

MIDKEY LANDS UP TO \$100M TO GROW ITS AUSTRALIAN-FIRST LOAN MODEL

Australian financial services scale-up Midkey has secured up to \$100M of fresh capital from leading global investment manager, Insight Investment.

SYDNEY, NSW, AUSTRALIA, December 20, 2025 /EINPresswire.com/ -- Australian financial services scale-up Midkey has secured up to \$100 million in fresh capital from certain funds under the management of UK-headquartered firm Insight Investment – a global organisation with \$1.2 trillion in diversified assets under management.

Midkey allows responsible asset-rich, cash-flow constrained homeowners to unlock some of the equity they have built in their property through its Australian-first No Monthly Payments Loan model.



Midkey's Co-Founders Richard Young and Scott Collison, Sydney.

Co-founded by Richard Young and Scott Collison, investment banking and asset management veterans with a combined 55 years' industry experience, Midkey's latest funding will be used to grow its loan book and fuel local expansion initiatives.

“

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Scott Collison, Co-Founder & Co-CEO of Midkey

“This funding represents a significant milestone for Midkey,” said Scott Collison, Co-Founder of Midkey.

“It gives us the capacity to continue to meet the strong demand we are seeing from homeowners aged between 35 and 60, who deserve flexibility and financial breathing

room, especially when they are not ready to sell their homes.”

“It will also assist in opening up further funding sources moving forward as we look to make our first-of-its-kind loan product more widely available to Australians.”

The enduring strength of the Australian residential property market over the past few decades has contributed to rising household equity. However, because average wage growth has increased at a slower rate than property prices, traditional lenders are often restricted from releasing this equity.



This is typically due to a traditional loan’s inability to meet loan serviceability requirements – the assessment of whether a borrower’s net income is sufficient to meet a loan’s regular repayments.

Midkey solves these serviceability issues because its NCCP-regulated loan has no monthly payments and does not have a fixed loan term. It is designed for mid-life homeowners who are asset-rich but face traditional serviceability barriers.

Commenting on the funding facility, Shaheer Guirguis, Head of Secured Finance at Insight Investment, said: “This innovative product allows asset-rich borrowers to unlock the potential of their own assets and support their financing needs through life. We are pleased to have been able to provide this wholesale funding facility as our team proactively seeks out attractive investment opportunities for the assets we manage on behalf of our clients.”

Some features of Midkey’s loans are similar to traditional reverse mortgages. These similarities include no monthly payments and loan terms that are defined by events.

However, unlike traditional Australian reverse mortgages, Midkey’s loans:

- Have no age restrictions (they are available to all ages, 18+), they are available to mid-life borrowers, and not just to retirees,
- Can be provided as either a first or second mortgage, providing more flexibility to those who have an existing mortgage,
- Charge simple accruing interest (not compounding), and typically charge lower interest rates. This means they erode equity more slowly than a traditional reverse mortgage,
- Can unlock more equity than a traditional reverse mortgage, up to the age of 74, and
- Charge a Deferral Fee, which is a fee linked to any increase in the property’s value.

Instead of being a product for the later stages of life, Midkey is designed for midlife Australians navigating high-financial-pressure years – when mortgages, changing family sizes, costs of living, renovations and career demands all collide, and access to equity matters most. Midkey borrowers can access up to 35 per cent of their property's value when using the product as a first mortgage. When used as a second mortgage, a borrower can unlock up to 30 per cent.

The company has now helped over 270 borrowers across Australia to access the savings locked up in their home equity and plans to help many more with this new funding facility. Midkey's typical customer is a midlife homeowner, with an average age of 54. Of these, 65 per cent are married and a high proportion have dependents.

"This funding facility of up to \$100m further demonstrates institutional confidence in Midkey and the broader opportunity for investors to access the growth in Australia's largest asset class, residential property," said Midkey's Head of Investor Relations, Abbie Thredgold.

"Because of the strong demand we are experiencing for our loans, we are accelerating partnership discussions with mortgage brokers, aggregators and other stakeholders to grow our presence domestically."

For more information about the Midkey No Monthly Payments Loan model, please visit:
www.midkey.com.au

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About Insight Investment

Insight Investment is a leading global investment manager, founded in 2002. Insight manages A\$1.2 trillion* for a wide range of investors, including pension schemes, seeking to help them achieve their goals with greater certainty. It does so through liability-driven investment, fixed income, currency and multi asset strategies.

*As at 30 September 2025. Assets under management (AUM) are represented by the value of cash securities and other economic exposure managed for clients. Where the methodology defines it, some asset reporting focuses on cash securities only. Figures shown in Australian Dollars. FX rates as per WM Reuters 4pm spot rates. Reflects the AUM of Insight, the corporate brand for certain companies operated by Insight Investment Management Limited (IIML). Insight includes, among others, Insight Investment Management (Global) Limited (IIMG), Insight Investment International Limited (IIIL), Insight Investment Management (Europe) Limited (IIMEL)

and Insight North America LLC (INA), each of which provides asset management services.

About Midkey

Midkey is an Australian financial services company transforming how homeowners unlock their equity and use their property wealth. Midkey's one-of-a-kind "no monthly payments" loan provides financial flexibility for asset-rich Australians of all ages by solving the serviceability burden of traditional loans. Founded in Sydney in 2021 by former banking and finance executives Richard Young and Scott Collison, Midkey has been lending first and second mortgages since 2023 to responsible borrowers in Australia's major cities and high-population hubs.

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