

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 Bright

- | | |
|--|--|
| <p>✓ Fully Assessed Pre-Approvals
ALL BRIGHT PRODUCTS</p> | <p>✓ Application Assessed on Merits
ALL BRIGHT PRODUCTS</p> |
| <p>✓ Existing Debts Assessed at 125% of Actual Repayments
ALL BRIGHT PRODUCTS*</p> | <p>✓ Interest Rate Based on Security – Not Purpose
ALL BRIGHT PRODUCTS</p> |
| <p>✓ Unlimited Cash Out up to 80% LVR
ALL BRIGHT PRODUCTS</p> | <p>✓ Cash Out up to \$500k for Business Purpose
ALL BRIGHT PRODUCTS</p> |
| <p>✓ CAT 1 & 2 Postcodes Accepted (Prime Products)
BRIGHT EMPOWER PRIME BRIGHT ELEVATE
BRIGHT BOSS PRIME BRIGHT CONNECT</p> | <p>✓ 1-Year Financials (Available to Prime Borrowers)
BRIGHT EMPOWER PRIME BRIGHT EMPOWER
BRIGHT ELEVATE BRIGHT PREMIUM</p> |
| <p>✓ One Form of Income Documentation Required (Alt Doc)
BRIGHT BOSS PRIME BRIGHT BOSS</p> | <p>✓ Up to \$2,000,000 Loan Size
BRIGHT EMPOWER BRIGHT BOSSBRIGHT ELEVATE
BRIGHT EVERGREEN BRIGHT CONNECT</p> |
| <p>✓ Up to 95% LVR Inclusive LMI
BRIGHT EMPOWER PRIME</p> | <p>✓ Non-Australian Sourced Income Accepted
BRIGHT ELEVATE BRIGHT EVERGREEN</p> |
| <p>✓ Unlimited Debt Consolidation Including Payout of ATO Debts
BRIGHT BOSS BRIGHT EMPOWER</p> | <p>✓ Refinance of Non-Conforming and Private Loans Accepted
BRIGHT BOSS BRIGHT EMPOWER</p> |
| <p>✓ CAT 3 Postcodes Accepted
BRIGHT BOSS BRIGHT EMPOWER</p> | <p>✓ Bridging Home Loan
BRIGHT CONNECT</p> |

Want to know more?

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



FULL DOC **Bright Empower**

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

PRODUCT NICHES

- Up to 95%LVR Inclusive LMI (Prime only)
- Loan Size up to \$2,000,000
- \$0 Risk Fee up to 80%LVR (Prime only)
- 1-Year Financials Accepted (Including Prime)^
- 100% Redraw Offset Facility available



ALT DOC **Bright Boss**

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

PRODUCT NICHES

- \$0 Risk Fee up to 80%LVR* (Prime only)
- Loan Size up to \$2,000,000
- Min. 1 day GST registration
- 100% Redraw Offset Facility available
- One Form of Income Documentation



NON-RESIDENT **Bright Evergreen**

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

PRODUCT NICHES

- Available to borrowers with non-Australian sourced income and non-residents of Australia.
- \$0 Establishment Fee & Settlement Fee
- Up to \$1,500,000 & 80%LVR
- 100% Redraw Offset Facility included



AUSTRALIAN EXPATRIATE **Bright Elevate**

Full Doc home loans for Australian citizens, permanent residents or temporary residents with income in AUD or an acceptable foreign currency.

PRODUCT NICHES

- Australian expatriate home loan product
- Loan Size up to \$2,000,000
- Cat 1 and 2 postcodes accepted
- 100% offset facility included



188/888 VISA **Bright Premium**

Full Doc home loans for Australian 188B/C or 888B/C Visa holders.

PRODUCT NICHES

- \$0 Application Fees
- Loan Size up to \$2,000,000
- LVR up to 80%
- Streamlined document requirements



BRIDGING **Bright Connect**

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

PRODUCT NICHES

- 6 – 12 months Bridging Period.
- Total loan term of up to 30 years.
- Peak Debt: 1,500,000 Max. 80% LVR; 2,500,000 Max. 70% LVR End Debt: up to 80% LVR
- Loan Size up to \$2,500,000
- During the Bridging Period, the interest budget will be retained, and no repayment will be required.

^Up to 80%LVR

*Offer applies to new home loan application submitted on or before 31 August 2023, approved and settled by 31 October 2023. All applications are subject to our normal lending criteria and credit approval. Full terms and conditions will be included in our letter of offer. Fees and charges are payable on the loan product