

# AFG Home Loans Retro Thrive

Retro Thrive is an innovative product that has been designed to cater for mature age borrowers that are looking for more flexible repayment options. The product enables customers the ability to choose a flexible interest only repayment schedule over a 40 year term, without the need to repeatedly apply for extensions with other lenders, ultimately providing more options to hold these assets longer term into retirement.

## Who is eligible to apply?

### Australian residents:

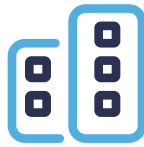
- ✓ With clean credit history and fits the AFG Home Loans Retro customer profile
- ✓ Customers who have reached the age of 50 (youngest applicant to be 50+ years old)
- ✓ Customers who already own the security
- ✓ With LVR under 65%
- ✓ Completed Retro Thrive Applicant Declaration



**Maximum loan amount**  
**\$2,000,000**



**Maximum**  
**LVR 65%**



**Category 1 and 2**  
**locations**



**Simple fee**  
**structure**



**\*\*Interest Only**

## Fee Structure

<b>Valuation fee</b>	Valuation costs up to \$400 covered by the lender (std valuation cost \$251)*
<b>Settlement fee</b>	\$330
<b>Discharge fee</b>	\$485 per security^

\*Any valuation costs exceeding this value will be charged to the borrower at settlement (properties over \$1M and considered specialised will attract a higher valuation fee - please ask for a quote on application if applicable).

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

Information correct as at 1 October 2023 and is subject to change. AFG Securities lending criteria, terms, conditions, fees, and charges apply. Full details of terms & conditions available on application. (AFGS230007)

^Plus third party costs

\*\*An offset redraw facility cannot be accessed on a Retro Thrive 40 year IO loan

## 🔍 Features at a glance

<b>Security Type</b>	Residential
<b>Loan Type</b>	Investment
<b>Purchase available</b>	No
<b>Refinance available</b>	Yes
<b>Minimum loan amount</b>	\$100,000
<b>Maximum loan amount</b>	\$2,000,000
<b>Total maximum exposure to customer</b>	\$3,000,000
<b>Borrower Structure</b>	Up to two individual borrowers
<b>Interest rate</b>	Variable rate only
<b>Minimum loan term</b>	8 years
<b>Maximum loan term</b>	40 years
<b>Maximum LVR</b>	65%
<b>Acceptable Security</b>	Cat 1 & 2, Refer Retro Postcode & Security Guide
<b>Income type</b>	PAYG, Self Employed, Retirement Income
<b>Repayment frequency options</b>	Monthly
<b>Repayment types</b>	Interest Only
<b>Repayment method</b>	Direct Debit
<b>Ability to make additional repayments</b>	Yes
<b>Redraw</b>	No
<b>100% offset</b>	Yes <sup>1</sup>
<b>Further Advances</b>	Yes
<b>Internet Banking</b>	Yes <sup>2</sup> - including BPAY
<b>VISA debit</b>	Yes <sup>2</sup>

1. The 100% Offset Facility is also known as an Offset Sub Account and enables everyday transactions via a linked loan sub account. The Offset Sub Account balance offsets against the balance of the home loan. 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.

2. Only available if 100% Offset Facility is selected.

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