AFG HOME LOANS BRIDGE

Rate Card

Residential Bridging Rates

	<$5M			$5M - $10M		
Property Purpose	≤60%	60%-<70%	70%-<85%	≤60%	60%-<70%	70%-<85%[1]
Owner Occupied[2]	8.99%	9.09%	9.19%	9.49%	9.59%	9.69%
Investor[2]	9.24%	9.34%	9.44%	9.74%	9.84%	9.94%

Fees and Charges

Set-up Fee	Our set-up fee is calculated as a percentage of the total loan amount.	0.60% (0-24 month loan term)
Loan Deposit	The deposit is paid to accept the conditional approval offer. On settlement, we apply a credit of the same amount.	Up to $2M: $900 $2M to $3M: $1,400 $3M+: $1,900
Property Assessment Fee[3]	The property assessment fee covers the cost of Bridgit assessing the value of the property, including the cost of engaging an Australian Property Institute certified valuer to conduct an independent valuation. This fee is paid at the conditional offer stage to support unconditional approval.	From $220 per property. Varies based on property value.
Loan Settlement Fee	The settlement fee covers the administrative steps to complete a hassle-free and smooth loan settlement.	$770
Loan Discharge Fee	The discharge fee covers the administrative steps to complete a hassle-free and smooth loan discharge.	$385
Special Attendance Fee	This fee covers the administrative work involved in processing a request made during the life of the loan, such as consenting to a second mortgage or a lease, or varying or substituting the security.	$450

AFG Home Loans Bridge products are issued by Bridgit Financial Services Pty Ltd ABN 74 648 580 901 Australian Credit Licence 532542 and promoted by AFG Home Loans Pty Ltd ACN 153 255 559 Australian Credit Licence 411913. The AFG Home Loans Bridge information in this document was prepared and issued by Bridgit Financial Services Pty Ltd.

Lending criteria, terms and conditions, fees and charges apply. Full details of terms & conditions available on www.bridgit.com.au/afghl-terms-conditions

[1] LVRs above 80% are subject to metro location only and executed contract of sale being available for all security properties. Available for a maximum loan term of 12 months. Eligibility and approval subject to standard credit assessment.
[2] Owner Occupied and Investment refer to the loan purpose of the incoming property.
[3] Fees and deposits may increase depending on whether a full valuation is required.