



# Move your clients forward

Learn how Bridgit can help your clients buy now, sell later and unlock their property equity to keep life moving

**Amount:**

\$300k - \$10M

**Term:**

Up to 24 months

**LVR:**

Up to 85%\*

**Repayments:**

No monthly repayments

**Commissions:**

Upfront and trail

**Rates:**

For current rates visit [bridgit.com.au/rates-and-fees](https://bridgit.com.au/rates-and-fees)

## Residential use cases



### Downsizing

Facilitates securing a smaller property first, allowing the client to maximise the sale price of their existing home on their timeline.

- ✔ No monthly repayments
- ✔ No income verification (ideal for retirees/equity-rich clients)
- ✔ No double mortgages (existing mortgage refinanced)



### Upsizing

A solution for clients purchasing a larger home without selling first, ensuring a single, seamless move into their upgrade.

- ✔ Serviceability on end debt amount
- ✔ Up to 85%\* LVR to increase borrowing power
- ✔ No double mortgage payments (existing mortgage covered)



### Retirement

Enables clients to purchase retirement homes by using their existing equity, covering up to 100% of the new property purchase.

- ✔ Single security only (secured on existing property, reducing complexity)
- ✔ Up to 100% of new purchase + costs can be covered
- ✔ No income verification for downsizer cases

Turn over to learn about more ways we can help your clients move

\*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.



## Investment

Allows clients to acquire new assets without rushing the sale of existing ones, optimising tax and renovation potential.

- Up to 24-month loan term (maximum flexibility for portfolio management)
- Multiple security options (allows use of tenanted property equity)
- Low-doc options available for self-employed investors



## Long Settlements

Supports delayed or extended settlements, ideal for prestige or off-market properties requiring extended settlement periods, removing transactional pressure.

- Up to 24-month loan term available
- No double mortgage payments for the client
- No early exit fees (provides flexibility on repayment timing)



## Marital Separation

Provides quick access to funds to secure a new home or buy out a partner, offering financial resolution during a transition.

- Specialists in complex separation financing scenarios
- Funds release quickly to secure the client's new home
- Requires a fully executed separation agreement



## Financial Consolidation

Utilising home equity to combine multiple outstanding debts into one manageable loan, simplifying the client's financial picture.

- No monthly repayments
- Consolidates debt, providing time for a long-term strategy
- Simple digital application for quick access to funds



## Home Improvements

Unlocks equity to fund cosmetic renovations before sale or move-in, allowing the client to maximise the property's value upfront.

- Dedicated to cosmetic / non-structural improvements only
- No monthly repayments
- Equity unlocked immediately to fund value-adding upgrades



## House & Land Packages

Enables clients to secure a never-been-lived-in property and remain in their current home until the new property is completed.

- Up to 24-month loan term available
- Secures the asset to avoid market price increases or missed opportunities
- Requires 10% of funds (savings / loan) as a cost buffer)

Schedule a call and workshop a scenario



# Bridgit

For broker use only. The use cases provided for information only. Eligibility and approval for a loan is subject to standard credit assessment and not all amounts, term lengths or LVRs will be available to all applicants. All information is correct as of February 2026 and is subject to change.