

AFG Home Loans Fee Reference Guide – New Submissions



	Link Premium	Link Lite	Link Lite Plus	Link Complete	Link Complete Plus	Retro SMSF	Retro Thrive	Retro Promo & Standard	Retro Construct	Retro Lite
Annual Fee	\$330	\$330	\$330	\$330	\$330	\$330	N/A	N/A	N/A	\$330
Valuation Fee	1st \$400 Waived	Full fee charged to customer	Full fee charged to customer	Full fee charged to customer	Full fee charged to customer	1st \$400 Waived	1st \$400 Waived	1st \$400 Waived	1st \$400 Waived	Full fee charged to customer
Other Upfront	N/A	N/A	N/A	N/A	N/A	SMSF Fee \$600	N/A	N/A	Construction Fee \$1,995	N/A
Settlement Fee	\$699	\$699	\$699	\$699	\$699	\$660	\$330	\$330	\$330	\$330
Legal Fee	\$95.70 subject to complexity & no# sec	\$95.70 subject to complexity & no# sec	\$95.70 subject to complexity & no# sec	\$95.70 subject to complexity & no# sec	\$95.70 subject to complexity & no# sec	\$95.70 subject to complexity & no# sec	\$95.70 subject to complexity & no# sec	\$95.70 subject to complexity & no# sec	\$95.70 subject to complexity & no# sec	\$95.70 subject to complexity & no# sec
Top up / Variation Fee	Simple Variation \$150	Simple Variation \$150	Simple Variation \$150	Simple Variation \$150	Simple Variation \$150	Simple Variation \$150	Simple Variation \$150	Simple Variation \$150	Simple Variation \$150	Simple Variation \$150
	Complex Variation \$295	Complex Variation \$295	Complex Variation \$295	Complex Variation \$295	Complex Variation \$295	Complex Variation \$295	Complex Variation \$295	Complex Variation \$295	Complex Variation \$295	Complex Variation \$295
Redraw Fee	\$50 if requested manually – Online free	\$50 if requested manually – Online free	\$50 if requested manually – Online free	\$50 if requested manually – Online free	\$50 if requested manually – Online free	N/A	N/A	\$50 if requested manually – Online free	\$50 if requested manually – Online free	\$50 if requested manually – Online free
Risk Fee	N/A	0.50% up to 60% LVR / 0.65% for 60% <= 70% LVR / 0.90% for >70% LVR	0.50% up to 60% LVR / 0.65% for 60% <= 70% LVR / 0.90% for >70% LVR	0.50% up to 60% LVR / 0.70% for 60% <= 70% LVR / 0.90% for >70% LVR	0.50% up to 60% LVR / 0.70% for 60% <= 70% LVR / 0.90% for >70% LVR	N/A	N/A	N/A	N/A	N/A
Discharge Fee	\$485 per security plus 3rd party costs	\$485 per security plus 3rd party costs	\$485 per security plus 3rd party costs	\$485 per security plus 3rd party costs	\$485 per security plus 3rd party costs	\$485 per security plus 3rd party costs	\$485 per security plus 3rd party costs	\$485 per security plus 3rd party costs	\$485 per security plus 3rd party costs	\$485 per security plus 3rd party costs
Re-doc Fee	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150

Variation Scenario	Fee	Variation Type
Switch from Interest Only to Principal & Interest Customer has a Interest Only, variable rate home loan and wants to switch to a Principal & Interest variable rate home loan.	\$nil	BAU
Switch from Investment to Owner Occupied Customer has variable rate home loan that was for investment purposes and purpose has changed to Owner Occupied.	\$nil	BAU
Switch from Owner Occupied to Investment Customer has variable rate home loan that was for Owner Occupied purpose and purpose has changed to investment.	\$nil	BAU
Rate Change Customer has requested rate review.	\$nil	BAU
Change Repayment Customer has requested a change to repayment amount as a result of rate change.	\$nil	BAU
Switch from Principal & Interest to Interest Only Customer has a Principal & Interest, variable rate home loan and wants to switch to a 5 year Interest Only variable rate home loan.	\$150	Simple Variation
Extension of Interest Only Period Customer has variable rate home loan with a 2 year Interest Only period and wants to extend there Interest Only period for another 3 years. (meaning the total Interest Only period will be 5 years).	\$150	Simple Variation
Substitution of Security Customer has requested security held to be substituted with another property.	\$150	Simple Variation
Change of Borrower Remove or add a borrower to the loan.	\$150	Simple Variation
Consents Request for 2nd Mortgage, Plan of Subdivision etc.	\$150	Simple Variation
Product Conversion Customer has an existing Link loan converting to Retro.	\$150	Simple Variation
Top Up Customer has requested an increase to existing home loan.	\$295	Complex Variation
Product Conversion Customer has an existing Low Doc loan converting to Full Doc.	\$295	Complex Variation

AFG Securities Pty Ltd ACN 119 343 118 (AFG Securities) Australian Credit Licence 389658 is the 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. Information correct as of 28 August 2023 and is subject to change. AFG Home Loans lending criteria, terms, conditions, fees, and charges apply. Full details of terms & conditions available on application. (AFGS220003)

Last updated 28 August 2023