Retro Rate Card

www.afghomeloans.com.au
ABN 90 119 343 118
ACN 119 343 118
Australian Credit Licence 389658

AFG HOME LOANS RETRO

AFG Home Loans Retro

For Retro Post Code and Security Guide, please refer to the Retro Servicing Calculator
For maximum loans sizes, please refer to product specifications

Rates for Residential Loans
8 October 2026

RETRO and SWITCH

	P&I			IO		
Owner Occupied	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M ≤$3M**	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M ≤$3M**
≤60% LVR	6.74% p.a.	6.74% p.a.	6.74% p.a.	7.04% p.a.	7.04% p.a.	7.04% p.a.
>60≤70% LVR	6.74% p.a.	6.74% p.a.	6.74% p.a.	7.04% p.a.	7.04% p.a.	7.04% p.a.
>70≤80% LVR	6.84% p.a.	6.84% p.a.	6.98% p.a.	7.34% p.a.	7.34% p.a.	7.34% p.a.
>80≤90% LVR#	7.14% p.a.	7.14% p.a.	7.14% p.a.	n/a	n/a	n/a
>90≤95% LVR#	7.55% p.a.	7.55% p.a.	7.55% p.a.	n/a	n/a	n/a
Investment	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M ≤$3M**	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M ≤$3M**
≤60% LVR	7.04% p.a.	7.04% p.a.	7.04% p.a.	7.04% p.a.	7.04% p.a.	7.04% p.a.
>60≤70% LVR	7.04% p.a.	7.04% p.a.	7.04% p.a.	7.04% p.a.	7.04% p.a.	7.04% p.a.
>70≤80% LVR	7.14% p.a.	7.14% p.a.	7.24% p.a.	7.34% p.a.	7.34% p.a.	7.34% p.a.
>80≤90% LVR#	7.34% p.a.	7.34% p.a.	7.34% p.a.	7.66% p.a.	7.66% p.a.	7.66% p.a.
>90≤95% LVR#	7.75% p.a.	7.75% p.a.	7.75% p.a.	8.00% p.a.	8.00% p.a.	8.00% p.a.

RETRO SMSF

	P&I			IO		
Investment	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M ≤$1.5M**	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M ≤$1.5M**
≤60% LVR	7.33% p.a.	7.33% p.a.	7.33% p.a.	7.68% p.a.	7.68% p.a.	7.68% p.a.
>60≤70% LVR	7.38% p.a.	7.38% p.a.	7.43% p.a.	7.68% p.a.	7.68% p.a.	7.73% p.a.
>70≤80% LVR	7.53% p.a.	7.53% p.a.	7.58% p.a.	7.88% p.a.	7.88% p.a.	7.93% p.a.
>80≤90% LVR#	8.04% p.a.	8.04% p.a.	n/a	n/a	n/a	n/a

RETRO VERSA

	P&I			IO		
Owner Occupied	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M≤$2M**	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M≤$2M**
≤60% LVR	7.21% p.a.	7.21% p.a.	7.41% p.a.	7.58% p.a.	7.58% p.a.	7.78% p.a.
>60≤70% LVR	7.33% p.a.	7.33% p.a.	7.53% p.a.	7.63% p.a.	7.63% p.a.	7.83% p.a.
>70≤80% LVR	7.43% p.a.	7.43% p.a.	7.68% p.a.	7.88% p.a.	7.88% p.a.	7.98% p.a.
>80≤90% LVR#	8.35% p.a.	8.35% p.a.	8.35% p.a.	n/a	n/a	n/a
Investment	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M≤$2M**	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M≤$2M**
≤60% LVR	7.51% p.a.	7.51% p.a.	7.71% p.a.	7.51% p.a.	7.51% p.a.	7.71% p.a.
>60≤70% LVR	7.63% p.a.	7.63% p.a.	7.83% p.a.	7.63% p.a.	7.63% p.a.	7.83% p.a.
>70≤80% LVR	7.73% p.a.	7.73% p.a.	7.98% p.a.	7.73% p.a.	7.73% p.a.	7.98% p.a.
>80≤90% LVR#	8.55% p.a.	8.55% p.a.	8.55% p.a.	8.70% p.a.	8.70% p.a.	8.70% p.a.

RETRO SPECIALIST

	P&I			IO		
Owner Occupied	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M≤$2M**	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M≤$2M**
≤60% LVR	7.59% p.a.	7.59% p.a.	7.79% p.a.	7.89% p.a.	7.89% p.a.	8.09% p.a.
>60≤70% LVR	7.59% p.a.	7.59% p.a.	7.79% p.a.	7.89% p.a.	7.89% p.a.	8.09% p.a.
>70≤80% LVR	7.79% p.a.	7.79% p.a.	8.10% p.a.	8.09% p.a.	8.09% p.a.	8.40% p.a.
Investment	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M≤$2M**	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M≤$2M**
≤60% LVR	7.89% p.a.	7.89% p.a.	8.09% p.a.	7.89% p.a.	7.89% p.a.	8.09% p.a.
>60≤70% LVR	7.89% p.a.	7.89% p.a.	8.09% p.a.	7.89% p.a.	7.89% p.a.	8.09% p.a.
>70≤80% LVR	8.09% p.a.	8.09% p.a.	8.40% p.a.	8.09% p.a.	8.09% p.a.	8.40% p.a.

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8 October 2026

RETRO LITE

	P&I			IO		
Owner Occupied	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M ≤$3M**	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M ≤$3M**
≤60% LVR	7.19% p.a.	7.19% p.a.	7.19% p.a.	7.49% p.a.	7.49% p.a.	7.49% p.a.
>60≤70% LVR	7.19% p.a.	7.19% p.a.	7.19% p.a.	7.49% p.a.	7.49% p.a.	7.49% p.a.
>70≤80% LVR	7.39% p.a.	7.39% p.a.	7.49% p.a.	7.69% p.a.	7.69% p.a.	7.94% p.a.
>80≤90% LVR#	8.09% p.a.	8.09% p.a.	8.09% p.a.	n/a	n/a	n/a
Investment	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M ≤$3M**	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M ≤$3M**
≤60% LVR	7.34% p.a.	7.34% p.a.	7.34% p.a.	7.49% p.a.	7.49% p.a.	7.49% p.a.
>60≤70% LVR	7.39% p.a.	7.39% p.a.	7.39% p.a.	7.49% p.a.	7.49% p.a.	7.49% p.a.
>70≤80% LVR	7.54% p.a.	7.54% p.a.	7.64% p.a.	7.64% p.a.	7.64% p.a.	7.74% p.a.
>80≤90% LVR#	8.29% p.a.	8.29% p.a.	8.29% p.a.	8.39% p.a.	8.39% p.a.	8.39% p.a.

RETRO LITE SPECIALIST

	P&I			IO		
Owner Occupied	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M≤$2M**	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M≤$2M**
≤60% LVR	7.74% p.a.	7.74% p.a.	7.94% p.a.	8.04% p.a.	8.04% p.a.	8.24% p.a.
>60≤70% LVR	7.74% p.a.	7.74% p.a.	7.94% p.a.	8.04% p.a.	8.04% p.a.	8.24% p.a.
>70≤80% LVR	7.94% p.a.	7.94% p.a.	8.08% p.a.	8.24% p.a.	8.24% p.a.	8.38% p.a.
Investment	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M≤$2M**	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M≤$2M**
≤60% LVR	8.04% p.a.	8.04% p.a.	8.24% p.a.	8.04% p.a.	8.04% p.a.	8.24% p.a.
>60≤70% LVR	8.04% p.a.	8.04% p.a.	8.24% p.a.	8.04% p.a.	8.04% p.a.	8.24% p.a.
>70≤80% LVR	8.24% p.a.	8.24% p.a.	8.38% p.a.	8.24% p.a.	8.24% p.a.	8.38% p.a.

RETRO LITE SPECIALIST PLUS

	P&I			IO		
Owner Occupied	**≤$750K**	**>$750K ≤$1.5M**	**>$1.5M**	**≤$750K**	**>$750K ≤$1.5M**	**>$1.5M**
≤60% LVR	9.24% p.a.	9.24% p.a.	n/a	9.54% p.a.	9.54% p.a.	n/a
>60≤70% LVR	9.24% p.a.	9.24% p.a.	n/a	9.54% p.a.	9.54% p.a.	n/a
Investment	**≤$750K**	**>$750K ≤$1.5M**	**>$1.5M**	**≤$750K**	**>$750K ≤$1.5M**	**>$1.5M**
≤60% LVR	9.54% p.a.	9.54% p.a.	n/a	9.54% p.a.	9.54% p.a.	n/a
>60≤70% LVR	9.54% p.a.	9.54% p.a.	n/a	9.54% p.a.	9.54% p.a.	n/a

Risk Fees	Retro Specialist	Retro Lite Specialist	Retro Lite Specialist Plus
60% LVR	0.50%	0.50%	0.50%
60 – 70% LVR	0.70%	0.70%	0.80%
70 – 80% LVR	1.00%	1.00%	1.25%

Interest Rate Loadings
6-10 Year IO (Max 80% LVR) 0.10%
Construction (Pilot) Build Phase Only 1.00%

This document was prepared in October 2026 to assist AFG brokers with an overview of the product only, and supersedes all previous versions.

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