AFG HOME LOANS BRIDGE

Simple, flexible and accessible bridging loans

Accessible
End debt, no end debt, and single security bridging loans for homeowners

Flexible
Common sense credit for downsizers, upsizers, retirees and investors

Simple
Bridging specialists, completely digital and 24 hour approvals

Provide your clients the flexibility to buy before you sell and unlock their property equity

- Upsizers & Rightsizers
- Downsizers
- Investors
- Retirees
- Companies & Trusts
- Self-Employed

Our policy niches

- **No-End Debt:** No income verification required for no-end debt scenarios.
- **End Debt:** Servicing on end debt only, not peak debt.
- **Purpose:** Both owner-occupied and investment properties accepted.
- **Equity Release:** Available for cosmetic improvements, financial consolidation, or other use.
- **Security:** Single or multiple securities available.

More opportunities

- Diversify your offering and meet new demand
- Streamline loan management and prioritise client support
- Engage existing book and support their next property step
- Upfront commission on the initial loan amount, trail on longer terms, no clawbacks
- New referral opportunities within your existing network
- Retain the end debt with your suggested lender

Bridging loan features

	12-month term	24-month term
Purpose	Buy before you sell	Buy before you sell Ideal for renovations, long settlements, or unlocking equity
Security	Residential property First mortgage	Residential property First mortgage
Minimum loan amount	$300,000	$300,000
Maximum loan amount	$10,000,000	$8,000,000
LVR	Up to 85%*	Up to 70%
Interest rate	Variable	Variable
Residual debt	Refinance to a lender of your choosing	Refinance to a lender of your choosing
Repayments	No monthly repayments	No monthly repayments
Early repayment	No early exit fees	No early exit fees
Income verification	Upsizers - Servicing on end debt Downsizers - no income assessment	Upsizers - Servicing on end debt Downsizers - no income assessment
Commission	Upfront	Upfront and trail

Our process

1. Real time scenario workshopping with your dedicated AFG Home Loans BRM
2. One-click application from scenario
3. 24 hour conditional approval, supporting documents not required upfront
4. Settlement in as little as a few days

Workshop a scenario

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*LVRs above 80% are subject to metro location only and executed contract of sale being available for all security properties. Available for a maximum loan term of 12 months. Eligibility and approval subject to standard credit assessment.