Connective Bridge

Equity Release Home Loan

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

Unlock the equity you've built up, without selling or moving

Designed for homeowners looking to support their next life stage

You keep full ownership and title of your property

What is a Connective Bridge Equity Release Home Loan?

A Connective Bridge Equity Release Home Loan is an interest-only, long-term loan that lets you release equity from your home.

It's a new way to access the value you've built over the years, so life can keep moving.

Product snapshot

- Unlock your equity so life can keep moving
- Up to 30 year term
- Interest only repayments
- Min $100k, max $4.5M
- For homeowners 50+
- Up to 75% LVR
- Owner-occupied, investment

How it works

The loan can be structured in different ways to suit your 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 those 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
Who can apply	Individuals or Company/Trust (non-trading entities)
Age requirements	50 years old (minimum) – 80 years old (maximum) at application
Loan term	10 to 30 years*, 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 a combination
Income types	PAYG, self-employed, investment, pension/super
Security	Residential property, first mortgage

Getting started

1. Chat to your broker about your situation and goals
2. Your broker can then put together your application for you
3. Fast conditional approval, no need to gather documents upfront
4. Settlement in as little as a few days

Ask your broker if Connective Bridge Equity Release Home Loan is right for you

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