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## Bitcoin Meets Real Estate: Block Earner Unveils Crypto-Backed Home Deposit Loans in Australia

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An Australian fintech startup is shaking up the traditional housing market by launching Bitcoin-backed home deposit loans, an unconventional move that merges digital finance with real estate. Block Earner, led by co-founder and Chief Executive Officer Charlie Karaboga, says the program could go live as early as October. If it proceeds as planned, it would likely be the first of its kind in the country.

Block Earner's proposal allows borrowers to access up to 60 percent of their Bitcoin's value as a loan for a home deposit. Based on current prices, a \$200,000 loan would require approximately \$330,000 in Bitcoin, or roughly 1.85 Bitcoins at recent peak valuations. The offering targets a niche group of crypto-savvy Australians who often find traditional banks too conservative or dismissive of digital assets.

"This naturally narrows the field," Karaboga said, estimating around 10,000 serious candidates out of Australia's 2.3 million cryptocurrency holders. Still, he emphasized the rising visibility of Bitcoin in mainstream finance. "You now see Bitcoin charts featured in every financial news segment," he added.

The announcement comes even as Block Earner faces a legal battle with the Australian Securities and Investments Commission. The scrutiny has not deterred the company from advancing its roadmap. Earlier this month, Block Earner hosted about 70 high-net-worth individuals at a private event in Sydney to unveil the product, and has since launched a public waitlist. More promotional stops are planned in Melbourne, Brisbane, and Perth.

Karaboga's strategy taps into growing disillusionment among Australians, particularly younger middle-class investors, who feel excluded from home ownership by outdated lending standards and soaring property prices. By using Bitcoin as collateral, the company appeals to a generation increasingly skeptical of centralized financial systems and government restrictions.

Though the idea of using cryptocurrency to access the housing market may raise eyebrows among traditional financiers, it aligns with broader shifts in investment preferences and personal finance. While regulators may continue cracking down on fintech innovation under the banner of consumer protection, many Australians see these tools as a pathway out of a rigid and exclusionary financial system.

As more citizens look for alternatives to institutions they believe have failed them, ventures like Block Earner may signal a new financial era based on personal ownership, digital flexibility, and innovation outside the traditional playbook.

As more Australians seek alternatives to a system they view as rigged or stagnant, ventures like Block Earner could be a signal of where finance is heading, driven less by bureaucracy and more by ownership, flexibility, and tech-forward innovation.