

# Australia's Leading Short-Term Mortgage Lender

Simpler, faster, short term mortgages for both consumer and business use.



# Why Funding?

Funding is Australia's leading **short-term mortgage lender**.  
The home of a faster, simpler, more reliable mortgage solution for your client.



## Local Lenders

Direct access to local credit team members for quicker decisions.



## Trusted Product

We lend for business and personal use (Regulated NCCP & Unregulated Non NCCP).



## Fast Settlement

Easy process and fast decisions make funding possible in 3-5 days.



## Capitalised Interest

We can capitalise interest into the loan, covering repayments for the duration of the loan term.



## Dedicated BDMs

Dedicated BDM support available online or on the phone.



## Happy Customers

We pride ourselves on our awards and reputation in the industry. 4.8 star Google Review Rating + Brokers love us.

## Frequently Asked Questions

- 1. How long does it take to get a conditional approval?**  
Conditional approvals are generally issued same day if submitted prior to 12 noon. Subject to peak periods.
- 2. Do you do commission clawbacks?**  
No, we do not clawback on any commission paid to you.
- 3. How long does it take to settle?**  
Our typical loan takes 48-72 hours from approved to funded, depending on individuals' circumstances. We aim to turn around loans in less than 48 hours and will work with you on the timeline required.
- 4. Are Funding loans secured?**  
Yes, they are secured via a first or second charge.
- 5. How does our interest repayments work?**  
All the interest is capitalised on settlement at the start of the loan, meaning the client makes no repayments throughout the loan term. The loan is paid back in one lump sum at the end.
- 6. Are property valuations required?**  
Yes. We can sometimes utilise desktop or curb side valuation to speed up the process.
- 7. Do you have to be on our Lender Panel?**  
We have a number of Aggregator relationships, if we are not on panel we can deal with Brokers directly.



# Product

## Settle in 3-5 days

- ✓ \$20k to \$10M+
- ✓ Up to 36 months
- ✓ Purchases
- ✓ Refinance
- ✓ Equity cash out
- ✓ Construction/development

## Bridge

- ✓ Buying and selling
- ✓ Urgent settlements
- ✓ Cash out / Equity release
- ✓ Interim finance

## Business

- ✓ Investment /or business purposes
- ✓ Company borrowers
- ✓ Share purchases
- ✓ Business cash flow
- ✓ Business debt consolidation

## Build

- ✓ Renovations
- ✓ Single home
- ✓ Townhouses
- ✓ Units
- ✓ Incomplete construction
- ✓ Multi-unit construction
- ✓ Land bank
- ✓ Residual stock
- ✓ Owner Builders

| Product   |                                                        |
|-----------|--------------------------------------------------------|
| LVRs      | Up to 65%.                                             |
| Locations | Metro, fringe & regional locations. Others considered. |
| Security  | First & second mortgage.                               |
| Property  | Residential & commercial.                              |
| Purposes  | Business & personal.                                   |
| Interest  | Prepaid.                                               |

| Loan costs                                                                                                              |                                                                                           |
|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| Fees                                                                                                                    | Establishment fee 2.5%*.<br>Legal fee \$1,500 + GST/Outlays.<br>Valuation fee \$ At cost. |
| *Interest rates and fees are available from this rate and vary on credit assessment. Minimum establishment fee \$2,500. |                                                                                           |

| Commissions |                                                          |
|-------------|----------------------------------------------------------|
| Commission  | 1% paid by the Lender incl. GST to Aggregator or Broker. |
| Brokerage   | When mandated, paid by the borrower.                     |
| Payment     | At settlement. No clawbacks.                             |

| Client lending requirements |                                                                                                                                                                                                           |
|-----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Exit strategy               | Clients need a verifiable exit strategy e.g. sale, refinance etc.                                                                                                                                         |
| For servicing               | <b>PAYG:</b> Last 2 payslips & bank statements.<br><b>Self employed:</b> accountants declaration or returns.<br><b>Rent:</b> Leases & bank statements.<br><b>Centrelink:</b> Statement & bank statements. |



# Get started

in four simple steps



## Get Accredited

Complete our [Online Accreditation Form](#) or contact your Aggregator.



## Submit a Deal

Submit your loan scenario through your Aggregator or via online and receive a same day conditional approval.



## Loan Approval

Due diligence is complete and, on formal approval, loan documents are signed.



## Settlement

Settle in as little as 48-72 hours, we aim to work with you on the timeline required. Commission paid within 48 hours.

## Applications

[applications@funding.com.au](mailto:applications@funding.com.au)

1300 44 33 19

## Brokers & Aggregators

[broker@funding.com.au](mailto:broker@funding.com.au)

1300 44 33 19

## Accreditations

**Not accredited yet?** Email us at [broker@funding.com.au](mailto:broker@funding.com.au)



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