Connective Bridge

Move your clients forward

Learn how Connective Bridge can help your clients buy before they sell, and use 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

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 more

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

Use your home 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

Connective Bridge

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Lending criteria, terms and conditions, fees and charges apply. Full details of terms & conditions available on www.bridgit.com.au/chl-terms-conditions

*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.