

Build a Bridge™

with Australia's #1 bridging lender

funding



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+**
- ✓ **Purchases**
- ✓ **Equity cash out**
- ✓ **Up to 36 months**
- ✓ **Refinance**
- ✓ **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%*. Legal fee \$1,500 + GST/Outlays. 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 servicability	<p>PAYG: Last 2 payslips & bank statements.</p> <p>Self employed: accountants declaration or returns.</p> <p>Rent: Leases & bank statements.</p> <p>Centrelink: Statement & bank statements.</p>



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Get started

in four simple steps

Have a scenario?

Call your BDM or our
Credit Team.



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

1300 44 33 19

Brokers & Aggregators

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1300 44 33 19



funding.com.au

Accreditations

Not accredited yet? Email us at brokers@funding.com.au

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