



OFFSET HOME LOAN

A home loan
that **shifts** as
life happens

AFG
HOME LOANS
ALPHA

A premium home loan to suit changing needs, with multiple, 100% offset accounts on variable and fixed loans, redraw, additional repayment options and plenty more.

This guide will help you understand the features and benefits of our Offset Home Loan and other important information for you to know before applying.

Product Overview

Loan Purpose	<ul style="list-style-type: none"> • Purchase an owner occupied or investment property • Refinance an existing owner occupied or investment home loan • Consolidate existing debt • Cash out on home equity
Eligibility	<p>For individual or joint borrowers.</p> <p>(Not available for companies, trusts, family pledge, self-employed less than one year, overseas or non-permanent Australian resident applicants)</p>

Key Benefits

Product split	<p>You can split your application into multiple home loans, up to two per application, to give you the flexibility to structure your home loans to suit your individual needs.</p> <p>(Some fees and charges apply per home loan and will be payable for each loan account, see our fees and charges for details)</p>
100% offset account	<ul style="list-style-type: none"> • Save interest on your home loan while having access to your money by linking the Offset Account to your home loan as a 100% offset account. • 100% offset available on both variable and fixed rate loans with no maximum deposit to offset the balance on your loan account. • Link up to six accounts per loan.
Additional repayments	<ul style="list-style-type: none"> • Unlimited additional repayments can be made on a variable rate loan at any time • On a fixed rate loan, you can pay up to \$20,000 per fixed term year without incurring a Break Cost Fee.
Free online redraw	Access repayments made over and above the minimum required payments, less one scheduled repayment, through free online redraw to your Offset Account.
Debit Mastercard®	Available on the Offset Account.

Product Specifics

Loan amount	<ul style="list-style-type: none"> • Minimum: \$5,000 • Maximum: Varies according to application
Loan Term	1-30 years
Loan to Value Ratio (LVR)	<ul style="list-style-type: none"> • 95% owner occupied principal and interest (inclusive of capitalised LMI)* • 90% investor principal and interest (inclusive of capitalised LMI)* • 90% interest only* <p>*The LVR is inclusive of capitalised LMI. LVR is subject to LMI acceptability, location, and loan purpose.</p>
Interest rate	<ul style="list-style-type: none"> • Variable • Fixed 1-5 year terms
Interest calculated	Interest is calculated daily on the net closing balance of the loan (i.e. that is the amount owed less the offset balance) and is charged monthly.
Repayment type	<ul style="list-style-type: none"> • Choose between Principal & Interest or Interest Only repayments • Interest Only is available for up to 5 years
Repayment frequency	<ul style="list-style-type: none"> • Monthly <p>Borrowers have the flexibility to make payments to the loan account as they like to suit their needs. All they need to make sure is that the monthly required repayment is paid before it is due as stated in the Credit Contract, or as advised by us when they change.</p>
Statements	Six-monthly in June and December

Things You Should Know: Offset Home Loans & Basic Home Loans are only available through AFG Home Loans Alpha accredited mortgage brokers. AFG Home Loans Alpha products are provided by Bendigo and Adelaide Bank Limited ACN 068 049 178 (BABL) Australian Financial Services Licence and Australian Credit Licence 237879 and promoted by AFG Home Loans Pty Ltd ACN 153 255 559 Australian Credit Licence 411913. The AFG Home Loans Alpha information in this document was prepared and issued by BABL. Credit Criteria, terms and conditions and fees and charges apply. This guide is subject to change without notice. Full details available on application. We have not considered your circumstances. Consider whether the product is appropriate for you having regard to your objectives, financial situation and needs before making a decision and read the terms and conditions available at <https://www.bendigobank.com.au/partner/afg-home-loans-alpha/disclosure-documents/>, before making any decision. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. A full offset account is available on the Offset Home Loan only for both fixed and variable loans. An offset account can only be linked to one Offset Home Loan at any one time. A maximum of 6 offset accounts can be linked per loan account. Linked offset account must be in same customer name/number. LVR (Loan to value ratio) is the total amount you have borrowed as a percentage of the value of the security property (including any other loans secured by the same security property) calculated at the time the loan is approved. Interest only max LVR 80%. Residential Investment max LVR 90%. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. (04/25)