

We are AFG Home Loans

We're passionate about creating a fairer financial future for Australians, but it all starts with providing our individual members unwavering support and expertise needed to grow their business. Always striving to uphold exceptional industry quality and integrity while relentlessly pursuing improvement and innovation on behalf our brokers.

Why Choose AFG Bright



Competitive Full Doc, Alt Doc and Construction loan products available to Prime and Near Prime, Resident and Non-Resident borrowers.



Existing Debts Assessed at 125% of Actual Repayments



Interest Rate Based on Security – Not Purpose*



Application Assessed on Merits



Fully Assessed Pre-Approvals



Unlimited Cash Out up to 80% LVR

Want to know more?

Speak to your AFG Home and Commercial Loans BRM
for more information today.

*Repayment amount must be reasonable for life of the loan.

AFG Home Loans Pty Ltd ACN 153 255 559 Australian Credit Licence 411913 (AFG Home Loans) is the promoter of the AFG Home Loans Bright products. Brighten Home Loans Pty Ltd ACN 620 839 983 is the credit provider for these loans which are managed and serviced by Brighten Financial Pty Ltd ACN 628 356 669 ACL 512386 (together, Brighten). The AFG Home Loans Bright information in this document was prepared and issued by Brighten in consultation with AFG Home Loans.

Full Doc

Bright Empower



Full Doc home loans for Prime and Near Prime PAYG and self-employed borrowers.

- ✓ Up to 95%LVR Inclusive LMI (Prime Only)
- ✓ 1-Year Financials Accepted (Incl. Prime)^
- ✓ Self-employed Regular Salary Income Accepted
- ✓ Loan Size Up to \$2,500,000
- ✓ Unlimited Debt Consolidation Including Payout of ATO Debts

Alt Doc

Bright Boss



Alternative documentation home loans for Prime and Near Prime self-employed borrowers.

- ✓ \$0 Risk Fee Up to 80%LVR (Prime Only)
- ✓ One Form of Income Documentation
- ✓ Loan Size Up to \$2,500,000
- ✓ Min. 1 Day GST Registration
- ✓ 100% Redraw Offset Facility Available

Australian Expatriate

Bright Elevate



Full Doc home loans for Australian expats and visa holder borrowers.

- ✓ Australian Citizens, Permanent Residents or Temporary Residents with Income in AUD or an Acceptable Foreign Currency.
- ✓ Loan Size Up to \$2,500,000
- ✓ Cat 1 and 2 Postcodes Accepted
- ✓ 100% Redraw Offset Facility Included

Non-Resident

Bright Evergreen



Full Doc or Alt Doc home loans available to borrowers with non-Australian sourced income and non-residents of Australia.

- ✓ Non-residents or Residents Borrowers with Non-Australian Sourced Income
- ✓ Self-employed Alt Doc Accepted
- ✓ Max. Loan Size \$2,500,000; Max. LVR 80%
- ✓ Cat 1 and 2 Postcodes Accepted
- ✓ 100% Redraw Offset Facility Included

Construction

Bright Easy Builder



House and Land construction loans with progress payments.

- ✓ Available to Full Doc Prime, Alt Doc Prime, Expat and Non-Resident Borrowers
- ✓ IO Repayment During Construction
- ✓ After Construction, revert to Bright Empower Prime, Bright Boss Prime, Bright Elevate or Bright Evergreen Variable Rate
- ✓ Full Doc, Alt Doc, Expat: Max. \$1,500,000
Non-Resident: Max. \$1,000,000

Bridging

Bright Connect



Bridging home loans for Full Doc Prime and Alt Doc Prime borrowers.

- ✓ Loan Size Up to \$2,500,000
- ✓ Peak Debt: ≤\$1,500,000 Max. 80% LVR; ≤\$2,500,000 Max. 70% LVR
- ✓ Bridging Period 6 - 12 Months; Total Loan Term Up to 30 Years
- ✓ During the Bridging Period, the Interest Budget Will Be Retained, and No Repayment Will Be Required.

*Repayment amount must be reasonable for life of the loan.

^Up to 80%LVR

How can your home loan make a difference?

As part of AFG Home Loans' commitment to help build a more sustainable future, for every Bright home loan settled, a native tree will be planted in the Yarra Yarra Biodiversity Corridor in WA and protected for 100 years.

