

Product Guide

Fast and flexible short-term private lending solutions



Move deals forward faster with Funding

At Funding, we streamline the lending process with our innovative approach to bridging, business and building loans, offering fast and simple finance tailored to your clients' needs.

Why choose us?

Support



Get guidance, tools and resources from our dedicated team, ready to assist you with every deal.

Ease



Speed up borrowing, thanks to our simple online lodgement. And easily track your deals on our broker portal.

Local



Count on quick, sensible decisions from our Gold Coast-based credit team, and support from your local BDM.

Fast



Enjoy fast approvals within 2 hours, and quick settlements within 3 days to keep your clients happy.

Trusted



Depend on us for prompt, clawback-free commissions paid within 24 hours of settlement.

FAQs

1. How quickly can I receive a conditional approval?

Conditional approvals are typically issued the same day if applications are submitted before noon. Note that this can vary during peak periods.

2. Are there any commission clawbacks?

No, we do not clawback on any commissions paid to you.

3. What is the usual settlement time?

Our typical loan takes 3 days from approval, depending on individual circumstances. We work with you to meet your timelines.

4. Are Funding loans secured?

Yes, all Funding loans are secured with either a first or second charge on the property.

5. How are interest repayments handled?

Interest for the first loan is deducted at settlement. This means clients do not make repayments throughout the loan term. The loan is paid back in one lump sum at the end.

6. Is a property valuation required?

Yes. However, we can sometimes use desktop or curbside valuation to speed up the process.

7. Do I need to be on your Lender Panel to work with you?

It is not mandatory. We have several aggregator relationships and can work directly with brokers who are not on our panel.



- »» Settle in 3 days
- »» \$25k to \$15m
- »» Up to 36 months
- »» Purchases
- »» Refinance
- »» Equity cash out
- »» NCCP & non-NCCP
- »» Construction



Bridging Loans

Short-term funding solutions designed to support time-sensitive property transactions.

- Purchases, sales and urgent settlement scenarios
- Downsizing or upsizing



Business Loans

Flexible business finance for any business and investment use.

- Property acquisitions, share purchases, investments
- For companies or trusts



Land Loans

Tailored funding for land acquisition and strategic holding.

- Vacant land and land banking facilities
- Single lots to development sites



Construction Loans

Purpose-built finance to support residential and commercial builds.

- Construction, renovations, and incomplete projects
- Single or multiple dwellings, land subdivisions



Equity Cash-Out Loans

Structured lending to unlock property equity efficiently.

- Cash-out for personal, business, or investment use
- Debt consolidation and short-term liquidity

Product	
LVRs	Up to 70%
Locations	Metro, fringe & regional locations
Security	First & second mortgage
Property	Residential and commercial
Purposes	NCCP and non-NCCP
Interest	Deducted at settlement

Commissions	
Commission	1% paid by the Lender including GST
Brokerage	When mandated; paid by the borrower
Payment	At settlement, no claw-backs

Loan costs	
Fees	Establishment fee: 2.5%* Legal fee: from \$1,500 + GST and outlays Valuation fee: At cost Commitment fee: Cost of valuation and up-front searches
<small>* Interest rates and fees are available from this rate and vary on credit assessment. Minimum establishment fee \$2,500</small>	

Client lending requirements	
Exit strategy	Clients need a verifiable exit strategy e.g. sale, refinance etc
Serviceability	PAYG: Last 2 payslips & bank statements
	Self employed: Accountants declaration or returns
	Rent: Leases and bank statements
	Centrelink: Statement and bank statements



Recently funded

Scenario: **\$1m downsizing bridging solution**

Loan amount: **\$1.07m**

LVR: **41.3%**

Term: **6 months**

Location: **Surfers Paradise, QLD**

A client needed rapid financing to simultaneously acquire a new PPR and an investment property. By leveraging the equity in their existing portfolio, we bypassed traditional banking delays to meet their deadline, achieving settlement in just six business days.



Scenario: **\$773k business loan to secure SMSF warehouse purchase**

Loan amount: **\$773k**

LVR: **65%**

Term: **3 months**

Location: **Helensvale, QLD**

A client urgently needed short-term funding to settle a warehouse purchase in their SMSF, with traditional refinancing unable to meet the tight deadline. We delivered a \$773k business loan that settled in just three days, providing the required liquidity and a smooth path to refinance as the exit.



Scenario: **Purchase of empty lot and cash-out for build**

Loan amount: **\$1m**

LVR: **67.53%**

Term: **12 months**

Location: **Empire Bay, NSW**

We recently helped a client secure urgent funding to purchase land for a new build-and-sell project. By leveraging the equity in their primary residence at 66.9% LVR, we unlocked the capital needed to break ground immediately, with exit via the future sale or refinance of existing investment properties.



Scenario: **Partially complete construction**

Loan amount: **\$1.59m**

LVR: **70%**

Term: **6 months**

Location: **Perth, WA**

A client needed urgent funds to finish an incomplete construction. They own the land unencumbered and originally had sufficient funds, but these were lost due to fraud. Funding provided quick access to the funds needed to complete the build, with repayment expected via the sale of the completed property.



Scenario: **Construction facility supporting heritage home transformation in Annandale**

Loan amount: **\$6.74m**

LVR: **70% (GRV ex GST)**

Term: **24 months**

Location: **Annandale, NSW**

Our client needed fast, flexible funding to purchase and renovate a property in a Heritage Conservation Zone, a project made more complex by regulatory requirements and tight settlement deadlines. We delivered a construction facility at 69.8% of GRV (ex GST), secured formal approval within two weeks.



Scenario: **Cash out of PPR for warehouse development**

Loan amount: **\$407k**

LVR: **21.67%**

Term: **6 months**

Location: **Brisbane, QLD**

We recently helped a client unlock the value in their primary residence to secure a 12-unit warehouse development site. By structuring a strategic cash-out, we paved the way for a seamless transition into a construction facility.



Move deals forward faster

Finance that's fast, personal and straightforward

How to get started

1.

Complete your accreditation

Get accredited in 1 hour. Fill out our online accreditation form or contact your BDM or Aggregator for support.

2.

Submit your deal

Use our broker online portal, or reach out to your BDM to submit your loan scenario and receive same-day conditional approval.

3.

Receive formal approval

We do due diligence, order necessary valuations, and issue formal approvals quickly to keep your deal moving forward.

4.

Settle your loan

Achieve settlement in as little as 3 days. Enjoy quick, hassle-free processing and commission paid within 24 hours of settlement.

Brokers & Aggregators

funding.com.au/broker

1300 44 33 19

funding 



Accreditations

Not accredited yet?

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