Connective Bridge

Broker use only

Equity Release Home Loan

Connective Bridge's Equity Release Home Loan lets your client unlock the equity in their home, giving them the freedom to enjoy their life, on their terms.

Lets clients unlock built-up equity without selling or moving

Designed for homeowners looking to support their next life stage

Client retains full ownership and title of the property

What is a Connective Bridge Equity Release Home Loan?

A Connective Bridge Equity Release Home Loan is an interest-only equity release long-term loan.

It gives brokers a new way to help eligible homeowners access the value they've built, to keep life moving.

How it works

The product allows for different types of Equity Release to suit the homeowner's needs.

1 Lump sum (mandatory)

A single drawdown at settlement for a verified purpose.

2 Ongoing regular drawdowns

Equity released on a periodic basis, as needed.

1 + 2 Upfront and Scheduled Release

A lump sum at settlement, combined with ongoing scheduled drawdowns, for customers who want both immediate access and long-term flexibility.

Connective Bridge Equity Release Home Loan features

Loan product	Connective Bridge Equity Release Home Loan
Loan purpose	Regular income stream, home improvements or renovations, medical or aged care expenses, debt consolidation, gifting to family or estate planning, life stage funding
Borrower	Individual or Company/Trust (non-trading entities)
Borrower age	50 years old (minimum) - 80 years old (max) at application
Loan term	10 to 30 years*, with loan term reducing by one year for every year over age 60
Credit limit	$100,000 to $4,500,000*
Loan to value ratio	75% Investment | 65% Owner Occupied*
Repayments	Monthly Interest Only (IO) repayments
Drawdown method	Upfront lump sum, ongoing income stream, or combination
Income types	PAYG, self-employed, investment, pension/super
Security	Residential property, first mortgage

Getting started

1. Real time scenario workshopping with your dedicated BDM
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

Let's workshop a scenario

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