (% loan amount)	from 0.75%	0.75%*	1.00%
Monthly or Annual Fees	\$Nil	\$Nil	\$Nil
App Fee (Collected at val and rebated at settlement)	\$499 (application fee- rebates subtracted at settlement)	\$499 (application fee rebates subtracted at settlement)	\$499 (application fee rebates subtracted at settlement)
Standard Valuation Fee (at cost)	At cost (usually \$242 per security). Paid upfront.	At cost (usually \$242 per security). Paid upfront.	At cost (usually \$242 per security). Paid upfront.
Lenders Legals	At cost (usually \$495)	At cost (usually \$495)	At cost (usually \$330)

FOR BROKER USE ONLY. AltX Broker Partnerships Pty Ltd is a credit representative (Credit representative No: 545343) of AHC Finance Pty Limited (Australian Credit Licence: 448165). Terms, conditions, fees and charges apply. All applications are subject to lending and approval criteria.

Capital moves
differently here.

Discuss your next opportunity with us
assetline.com.au | 1300 370 821 | apply@assetline.com.au



BRIDGING FINANCE			
	DOWNSIZER (NO END DEBT)	UPSIZER (END DEBT)	EQUITY RELEASE (NO END DEBT)
Discharge Fee	\$450	\$450	\$450
Equifax Credit Score	500+	500+	700+
Missed payment in last 6 months'	1 missed payment <30Days (any current loan)	1 missed payment <30Days (any current loan)	Nil missed payment <30 Days (any current loan)
Unpaid Defaults	Default unpaid <\$1,000 Non-financial institution	Default unpaid <\$1,000 Non-financial institution	No unpaid defaults
Paid Defaults	Default paid <\$1,000 any	Default paid <\$1,000 any	Default paid <\$1,000 Non-financial institution

Note: For Bridging (No end debt) higher impairment may be accepted with an Exception Loading.

LOAN LIMITS (DOWNSIZING & UPSIZING)			
	METRO (SYD, MELB, BRIS)	OTHER METRO	REGIONAL (NSW, QLD & VIC)
MAX LOAN			
>75% to 80%	\$5,000,000	Exception	N/A
>70% to 75%	\$6,000,000	\$3,000,000	Exception
>65 to 70%	\$7,500,000	\$5,000,000	\$3,000,000
<65%	Jumbo by request	Jumbo by request	\$3,000,000
MAX TERM			
>75% to 80%	12 Mths	N/A	N/A
>70% to 75%	12 Mths	12 Mths	12 Mths
>65 to 70%	12 Mths	12 Mths	12 Mths
<65%	18 Mths	18 Mths	18 Mths

Note: High-density apartments (>10 stories) will attract an exception loading.

LOAN LIMITS (EQUITY RELEASE)			
	METRO (SYD, MELB, BRIS)	OTHER METRO	REGIONAL (NSW, VIC & QLD)
MAX LOAN			
>75% to 80%	N/A	N/A	N/A
>70% to 75%	N/A	N/A	N/A
>65 to 70%	N/A	N/A	N/A
<65%	\$3,000,000	\$2,000,000	N/A
MAX TERM			
>75% to 80%	N/A	N/A	N/A
>70% to 75%	N/A	N/A	N/A
>65 to 70%	N/A	N/A	N/A
<65%	24 Mths	24 Mths	N/A

FOR BROKER USE ONLY. AltX Broker Partnerships Pty Ltd is a credit representative (Credit representative No: 545343) of AHC Finance Pty Limited (Australian Credit Licence: 448165). Terms, conditions, fees and charges apply. All applications are subject to lending and approval criteria.

Capital moves
differently here.

Discuss your next opportunity with us
assetline.com.au | 1300 370 821 | apply@assetline.com.au

Interest Rates*

BRIDGING LOAN				
	OWNER OCCUPIED		INVESTMENT	
LVR	NO END DEBT	END DEBT	NO END DEBT	END DEBT
0 to 50%	8.10%*	8.10%*	8.10%*	8.10%*
> 50% to 55%	8.10%*	8.10%*	8.10%*	8.10%*
> 55% to 60%	8.10%*	8.10%*	8.10%*	8.10%*
> 60 to 65%	8.10%*	8.10%*	8.10%*	8.10%*
> 65% to 70%	8.10%*	8.10%*	8.10%*	8.10%*
> 70 to 75%	8.24%*	8.24%*	8.24%*	8.24%*
> 75% to 80%	8.24%*	8.24%*	8.24%*	8.24%*
Loyalty Rate	N/A	6.59%**	N/A	6.59%**

"Rates from 8.10% p.a.* | Comparison rate from 6.59% p.a.#"

Fees, terms and conditions apply. *All applications are subject to credit assessment and approval. Not all applicants will qualify, and rates, loan amounts and terms may vary. This product has a Target Market Determination (TMD) available from Assetline —please consider whether it is appropriate for your circumstances.

For bridging loans, an interest rate of 8.10% p.a. applies for the first 12 months. A variable Loyalty Rate (currently 6.59% p.a.) may apply after this where the loan is repaid from the sale of your existing property and subject to approval. This rate is not guaranteed.

#The comparison rate is based on a \$150,000 secured loan over 25 years with <70% LVR. **WARNING:** This comparison rate applies only to this example—different amounts and terms will result in different comparison rates. It does not include all fees and charges and may be affected by additional costs such as redraw or early repayment fees.

EQUITY RELEASE				
	OWNER OCCUPIED		INVESTMENT	
LVR	NO END DEBT	END DEBT	NO END DEBT	END DEBT
0 to 50%	8.49%	N/A	8.49%	N/A
> 50% to 55%	8.49%	N/A	8.49%	N/A
> 55% to 60%	8.49%	N/A	8.49%	N/A
> 60 to 65%	8.49%	N/A	8.49%	N/A
> 65% to 70%	N/A	N/A	N/A	N/A
> 70 to 75%	N/A	N/A	N/A	N/A
> 75% to 80%	N/A	N/A	N/A	N/A

Equity Release Setup Fee	1.00%
--------------------------	-------

"Rates from 8.49% | Comparison rate from ~8.70%#"

Fees, terms and conditions apply. *All applications are subject to credit assessment and approval. Not all applicants will qualify, and rates, loan amounts and terms may vary. #Comparison rate is calculated on a \$150,000 secured loan over a 25-year term.

WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

FOR BROKER USE ONLY. AltX Broker Partnerships Pty Ltd is a credit representative (Credit representative No: 545343) of AHC Finance Pty Limited (Australian Credit Licence: 448165). Approved applicants only. Terms, conditions, fees and charges apply. All applications are subject to lending and approval criteria. Date of publication: July 22 2026.

Loadings



Bridging Base Setup Fee (plus loadings below)	0.75%
---	-------

BRIDGING LOADINGS - FEATURE			
		NO END DEBT	END DEBT
LVR Loadings (Peak LVR)	> 50% to 55%	+Nil%	+Nil%
	> 55% to 60%	+Nil%	+Nil%
	> 60 to 65%	+Nil%	+Nil%
	> 65% to 70%	+Nil%	+Nil%
	> 70 to 75%	+Nil%	+Nil%
	> 75% to 80%	+Nil%	+Nil%
Jumbo Loan Loadings (Peak Loan Amount)	>\$2m to \$3m	+Nil%	+Nil%
	>\$3m to \$4m	+Nil%	+Nil%
	>\$4m to \$5m	+Nil%	+Nil%
	>\$5m to \$7.5m	+Nil%	+Nil%
	>\$7.5m	POA	POA
Serviceability / Character	Complex Self Employed	N/A	POA
	Low / Alt Doc	N/A	+Nil%
	Near Prime (minor impairment)	+Nil%	+Nil%
	Sub-Prime (impairment)	POA	POA
Security Location (Outgoing Security)	Metro (Syd, Melb & Bris)	+Nil%	+Nil%
	Inner city & Other Metro	+Nil%	+Nil%
	Regional (NSW, VIC & QLD)	+Nil%	+Nil%

EXCEPTION LOADING: Where a credit exception is required an additional 1.00% loading will be added to the borrower rate.

FOR BROKER USE ONLY. AltX Broker Partnerships Pty Ltd is a credit representative (Credit representative No: 545343) of AHC Finance Pty Limited (Australian Credit Licence: 448165). Approved applicants only. Terms, conditions, fees and charges apply. All applications are subject to lending and approval criteria. Date of publication: July 22 2026.

Capital moves
differently here.

Discuss your next opportunity with us
assetline.com.au | 1300 370 821 | apply@assetline.com.au