

AFG Home Loans Niche Snapshot



Key Features	
<ul style="list-style-type: none"> Maximum LVR: 90% inc of LMI O/O & INV¹ 100% offset facility with no ongoing fees² No genuine savings required for deposit \$330 settlement fee (plus approx. \$95.70 in legal disbursement costs) No annual service fee 100% of family assistance payment Part A & B with no age restrictions acceptable income (<80% LVR inc LMI)³ One day employment acceptable – permanent F/T & P/T (restrictions apply for probation)⁴ Can exclude company debts for servicing 100% commissions and bonuses if consistent over a 12 month period 	<ul style="list-style-type: none"> 100% overtime (conditions apply) No credit scoring up to 80% LVR No statements required if living expenses declared above HEM. No statements required for OFI debt not being refinanced⁵ Common Debt Reducer – ability to treat as single (for spousal) in conjunction with looking at 50% of debt and 50% of rental income for external joint investment debt if they are non spousal One Year's Financials for self employed (to a max of 200% of prior year income) 6 months casual employment (with 2 years in same industry) Payment of tax debt
Retro Lite Key Features (Prime Low Doc)	
<ul style="list-style-type: none"> Separate Retro Lite rates and fees apply No risk fee or LMI applicable ABN registration required for a minimum of 24 months (GST registration also required in line with ATO obligations) Self Employed Income Confirmation - Customer financial declaration plus one form of income verification Maximum LVR: 80% 	
Key Contacts	
Scenario Team 1300 366 582 (option 2) scenarios@afghomeloans.com.au	Customer Care 1800 629 948 (option 3) clientservices@afghomeloans.com.au
File Updates 1300 366 582 (option 2) credit.assessment@afghomeloans.com.au	Supporting Docs afghdocs@afghomeloans.com.au
Terms & Conditions	
<ol style="list-style-type: none"> Established and construction loans within acceptable security locations - refer Retro Post Code & Security Guide. 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. For the purpose of calculating debt service capacity, (rental, sickness and pharmaceutical allowances are not acceptable). 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. Evidence of balance and limit if there is external mortgage debt will be required. <p>AFG Securities Pty Ltd ACN 119 343 118 (AFG Securities) Australian Credit Licence 389658 is the originator and 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.</p>	

Key Features ¹	
<ul style="list-style-type: none"> Unlimited defaults < \$1,000 acceptable (excludes Link Premium) Common Debt Reducer – ability to treat as single (for spousal) in conjunction with looking at 50% of debt and 50% of rental income for external joint investment debt if they are non spousal Discharged bankrupt > 1 day 	<ul style="list-style-type: none"> One Year's Financials for self employed (to a max of 200% of prior year income) 6 months casual employment (with 2 years in same industry) 100% offset facility²
Link Premium	
<ul style="list-style-type: none"> Flexible employment and income types Short term self-employed with extensive industry history and previous PAYG role in same industry 	<ul style="list-style-type: none"> Unlimited debt consolidation No credit scoring Maximum: LVR 80% no risk fees
Link Complete – Full Doc	Link Complete Plus – Full Doc
<ul style="list-style-type: none"> Unlimited impairments > 24 months Maximum LVR: 80% plus risk fees 	<ul style="list-style-type: none"> Unlimited impairments > 12 months 30 days or less mortgage arrears in the last 6 months Maximum LVR: 80% plus risk fees
Link Lite – Low Doc	Link Lite Plus – Low Doc
<ul style="list-style-type: none"> ABN registration required for a minimum of 12 months 1 form of income verification Unlimited impairments > 24 months Maximum LVR: 80% plus risk fees 	<ul style="list-style-type: none"> ABN registration required for a minimum of 12 months 1 form of income verification Unlimited impairments > 12 months 30 days or less mortgage arrears in the last 6 months Maximum LVR: 70% plus risk fees
Key Contacts	
Scenario Team 1300 366 582 (option 2) linkscenarios@afghomeloans.com.au	Customer Care 1800 629 948 (option 3) clientservices@afghomeloans.com.au
File Updates 1300 366 582 (option 2) credit.assessment@afghomeloans.com.au	Supporting Docs afghdocs@afghomeloans.com.au
Terms & Conditions	
<ol style="list-style-type: none"> Link loans security acceptance is restricted Genworth Cat 1 Locations with exceptions being - Geraldton WA / Mackay Qld / Rockhampton Qld, Inner City Locations, High Density Securities – Greater than 15 units and where land size of established dwelling security is >2500sqm. Full lending guidelines available in Lenders. 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. Only available if 100% Offset Facility is selected. <p>AFG Securities Pty Ltd ACN 119 343 118 (AFG Securities) Australian Credit Licence 389658 is the originator and 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.</p>	

Key Features	
<ul style="list-style-type: none"> Unlimited redraw for variable loans² Unlimited upfront valuations Unlimited cash out up to 80% (Acceptable stated purpose) \$395 settlement fee No ongoing fees Full digital end to end process (excluding mortgages in some states) No minimum length of employment for F/T & P/T³ Maximum LVR: 90% inc of LMI for construction and investment purposes¹ Maximum LVR: 95% inclusive LMI for all other purposes No product variation fee 1 year financials acceptable for income assessment, with added commentary explaining any significant change from the prior year and the sustainability of that moving forward (2 years figures still to be provided). 	<ul style="list-style-type: none"> Can use directors wages as income for SE clients (no company financials required) Non Genuine Savings at 90% plus LMI Can accept rural properties up to 100 hectares 100% of casual income can be used and annualised over 52 weeks (any overtime on payslip will be shaded by 20%) Only 6 months history needed to accept commission income No statements required if living expenses declared above HEM. No statements required for OFI debt not being refinanced⁴
Key Contacts	
Scenario Team scenarioteam@advantagedge.com.au	Customer Care 1300 543 558 (option 1) customercare@advantagedge.com.au
File Updates 1300 543 558 (option 2) ACL@advantagedge.com.au	Supporting Docs ACL@advantagedge.com.au
Terms & Conditions	
<ol style="list-style-type: none"> All loans must meet acceptable residential security properties. Full details available in Lenders. Subject to loan terms. Probation accepted for full-time and part-time employment (including in LMI territory). Evidence of balance and limit if there is external mortgage debt will be required. <p>The AFG Home Loans Edge products are provided by the Advantedge Residential Loan program. AFSH Nominees Pty Ltd (AFSH) ACN 143 937 437 Australian Credit Licence 391192 is the program lender and Advantedge Financial Services Pty Ltd (Advantedge) ACN 130 012 930 Australian Credit Licence 391202 is the program loan servicer. The program is funded under arrangements with National Australia Bank Limited (NAB) ACN 004 044 937. Each of AFSH and Advantedge are members of the NAB Group. NAB does not guarantee the obligations of its subsidiaries. AFG Home Loans Edge products are promoted by AFG Home Loans Pty Ltd ACN 153 255 559 Australian Credit Licence 411913. The AFG Home Loans Edge information in this document was prepared and issued by Advantedge. For information about Advantedge's personal information handling, please refer to the Advantedge Privacy Policy.</p>	

AFG Home Loans Niche Snapshot

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 HOME LOANS
 ALPHA

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 HOME LOANS
 OPTIONS

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 HOME LOANS
 ALIGN

Key Features

- Non-genuine savings rental policy up to 95% inc LMI³
- \$299 Loan Processing Fee¹
- \$10 fee per month, per offset facility¹
- Bridging finance available for O/O & INV²
- 100% offset available on variable and fixed
- Visa borrowers accepted if co-borrower is an Australian Citizen/ Permanent Resident who is working
- Maximum LVR: 95% inc of LMI O/O – P&I (inc purchase)
- Maximum LVR: 90% inc of LMI for INV - P&I
- Maximum LVR: 80% I/O inc of including construction
- 1 Year financials accepted (with minimum 2 years trading)
- Can exclude company debts if there are no interest, depreciation or Instant Asset Write Off addbacks
- Company, and Trust borrowers accepted
- Additional repayments up to \$20,000 p.a. and free online redraw on fixed rate loans with no penalty
- Assessment by a real person - no automatic decline by credit score
- Overtime 100% for essential services
- FHB Construction – FHOG can be released at land settlement
- Common debt – Can accept 100% of the commitment and 100% of joint rental income

Key Contacts

Scenario Team

1300 155 692 (option 1)
alphaassist@adelaidebank.com.au

File Updates

1300 155 692
alphaassist@adelaidebank.com.au

Customer Care

1300 247 033
alpha@afghomeloans.com.au

Supporting Docs (DOCSEND Preferred)

alphaassist@adelaidebank.com.au

Terms & Conditions

1. Other fees and charges apply, for full details please refer to the Fees and Charges schedule available in Lenders.
2. Available to existing customers only. Customers are considered 'existing' where a lending facility has been held greater than 3 months funded by Bendigo and Adelaide Bank.
3. Applicable for first home buyers only.

All applications are subject to eligibility criteria and credit approval. Fees and charges are payable and may be varied or introduced at any time in the future.

AFG Home Loans Alpha™ products are provided by Bendigo and Adelaide Bank Limited ACN 068 049 178 (BABL) Australian Financial Services Licence and Australian Credit Licence 237879 and promoted by AFG Home Loans Pty Ltd (AFG Home Loans) Australian Credit Licence 411913. The AFG Home Loans Alpha™ information in this document was prepared and issued by BABL.

Key Features

- No credit scoring on prime up to a 95% LVR. Small paid defaults under \$500 accepted
- 3 months evidence for child support income
- Actual payments on existing liabilities with 20% buffer
- Construction available on prime and near prime
- Discharge bankruptcy (1 day accepted)
- No credit scoring under any LVR
- Unlimited cash out (can be used for business purposes)
- No statements required if living expenses declared above HEM.
- No statements required for OFI debt not being refinanced¹

Prime

- Alt doc - self declaration of financial position plus two forms of income verification. No risk fee <75% LVR
- Construction owner occ and investment (full doc only)

Near Prime

- 40 year loan terms
- Alt doc construction (owner occ only)
- Up to 3 months non mortgage arrears (within last 3 months)
- Discharged from bankruptcy (1 day accepted)
- Unlimited defaults, judgements and writs up to \$1k accepted (paid or unpaid)
- Unlimited defaults, judgements and writs > \$1k, listed >24 months (paid or unpaid) accepted

Specialist

- Unlimited defaults, judgements, writs >\$1,000 registered >12 months when due to 1 credit event
- Alt doc - ABN and GST registration 6 months, self-declaration plus one form income verification

Key Contacts

Scenario Team

Please contact your AFG BRM

File Updates

1800 737 737
afgoptions@pepper.com.au

Customer Care

1800 304 694
partners@pepper.com.au

Supporting Docs

afgoptions@pepper.com.au

Terms & Conditions

1. Evidence of balance and limit if there is external mortgage debt will be required. All applications are subject to eligibility criteria and credit approval. Fees and charges are payable and may be varied or introduced at any time in the future.

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Key Features

- Full Doc and Mid Doc offerings
- Company, Trust & Individuals
- Up to \$1.5m Metro @ 80%
- Up to \$2m Metro @ 70%
- Tax debt payout available
- Paid defaults <\$1000
- Online submission via Loan App
- No ongoing fees
- Rate based on security not purpose
- Broad product range encompassing residential, commercial and SMSF lending
- Rates based on LVR pricing and security purpose
- Market leading accountant's letter
- Flexible cash out for business purpose or commercial debts
- ATO debt payout (if no cashflow issues)
- Mid doc income verification: self cert plus 1 of accountant dec / BAS / trading statements
- Self employed and complex lending
- Commercial view on all deals
- Focus on increasing business cashflow
- Strong broker value proposition and service

Key Contacts

Scenario Team

Please contact your Account Manager
brokersupport@thinktank.net.au

File Updates

(02) 8669 5500 or contact your Account Manager
Brokersupport@thinktank.net.au

Customer Care

1300 163 184
Loansupport@thinktank.net.au

Supporting Docs

To be supplied via Loan App

Terms & Conditions

All loans subject to meeting Thinktank's standard residential credit criteria, terms and conditions.

For all Fees and charges please refer to AFG rates and product sheets available in lenders.

Subject to suitable security which can be found under postcode locator in lenders tab.

AFG Home Loans Align products are provided by Think Tank Group Pty Ltd ABN 75 117 819 084 Australian Credit Licence 364258 (Thinktank) and promoted by Australian Finance Group Ltd ABN 11 066 385 822 Australian Credit Licence 389087. The AFG Home Loans Align information in this document was prepared and issued by Thinktank. Credit criteria, fees, charges, and terms and conditions apply.

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