AltX Lending

BRIDGING LOANS



Buy before you sell. *Move when you're ready.*

Help clients secure their next property before selling their current one. Solutions for end debt and debt-free exits.

Up to $10m
Loan amounts

Up to 80%
Maximum LVR

18 months
Maximum loan term

No income
reliance where no end debt remains

When to think AltX Lending

Buy before selling

Secure the next property while the current home is still on the market.

Upsizing or downsizing

Help clients move when the right property becomes available.

Renovations before sale

Fund improvements to prepare the existing home for market.

A debt-free exit

No income reliance where no end debt remains after sale.

Product snapshot

Loan Amounts	$250k – $10m
Maximum LVR	Up to 80%
Loan Term	Up to 18 months
Security	Residential
Interest	Prepaid or capitalised
Locations	Metro + non-metro
Borrowers	Owner occupied + investment
Exit Strategy	Sale or refinance

Two ways to structure interest

Prepaid interest

Interest is calculated upfront and held in a locked redraw facility to cover monthly repayments.

Capitalised interest

Interest accrues and is added to the loan balance over the term, then paid when the loan is repaid.

FOR BROKER USE ONLY. Terms and conditions, fees and charges apply. All applications are subject to eligibility and credit assessment criteria. Credit and eligibility criteria, terms, conditions, fees and charges apply. Distributed by AltX Broker Partnerships Pty Limited, a corporate authorized representative (CAR No: 545343) of AltX Lending Pty Limited (Australian Credit Licence: 448165).

© AltX Lending Pty Limited ABN 35 161 006 846 (Australian Credit Licence No. 448165).

AltX Lending

Discuss your next opportunity with us

lending.altx.com.au | 1300 370 821 | apply@altx.com.au

AltX Lending

EQUITY RELEASE

Your Equity. *More possibilities.*

Help asset-rich clients access capital ahead of a future property sale, without income reliance.



Up to $5m
Loan amounts

Up to 70%
LVR with prepaid interest

24 months
Maximum loan term

No monthly
Repayments

When to think AltX Lending

Asset-rich, income-light clients

A defined property sale exit, without traditional income servicing.

Downsizing on their terms

Access capital while preparing for a future move.

Renovations before sale

Release equity to prepare a property for market.

Short-term capital needs

Discuss eligible cashflow, debt consolidation or investment needs.

Product snapshot

Loan Amounts	Up to $5m
Maximum LVR	70% prepaid / 65% capitalised
Loan Term	Up to 24 months
Interest	Prepaid or capitalised
Repayments	No monthly repayments
Locations	Metro + non-metro
Compliance	NCCP compliant
Exit Strategy	Future property sale

Two ways to structure interest

Prepaid interest

Interest is calculated upfront and held in a locked redraw facility to cover monthly repayments.

Capitalised interest

Interest accrues and is added to the loan balance over the term, then paid when the loan is repaid.

FOR BROKER USE ONLY. Terms and conditions, fees and charges apply. All applications are subject to eligibility and credit assessment criteria. Credit and eligibility criteria, terms, conditions, fees and charges apply. Distributed by AltX Broker Partnerships Pty Limited, a corporate authorized representative (CAR No: 545343) of AltX Lending Pty Limited (Australian Credit Licence: 448165).

© AltX Lending Pty Limited ABN 35 161 006 846 (Australian Credit Licence No. 448165).

AltX Lending

EXAMPLE SCENARIOS

Practical Solutions. *In action.*

Two ways to help clients move forward.



BRIDGING LOANS

The next home couldn't wait.

A downsizer found their next home before selling. A loan secured against both properties refinanced existing debt and funded the purchase and renovations, with interest capitalised.

$2.4M

70% LVR • 12 MONTHS • CAPITALISED INTEREST
Metro residential / Sale + refinance exit

Buy first, prepare the existing home for sale and refinance the remaining debt.



EQUITY RELEASE

Renovate now. Sell later.

An asset-rich homeowner planned to renovate before downsizing. A $1.2m facility refinanced existing debt and funded the works, without income reliance or monthly repayments.

$1.2M

60% LVR • 24 MONTHS • CAPITALISED INTEREST
Metro residential / Future property sale exit

Prepare the home for sale, then repay the facility from sale proceeds within 24 months.

FOR BROKER USE ONLY. Terms and conditions, fees and charges apply. All applications are subject to eligibility and credit assessment criteria. Credit and eligibility criteria, terms, conditions, fees and charges apply. Distributed by AltX Broker Partnerships Pty Limited, a corporate authorized representative (CAR No: 545343) of AltX Lending Pty Limited (Australian Credit Licence: 448165).

© AltX Lending Pty Limited ABN 35 161 006 846 (Australian Credit Licence No. 448165).