

Flexible property bridging finance, with quick turnarounds.

## BRIDGING LOANS

RATES					
LVR	≤60%	≤65%	≤70%	≤75%	≤80%
Owner OCC	8.10%	8.10%	8.10%	8.24%	8.24%
Investment	8.10%	8.10%	8.10%	8.24%	8.24%

ESTABLISHMENT FEE					
LVR	≤60%	≤65%	≤70%	≤75%	≤80%
Fee	0.75%	0.75%	0.75%	0.75%	0.75%

RISK FEES			
LVR		Loan Amount	
>50%	Nil	>\$2,000,000	Nil
≤55%	Nil	>\$3,000,000	Nil
≤60%	Nil	>\$4,000,000	Nil
≤65%	Nil	>\$5,000,000	Nil
≤70%	Nil	>\$7,500,000	POA
≤75%	Nil	>\$10,000,000	POA

## EQUITY RELEASE (NO END DEBT & NO INCOME RELIANCE)

RATES				
LVR	≤50%	≤55%	≤60%	≤65%
Owner OCC	8.49%	8.49%	8.49%	8.49%
Investment	8.49%	8.49%	8.49%	8.49%

ESTABLISHMENT FEE				
LVR	≤50%	≤55%	≤60%	≤65%
Fee	1.00%	1.00%	1.00%	1.00%

### Borrowers

Downsizers, individuals looking to buy before they sell, upsizers

### Property type

Owner Occupier and Investment Loans

### Loan type

Consumer (NCCP)

### Term

Up to 18 months for Bridging and 24 months for Equity Release

### Income Verification (for end debt only)

Full Doc or Alt Doc

## BRIDGING & EQUITY RELEASE FEES

Application Fee \$499

Valuation At cost (usually \$242 per security) and paid upfront. Additional costs may apply if outside of metro locations, commercial real estate, multiple properties or considered non-standard

Legal Fee At cost (usually \$495)

Annual Fee \$0

Discharge Fee \$450

Exception Loading: Where a credit exception is required an additional 1.00% loading will be added to the Interest Rate.

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