AFG Home Loans Niche Snapshot

AFG HOME LOANS RETRO

Key Features

- Up to four 100% offset facilities with no ongoing fees[2]
- No genuine savings required for deposit
- 100% of family assistance payment Part A & B with no age restrictions acceptable income[3]
- One day employment acceptable – permanent F/T & P/T (restrictions apply for probation)[4]
- Can exclude company debts for servicing
- 100% overtime, commission, bonus
- No statements required if living expenses declared above HEM
- No statements required for OFI debt not being refinanced[5]
- Common Debt Reducer – acceptable for Spousal & Non-Spousal
- One Year's Financials for self employed
- Payment of tax debt
- 2% universal buffering
- No credit scoring up to 80% LVR
- No Notional Rent
- Company & Trust Borrowers Acceptable
- Up to 10 years Interest Only

Retro

- Maximum LVR: 95% inc of LMI O/O & INV[1]
- Max Loan $3m
- Cash out up to 500k acceptable up to 80% LVR with reasonable commentary provided.
- Cash Out Amount > $500k will require documentary evidence
- Casual & Contract Employment
  - Min 6 months (2yr same industry)
  - Min 3 months (Essential Services)
- Self Employed min 24 months ABN
- One Year's Financial for self employed

Retro Switch

- Retro with the following key differences:
  - Reduced serviceability buffer of 1%
  - Dollar for dollar refinance (with small buffer)
  - Max LVR 80%
  - Been with current lender for min 12 months
  - Max Loan $1.5m

Retro Versa

- Retro with the following key differences:
  - Maximum LVR 90% inc LMI no risk fees
  - Maximum Loan: $2m
  - Unlimited Debt Consolidation
  - Cash out to Max LVR 90%
  - Cash out for Business Purposes
- Contract Employment
  - Min 6 months
  - Self Employed min 12 months ABN

Retro Specialist

- Retro with the following key differences:
  - Maximum: LVR 80% plus risk fees
  - Unlimited impairments > 24 months
  - Mortgage arrears < 30 days
  - Discharged Bankrupt > 1 day
  - Max Loan: $2m
  - Unlimited Debt Consolidation
  - Cash out to Max LVR 80%
  - Cash out for Business Purposes
  - Self Employed min 12 month ABN

Retro Lite

- Maximum LVR: 90% inc of LMI O/O & INV
- Maximum Loan: $3m
- Cash out up to 500k acceptable up to 80% LVR with reasonable commentary provided.
- Amount > $500k will require documentary evidence
- Self Employed min 24 months ABN
- Self Employed Income Confirmation - Customer financial declaration plus one form of income verification

Retro Lite Specialist

- Retro Lite with the following key differences:
  - Maximum LVR: 80% plus risk fees
  - Unlimited impairments > 24 months
  - Mortgage arrears < 30 days
  - Discharged Bankrupt > 1 day
  - Maximum Loan: $2m
  - Unlimited Debt Consolidation
  - Cash out to Max LVR 80%
  - Cash out for Business Purposes

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Retro Lite Specialist Plus	Retro SMSF

• Retro Lite with the following key differences:
  • Maximum LVR: 70% plus risk fees
  • Maximum Loan: $1.5m
  • Self Employed min 12 months ABN
  • Unlimited impairments > 12 months
	• Maximum LVR: 90% inclusive of LMI
	• Maximum Loan: $1.5m
	• Residential Security only
	• Min SMSF Net Assets $200,000
	• Min liquidity 5% of loan amount
	• No offset account available

Key Contacts

Scenario Team
1300 366 582 (option 2)
scenarios@afghomeloans.com.au

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

Status File Updates
support@afghomeloans.com.au

Supporting Docs
Upload via AFGS Broker Portal

Terms & Conditions

1. Established and construction loans within acceptable security locations - refer Retro Post Code & Security Guide.
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. The offset facility is not available for Retro SMSF loans.
3. For the purpose of calculating debt service capacity. (rental, sickness and pharmaceutical allowances are not acceptable).
4. No minimum employment term for Salary PAYG F/T & P/T. Applicant must not be in probation period. For full employment period information see AFG Home Loans Retro Credit Guidelines Booklet in Lenders.
5. Evidence of balance and limit if there is external mortgage debt will be required.

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