

AFG Home Loans Link – Niche Snapshot



Key Features ¹

- Unlimited defaults < \$1,000 acceptable (excludes Link Premium)
- Common Debt Reducer – ability to treat as single (for spousal) in conjunction with looking at 50% of debt and 50% of rental income for external joint investment debt if they are non spousal
- Discharged bankrupt > 1 day
- One Year's Financials for self employed (to a max of 200% of prior year income)
- 6 months casual employment (with 2 years in same industry)
- 100% offset facility ²

Link Premium

- Flexible employment and income types
- Short term self-employed with extensive industry history and previous PAYG role in same industry
- Unlimited debt consolidation
- No credit scoring
- Maximum: LVR 80% no risk fees

Link Complete - Full Doc

- Unlimited impairments > 24 months
- Maximum LVR: 80% plus risk fees

Link Complete Plus - Full Doc

- Unlimited impairments > 12 months
- 30 days or less mortgage arrears in the last 6 months
- Maximum LVR: 80% plus risk fees

Link Lite - Low Doc

- ABN registration required for a minimum of 12 months
- 1 form of income verification
- Unlimited impairments > 24 months
- Maximum LVR: 80% plus risk fees

Link Lite Plus - Low Doc

- ABN registration required for a minimum of 12 months
- 1 form of income verification
- Unlimited impairments > 12 months
- 30 days or less mortgage arrears in the last 6 months
- Maximum LVR: 70% plus risk fees

Key Contacts

Scenario Team

1300 366 582 (option 2)
linkscenarios@afghomeloans.com.au

File Updates

1300 366 582 (option 2)
credit.assessment@afghomeloans.com.au

Customer Care

1800 629 948 (option 3)
clientservices@afghomeloans.com.au

Supporting Docs

afghldocs@afghomeloans.com.au

Terms & Conditions

1. Link loans security acceptance is restricted Genworth Cat 1 Locations with exceptions being - Geraldton WA / Mackay Qld / Rockhampton Qld, Inner City Locations, High Density Securities – Greater than 15 units and where land size of established dwelling security is >2500sqm. Full lending guidelines available in Lenders.
2. The 100% Offset Facility is also known as an Offset Sub Account and enables everyday transactions via a linked loan sub account. Access to funds in the offset portion is via ATM, EFTPOS, VISA merchants & Internet Banking. In some circumstances redraw is not permitted and amounts lent or due under the mortgage may be deducted from the Offset Sub Account. Full terms and conditions for Offset Sub Account are contained in the AFG General Terms and Conditions.
3. Only available if 100% Offset Facility is selected.

AFG Securities Pty Ltd ACN 119 343 118 (AFG Securities) Australian Credit Licence 389658 is the originator and servicer of AFG Home Loans Link™. The AFG Home Loans Link™ information in this document was prepared and issued by AFG Securities.

Please note this is a high level reference document for internal use by AFG brokers and their intermediaries only. It must not be provided to consumers as it does not contain comparison rates. It is not intended to be 'credit advertising' as defined in the National Consumer Credit Protection Act 2009 (Cth). AFG Home Loans and AFG Securities disclaims all liability for any other use of this document. The product information included in this document is subject to change without notice. Please refer to the Lending Guidelines for full terms and conditions and the Product Specification for full product specifications. Located via [Lenders](#).

This document is prepared and issued by AFG Securities Pty Ltd ACN 119 343 118 (AFG Securities) Australian Credit Licence 389658. AFG Securities is the originator and servicer of AFG Home Loans Link. This document is for internal use only. See lenders.afgonline.com.au for full product specifications.

Last Updated 21 March 2022