



Your bridging loan experts



Flexible policy

Common sense credit, with direct access to decision makers



More opportunities

Solutions for all kinds of home and property owners



Faster deals

Approvals in 24 hours and instant scenario workshopping



Simple process

A digital-first process backed by an expert team

Provide your clients the flexibility to buy now, sell later and unlock their property equity to keep life moving

- ✓ 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 personal use.
- ➔ **Security:** Single or multiple securities available.

Backed by brokers, trusted by customers



"Bridgit worked closely with us to achieve a great outcome for our client. They turned the file around from approval to settlement in just one business day, which was incredibly impressive. Their communication throughout the process was outstanding, and they were proactive and responsive at every stage. A fantastic team to work with."

- Bridgit Broker

Turn over to view our lending criteria [➔](#)

Bridging loan features

	12-month term	24-month term
Purpose	Buy now, sell later	Buy now, sell later 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



Find your BDM and workshop a scenario



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Bridgit

For broker use only. Eligibility and approval is subject to standard credit assessment and not all amounts, term lengths or rates will be available to all applicants. Fees, terms and conditions apply. All information is correct as of February 2026 and is subject to change.

*LVR's 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.