funding

Product Guide

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Fast and flexible funding solutions

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Products at a Glance

A quick overview of each product, its purpose and maximum Metro LVR.

Product	Purpose	Max LVR (Metro)
Bridge	Individuals buying their next home or investment property before selling the current one, including retirement moves	Up to 70%
Commercial	Companies and trusts buying or refinancing residential or commercial property	Up to 70%
Equity	Releasing equity for cash out for a verified purpose and/or debt consolidation	Up to 70%
Renovate	Cosmetic and structural renovations to residential property	Up to 70%
Land	Residential lots, development sites, commercial and industrial land	Up to 65% ex GST
Construction	Houses, duplexes, multi-unit, subdivisions, commercial construction, incomplete construction and residual stock	Up to 70% of GRV ex GST
Rural	Lifestyle properties, acreage, hobby farms over 5 hectares and rural land up to 50 hectares	Up to 60%

Niches Considered

Assessed case by case. Talk to your BDM before you submit.

Borrower
Non-residents
SMSF
Impaired credit
Ex-bankrupts
ATO debt

Security
Non-Metro locations
Rooming houses
Childcare centres
Working farms
Green wedge land
Serviced apartments
Units under 50 sqm

Construction
Owner builders
Incomplete construction
Builder-developers

Exit
Inheritance
Reverse mortgage
Sale of investments
Business cashflow
Other repayment strategies considered

* 3-day settlement requires a fully completed application and all supporting documentation. All loans are subject to credit assessment, valuation and terms and conditions.

Bridge

For individuals buying their next property before selling their current one.

	Owner-occupied Bridging	Investment Bridging	Retirement Bridging
Use	Buying a new home before selling the existing home: upsizing or downsizing	Buying a new investment property before selling an existing investment property	Bridging into or out of retirement living, including retirement villages and aged care
Borrowers	Individuals		
Regulated	NCCP		
Max LVR (Metro)	70% of peak debt across incoming and outgoing properties		70% of the freehold property
Loan size	Up to $15,000,000		
Term	Up to 36 months		
Security	First mortgage over the incoming and/or outgoing residential property		First mortgage over the freehold property only. Village and aged care interests are not taken as security
Interest	No monthly payments (interest budget held for loan term)		
Income assessment	No End Debt: not required. End Debt: Full Doc or Alt Doc (see Income Assessment)		
Exit strategy	Sale of the existing property, with any end debt refinanced to a mainstream lender		Sale of the home, payout of the village exit entitlement, or refinance to a reverse mortgage
Exit evidence	Current valuation. Agency agreement, listing or contract of sale where available. End Debt: ability to refinance to be verified		Current valuation, the operator's exit entitlement statement, or a reverse mortgage pre-approval (subject to review)

Rural residential: homes on 1 to 5 hectares accepted, max LVR 70%.
Not Bridge: purchases by companies and trusts sit under Commercial product and equity release sits under Equity product. Speculative purchases and renovate-and-resell by individuals: refer to your BDM.

Commercial

For companies and trusts buying or refinancing property.

Use	Purchase or refinance of residential or commercial property, including settling quickly or bridging a funding gap
Borrowers	Companies and trusts, including SMSF trustees
Regulated	Non-NCCP
Security types	Residential, office, industrial and retail property (land, construction and rural property sit under their own products)
Loan size	Up to $15,000,000
Term	Up to 36 months
Security	First mortgage
Interest	No monthly payments (interest budget held for loan term)
Income assessment	No End Debt: not required. End Debt: Full Doc, Alt Doc, Lease Doc or other repayment strategies considered
Exit strategy	Sale of the security property, with any end debt refinanced to a mainstream lender

Max LVR by Security Type

Security type	Max LVR (Metro)
Residential house, townhouse or unit	70%
Rural residential house, 1 to 5 hectares	70%
Office, industrial and retail	65% ex GST

Commercial or Equity? The loan sits under the product where most of the funds are used: purchase or refinance under Commercial, release of equity under Equity.

Equity

Releasing equity for cash out for a verified purpose and/or debt consolidation.

Use	Unlock property equity for personal, business or investment purposes. Ideal for debt consolidation, working capital and short-term liquidity needs
Borrowers	Individuals, companies and trusts
Regulated	NCCP and Non-NCCP
Use of funds	Verified on every loan. Evidence of how the funds will be used is required before settlement
Debt consolidation	The borrower must be better off. Debts being consolidated are paid out at settlement
Security types	Residential, rural residential, land, office, industrial and retail property
Loan size	Up to $10,000,000 (first mortgage), up to $500,000 (second mortgage)
Term	Up to 24 months
Security	First mortgage and second mortgage
Interest	No monthly payments (interest budget held for loan term)
Income assessment	No End Debt: not required. End Debt: Full Doc, Alt Doc, Lease Doc or other repayment strategies considered
Exit strategy	Sale of the security property, with any end debt refinanced to a mainstream lender

Max LVR by Security Type

Security type	Max LVR (Metro)
Residential house, townhouse or unit	70%
Rural residential house, 1 to 5 hectares	70%
Land, office, industrial and retail	65% ex GST

Equity or Commercial? Where most of the funds pay for a purchase or refinance, the loan sits under Commercial. Fees and terms are the same.

Land

For transactions involving residential lots, development sites, commercial and industrial land.

	Residential Lot	Development Site	Commercial & Industrial Land
Use	Purchase or refinance of a vacant residential lot under 10,000 sqm	Purchase or refinance of a residential development site up to 1 hectare	Purchase or refinance of vacant commercial or industrial zoned land
Regulated	NCCP and Non-NCCP		
Max LVR (Metro)	65% ex GST	60% of as-is value ex GST	60% ex GST
Main documents	Valuation	Valuation and planning approval status	Valuation
Exit strategy	Sale or refinance, including to Construction		
Borrowers	Individuals, companies and trusts		
Loan size	Up to $10,000,000		
Term	Up to 24 months		
Security	First mortgage		
Interest	No monthly payments (interest budget held for loan term)		
Income assessment	No End Debt: not required. End Debt: Full Doc, Alt Doc, Lease Doc or other repayment strategies considered		

From site to sale

1. Land
Buy or refinance the site

2. Construction
Fund the build through progress draws

3. Residual Stock
Hold unsold stock while it sells

Vacant rural land: 1 to 5 hectares sits under Rural.

Renovate

For cosmetic and structural renovations to residential property.

	Cosmetic: No Drawdown	Cosmetic: Drawdown	Structural: Drawdown
Use	Cosmetic works funded in full at settlement	Cosmetic works funded in progress draws	Structural works funded in progress draws
Max LVR (Metro)	70% of as-is value	70% of GRV	70% of GRV
Requirements	Scope of works and costings	Scope of works, costings and progress inspections by a valuer	QS report, building contract and progress inspections by a QS
Borrowers	Individuals, companies and trusts		
Regulated	NCCP and Non-NCCP		
Security types	Residential house, townhouse or unit. Commercial renovations sit under the Construction product		
Loan size	Up to $7,500,000		
Term	Up to 24 months		
Security	First mortgage		
Interest	No monthly payments (interest budget held for loan term)		
Income assessment	No End Debt: not required. End Debt: Full Doc, Alt Doc, Lease Doc or other repayment strategies considered		
Exit strategy	Sale or refinance on completion of works		
Drawdown fees	Not applicable	$750 Funding drawdown fee and $250 solicitor drawdown fee per draw. Valuer inspection at cost	$750 Funding drawdown fee and $250 solicitor drawdown fee per draw. QS report and inspections at cost

Owner builder? Considered case by case. Talk to your BDM.

Construction

For residential and commercial construction, through to completed stock.

	House or Duplex	Development & Commercial	Residual Stock
Use	Construction of a new single house or duplex Incomplete construction	Multi-unit residential, land subdivisions and commercial and industrial construction, including commercial renovations Incomplete construction	Refinance of completed, unsold stock while it is sold down
Regulated	NCCP and Non-NCCP		
Max LVR (Metro)	70% of GRV ex GST	65% of GRV ex GST	65% ex GST
Funding	Progress draws	Progress draws on a cost-to-complete basis	In full at settlement
Main documents	Fixed price building contract with an arm's length builder, QS report*	Feasibility, QS report and fixed price building contract	Valuation and completion certificates
Exit strategy	Sale or refinance on completion	Sale of the completed product, or refinance to Residual Stock	Sale of stock
Borrowers	Individuals, companies and trusts		
Loan size	Up to $15,000,000		
Term	Up to 24 months		
Security	First mortgage		
Interest	No monthly payments (interest budget held for loan term)		
Income assessment	No End Debt: not required. End Debt: Full Doc, Alt Doc, Lease Doc or other repayment strategies considered		
Drawdown fees	$750 Funding drawdown fee and $250 solicitor drawdown fee per draw. QS report or valuer inspections at cost		

* Valuer progress inspections may be considered in place of a QS where the build cost is under $1,000,000.
Owner builder and builder-developer considered: talk to your BDM. Site acquisition sits under Land.

Rural

For lifestyle properties, acreage, hobby farms over 5 hectares and rural land up to 50 hectares.

	House on 5 to 50 Hectares	Rural Land, 1 to 5 Hectares	Rural Land, 5 to 50 Hectares
Use	Purchase or refinance of a home, lifestyle property or hobby farm on 5 to 50 hectares	Purchase or refinance of vacant rural land on 1 to 5 hectares	Purchase or refinance of vacant rural land on 5 to 50 hectares
Max LVR (Metro)	60%	60% ex GST	50% ex GST
Over 50 hectares	Refer to your BDM		
Borrowers	Individuals, companies and trusts		
Regulated	NCCP and Non-NCCP		
Loan size	Up to $7,500,000		
Term	Up to 24 months		
Security	First mortgage		
Interest	No monthly payments (interest budget held for loan term)		
Valuation	By a valuer experienced in rural and lifestyle property		
Income assessment	No End Debt: not required. End Debt: Full Doc, Alt Doc, Lease Doc or other repayment strategies considered		
Exit strategy	Sale of the security property, with any end debt refinanced to a mainstream lender		

Homes on 1 to 5 hectares are rural residential and sit under Bridge, Commercial or Equity, max LVR 70%.
Working farms: considered on application. Refer to your BDM.

Commissions

Commission	1.00% paid by Funding, including GST
Brokerage	When mandated by the borrower; maximum 2.20% including GST
Payment	At settlement, no clawbacks

Loan Costs

Limited time: 1.99% total establishment fee on Bridge loans until 31 December 2026.

Fee	Bridge	All Other Products
Lender establishment fee	0.99%*	1.50%
Commission (paid by Funding)	1.00%	1.00%
Total establishment fee	**1.99%***	**2.50%**
Commitment fee	Valuation cost, payable at conditional approval	Valuation cost, payable at conditional approval
Legal fee	$1,650 + GST and outlays	$1,650 + GST and outlays
Monthly or annual fee	$0	$0
Discharge fee	From $650 per property	From $650 per property

*Limited time offer until 31 December 2026. Conditions apply. Minimum establishment fee $2,500. Legal fees may be higher where multiple trusts or companies are involved. Drawdown fees for Renovate and Construction are shown on those pages. Other fees apply.

Income Assessment

No income assessment is required where the loan is repaid in full from the sale of the security. On NCCP loans, an end debt must generally be supported by Full Doc or Alt Doc. NCCP Equity loans follow the NCCP requirements.

	No End Debt	End Debt	
Full Doc: PAYG	Not required	2 payslips	
Full Doc: Self-employed	Not required	2 years' tax returns + NOA	
Alt Doc: Self-employed	Not required	4 quarters' BAS, or accountant's declaration + 6 months' business bank statements	
Other	Not required	**NCCP** Funding may consider a reverse mortgage, or residual debt being repaid by other means on a case-by-case basis (e.g. inheritance, cashflow or other lump sum repayment). Speak to your BDM.	**Non-NCCP** Funding may consider Lease Doc, or residual debt being repaid by other means on a case-by-case basis (e.g. inheritance, cashflow or other lump sum repayment). Speak to your BDM.

How to Submit a Scenario

Brokers

Find your state-based BDM here, or lodge a scenario via our Broker Portal:

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