

Effective from 22nd August 2023

# 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	6 months or 12 months*
Repayment Terms	Month 1 - 3: no interest accrued; no repayment required Month 4 - 6: Interest only calculated and capitalised; no repayment required Month 7 - 12 (only if 12 months bridging term): Interest Only repayment
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	Weekly, fortnightly or monthly (monthly if interest only)
Split loans	After completion
Salary crediting	Yes
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	2%
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)