

Effective from 15th October 2026

Bridging Finance Home Loan

Get finance to purchase a new home before you sell your existing one.

Product information

Loan features

Loan purpose	Bridging finance
Bridging period	Up to 12 months*
Repayment Type	No repayments during the bridging period (of up to 12 months), with monthly interest only charges capitalised to the loan.
Maximum LVR	80%
Loan term	15 - 30 years
Loan amount	\$50,000 - \$3,000,000
Additional repayments	After completion of the Bridging period
Repayment frequency	Capitalising Monthly
Split loans	After completion
Salary crediting	After completion
VISA debit card	After completion
EFTPOS	After completion
Redraw	After completion
BPAY	After completion
Cash and cheque deposit	Available via Bank@Post

Schedule of fees

Application fee	\$0
Documentation fee	\$0
Settlement fee	\$0
Bridging Finance setup fee	1% of the peak debt loan value
Monthly fee	\$0
Annual fee	\$0
Discharge fee [#]	\$300
Discharge documentation fee [#]	\$250

Government & Third Party fees

Stamp duty & registration~	At cost
Property valuation	At cost (starting from \$221 for metro location under \$1m)