

Bridging Finance

FOR BROKERS USE ONLY

Assetline Capital

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%

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

ESTABLISHMENT FEE LOADINGS			
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

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.

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%

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Capital moves
differently here.

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