

# AFG Home Loans Niche Snapshot



Key Features	
<ul style="list-style-type: none"> <li>Maximum LVR: 95% inc of LMI O/O &amp; INV<sup>1</sup></li> <li>Up to four 100% offset facilities with no ongoing fees<sup>2</sup></li> <li>No genuine savings required for deposit (90% LVR)</li> <li>100% of family assistance payment Part A &amp; B with no age restrictions acceptable income<sup>3</sup></li> <li>One day employment acceptable – permanent F/T &amp; P/T (restrictions apply for probation)<sup>4</sup></li> <li>Can exclude company debts for servicing</li> <li>100% overtime, commission, bonus</li> <li>Cash out up to 500k acceptable up to 80% LVR with reasonable commentary provided.</li> <li>No statements required if living expenses declared above HEM.</li> </ul>	<ul style="list-style-type: none"> <li>No statements required for OFI debt not being refinanced<sup>5</sup></li> <li>Common Debt Reducer – acceptable for Spousal &amp; Non-Spousal</li> <li>One Year's Financials for self employed</li> <li>Payment of tax debt</li> <li>2% universal buffering</li> <li>No credit scoring up to 80% LVR</li> <li>No Notional Rent</li> <li>Company &amp; Trust Borrowers Acceptable</li> <li>Casual Income                             <ul style="list-style-type: none"> <li>Min 6 months (2yr same industry)</li> <li>Min 3 months (Essential Services)</li> </ul> </li> <li>Up to 10 years Interest Only</li> </ul>
<b>Retro Switch</b> <ul style="list-style-type: none"> <li>Dollar for dollar refinance (with small buffer)</li> <li>Reduced serviceability buffer of 1%</li> <li>Max LVR 80% and max loan \$1.5m</li> <li>Clean credit history and been with current lender for min 12 months</li> <li>Will lend for OO P&amp;I, Inv P&amp;I or IO</li> </ul>	<b>Retro Thrive</b> <ul style="list-style-type: none"> <li>Available for those who are 50 and over</li> <li>Up to 40-year loan term, IO for entire term</li> <li>Investment Refinance only</li> <li>Max LVR 65% and max loan \$2m</li> <li>Clean credit history</li> <li>Dollar for dollar refinancing</li> </ul>
<b>Retro Lite (Prime Low Doc)</b> <ul style="list-style-type: none"> <li>Separate Retro Lite rates and fees apply</li> <li>No risk fee or LMI applicable</li> <li>ABN registration required for a minimum of 24 months (GST registration also required in line with ATO obligations)</li> <li>Self Employed Income Confirmation - Customer financial declaration plus one form of income verification</li> <li>Maximum LVR: 90% inc LMI</li> <li>Max Loan Sizes: \$2.0m (90% LVR), \$3m (70% LVR), \$4m (Group Exposure)</li> </ul>	<b>Retro SMSF</b> <ul style="list-style-type: none"> <li>Max LVR 90% inclusive of LMI</li> <li>Max Loan Sizes: \$1.5m (80% LVR), \$1m (90% LVR)</li> <li>Residential Security only</li> <li>Min SMSF Net Assets \$200,000</li> <li>Min liquidity 5% of loan amount</li> </ul>
Key Contacts	
<b>Scenario Team</b> 1300 366 582 (option 2) <a href="mailto:scenarios@afghomeloans.com.au">scenarios@afghomeloans.com.au</a>  <b>Status File Updates</b> <a href="mailto:support@afghomeloans.com.au">support@afghomeloans.com.au</a>	<b>Customer Care</b> 1800 629 948 (option 3) <a href="mailto:clientservices@afghomeloans.com.au">clientservices@afghomeloans.com.au</a>  <b>Supporting Docs</b> Upload via AFGS Broker Portal (Use <a href="mailto:afghidocs@afghomeloans.com.au">afghidocs@afghomeloans.com.au</a> only for SMSF docs)
Terms & Conditions	
<ol style="list-style-type: none"> <li>Established and construction loans within acceptable security locations - refer Retro Post Code &amp; Security Guide.</li> <li>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 &amp; 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. The offset facility is not available for Retro SMSF loans.</li> <li>For the purpose of calculating debt service capacity, (rental, sickness and pharmaceutical allowances are not acceptable).</li> <li>No minimum employment term for Salary PAYG F/T &amp; P/T. Applicant must not be in probation period. For full employment period information see AFG Home Loans Retro Credit Guidelines Booklet in Lenders.</li> <li>Evidence of balance and limit if there is external mortgage debt will be required.</li> </ol> <p>AFG Securities Pty Ltd ACN 119 343 118 (AFG Securities) Australian Credit Licence 389658 is the originator and servicer of AFG Home Loans Retro™ and AFG Home Loans Link™. The AFG Home Loans Retro™ and AFG Home Loans Link™ information in this document was prepared and issued by AFG Securities.</p>	



Key Features <sup>1</sup>	
<ul style="list-style-type: none"> <li>Unlimited defaults &lt; \$1,000 acceptable (excludes Link Premium)</li> <li>Unlimited Debt Consolidation</li> <li>Discharged bankrupt &gt; 1 day</li> <li>Tax payout</li> <li>One Year's Financials for self employed</li> </ul>	<ul style="list-style-type: none"> <li>Min 12 month ABN</li> <li>Up to four 100% offset facilities<sup>2</sup></li> <li>Business purpose cash out</li> <li>Common Debt Reducer</li> <li>Up to 10 years Interest Only</li> </ul>
Link Premium	
<ul style="list-style-type: none"> <li>Flexible employment and income types</li> <li>Short term self-employed with extensive industry history and previous PAYG role in same industry</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited debt consolidation</li> <li>No credit scoring</li> <li>Maximum: LVR 90% inc LMI no risk fees</li> </ul>
<b>Link Complete – Full Doc</b> <ul style="list-style-type: none"> <li>Unlimited impairments &gt; 24 months</li> <li>Maximum LVR: 80% plus risk fees</li> </ul>	<b>Link Complete Plus – Full Doc</b> <ul style="list-style-type: none"> <li>Unlimited impairments &gt; 12 months</li> <li>30 days or less mortgage arrears in the last 6 months</li> <li>Maximum LVR: 80% plus risk fees</li> </ul>
<b>Link Lite – Low Doc</b> <ul style="list-style-type: none"> <li>ABN registration required for a minimum of 12 months</li> <li>1 form of income verification</li> <li>Unlimited impairments &gt; 24 months</li> <li>Maximum LVR: 80% plus risk fees</li> </ul>	<b>Link Lite Plus – Low Doc</b> <ul style="list-style-type: none"> <li>ABN registration required for a minimum of 12 months</li> <li>1 form of income verification</li> <li>Unlimited impairments &gt; 12 months</li> <li>30 days or less mortgage arrears in the last 6 months</li> <li>Maximum LVR: 70% plus risk fees</li> </ul>
Key Contacts	
<b>Scenario Team</b> 1300 366 582 (option 2) <a href="mailto:linkscenarios@afghomeloans.com.au">linkscenarios@afghomeloans.com.au</a>  <b>Status File Updates</b> <a href="mailto:support@afghomeloans.com.au">support@afghomeloans.com.au</a>	<b>Customer Care</b> 1800 629 948 (option 3) <a href="mailto:clientservices@afghomeloans.com.au">clientservices@afghomeloans.com.au</a>  <b>Supporting Docs</b> Upload via AFGS Broker Portal
Terms & Conditions	
<ol style="list-style-type: none"> <li>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 &gt;2500sqm. Full lending guidelines available in Lenders.</li> <li>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 &amp; 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.</li> <li>Only available if 100% Offset Facility is selected.</li> </ol> <p>AFG Securities Pty Ltd ACN 119 343 118 (AFG Securities) Australian Credit Licence 389658 is the originator and servicer of AFG Home Loans Retro™ and AFG Home Loans Link™. The AFG Home Loans Retro™ and AFG Home Loans Link™ information in this document was prepared and issued by AFG Securities.</p>	

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