

AFG Home Loans Options – Niche Snapshot

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AFG
HOME LOANS
OPTIONS

Key Features

- No credit scoring on prime up to a 95% LVR. Small paid defaults under \$500 accepted
- 3 months evidence for child support income
- Actual payments on existing liabilities with 20% buffer
- Construction available on prime and near prime
- Discharge bankruptcy (1 day accepted)
- No credit scoring under any LVR
- Unlimited cash out (can be used for business purposes)
- No statements required if living expenses declared above HEM.
- No statements required for OFI debt not being refinanced¹

Prime

- Alt doc - self declaration of financial position plus two forms of income verification. No risk fee <75% LVR
- Construction owner occ and investment (full doc only)

Near Prime

- 40 year loan terms
- Alt doc construction (owner occ only)
- Up to 3 months non mortgage arrears (within last 3 months)
- Discharged from bankruptcy (1 day accepted)
- Unlimited defaults, judgements and writs up to \$1k accepted (paid or unpaid)
- Unlimited defaults, judgements and writs > \$1k, listed >24 months (paid or unpaid) accepted

Specialist

- Unlimited defaults, judgements, writs >\$1,000 registered >12 months when due to 1 credit event
- Alt doc - ABN and GST registration 6 months, self-declaration plus one form income verification

Key Contacts

Scenario Team

Please contact your AFG BRM

File Updates

1800 737 737

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Customer Care

1800 304 694

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Supporting Docs

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Terms & Conditions

1. Evidence of balance and limit if there is external mortgage debt will be required.

All applications are subject to eligibility criteria and credit approval. Fees and charges are payable and may be varied or introduced at any time in the future.

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