

Commercial Bridging

Bridge the gap with property-backed short-term commercial solutions



Certainty

Lease doc and no income verification options available



Flexibility

Practical credit for equity release, refinancing and residual stock



Speed

Digital-first processing with 72-hours to conditional approval

Loan features

- Loans up to \$5m
- Loan terms up to 24 months
- LVRs up to 75%
- 72-hours to conditional approval
- Commissions paid upfront and no clawbacks
- No monthly repayments
- End-to-end digital application
- Company / Trust borrowers
- Lease doc, no income verification options available
- Property types: Retail, offices, light industrial, warehousing

Help your commercial borrowers unlock their property equity:

- ✓ Purchase commercial or mixed-use properties
- ✓ Refinance from private facilities
- ✓ Unlock equity for business purposes
- ✓ Complete a final stage project
- ✓ Improve property (non-structural)
- ✓ Sell down residual stock

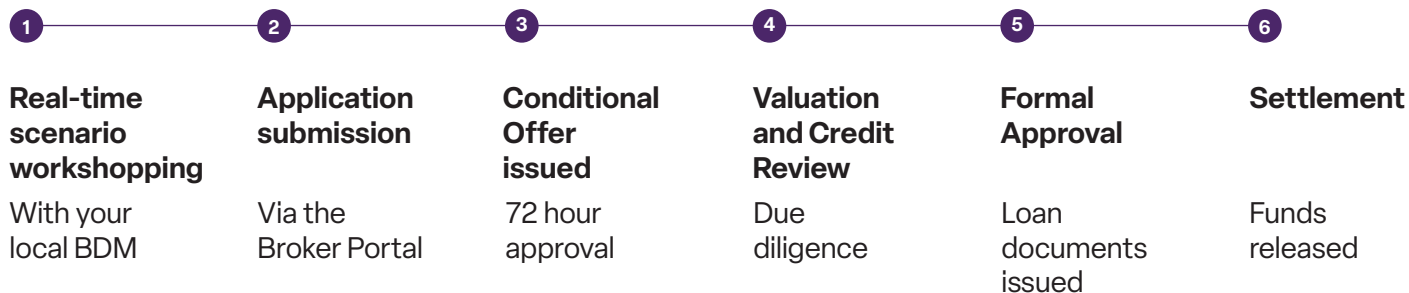
Connect with an expert



M: 1300 022 950
E: hello@aussie.bridgit.com.au

Our process

A transparent, tech-enabled process with upfront clarity, flexible policy and no surprises



Commercial bridging loan features

Loan purpose	Buy before you sell; Refinance; Equity Release		Residual stock
Servicing assessment type	No income verification	Lease doc	No income verification
Interest rate	Variable	Variable	Variable
Max LVR	60% (≤\$3.0m) 50% (≤\$5.0m)	70% (≤\$4.5m) 65% (≤\$5.0m)	Resi: 75% (≤\$4.5m) 65% (≤\$5.0m) Commercial: 70% (≤\$4.5m) 65% (≤\$5.0m)
Max term	12 months	24 months	24 months
Security	Commercial	Commercial	Residential, Commercial
Locations	Metro	Metro & Major regional	Residential: Metro & Major Regional Commercial: Metro
Loan amount	Min: \$300,000 Max: \$5,000,000	Min: \$300,000 Max: \$5,000,000	Min: \$300,000 Max: \$5,000,000

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