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
12 November 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	6.99% p.a.	6.99% p.a.	6.99% p.a.	7.29% p.a.	7.29% p.a.	7.29% p.a.
>60≤70% LVR	6.99% p.a.	6.99% p.a.	6.99% p.a.	7.29% p.a.	7.29% p.a.	7.29% p.a.
>70≤80% LVR	7.09% p.a.	7.09% p.a.	7.23% p.a.	7.59% p.a.	7.59% p.a.	7.59% p.a.
>80≤90% LVR#	7.39% p.a.	7.39% p.a.	7.39% p.a.	n/a	n/a	n/a
>90≤95% LVR#	7.80% p.a.	7.80% p.a.	7.80% 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	7.29% p.a.	7.29% p.a.	7.29% p.a.	7.29% p.a.	7.29% p.a.	7.29% p.a.
>60≤70% LVR	7.29% p.a.	7.29% p.a.	7.29% p.a.	7.29% p.a.	7.29% p.a.	7.29% p.a.
>70≤80% LVR	7.39% p.a.	7.39% p.a.	7.49% p.a.	7.59% p.a.	7.59% p.a.	7.59% p.a.
>80≤90% LVR#	7.59% p.a.	7.59% p.a.	7.59% p.a.	7.91% p.a.	7.91% p.a.	7.91% p.a.
>90≤95% LVR#	8.00% p.a.	8.00% p.a.	8.00% p.a.	8.25% p.a.	8.25% p.a.	8.25% 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	7.58% p.a.	7.58% p.a.	7.58% p.a.	7.93% p.a.	7.93% p.a.	7.93% p.a.
>60≤70% LVR	7.63% p.a.	7.63% p.a.	7.68% p.a.	7.93% p.a.	7.93% p.a.	7.98% p.a.
>70≤80% LVR	7.78% p.a.	7.78% p.a.	7.83% p.a.	8.13% p.a.	8.13% p.a.	8.18% p.a.
>80≤90% LVR#	8.29% p.a.	8.29% 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	7.46% p.a.	7.46% p.a.	7.66% p.a.	7.83% p.a.	7.83% p.a.	8.03% p.a.
>60≤70% LVR	7.58% p.a.	7.58% p.a.	7.78% p.a.	7.88% p.a.	7.88% p.a.	8.08% p.a.
>70≤80% LVR	7.68% p.a.	7.68% p.a.	7.93% p.a.	8.13% p.a.	8.13% p.a.	8.23% p.a.
>80≤90% LVR#	8.60% p.a.	8.60% p.a.	8.60% 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	7.76% p.a.	7.76% p.a.	7.96% p.a.	7.76% p.a.	7.76% p.a.	7.96% p.a.
>60≤70% LVR	7.88% p.a.	7.88% p.a.	8.08% p.a.	7.88% p.a.	7.88% p.a.	8.08% p.a.
>70≤80% LVR	7.98% p.a.	7.98% p.a.	8.23% p.a.	7.98% p.a.	7.98% p.a.	8.23% p.a.
>80≤90% LVR#	8.80% p.a.	8.80% p.a.	8.80% p.a.	8.95% p.a.	8.95% p.a.	8.95% 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	7.84% p.a.	7.84% p.a.	8.04% p.a.	8.14% p.a.	8.14% p.a.	8.34% p.a.
>60≤70% LVR	7.84% p.a.	7.84% p.a.	8.04% p.a.	8.14% p.a.	8.14% p.a.	8.34% p.a.
>70≤80% LVR	8.04% p.a.	8.04% p.a.	8.35% p.a.	8.34% p.a.	8.34% p.a.	8.65% p.a.
Investment	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M≤$2M**	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M≤$2M**
≤60% LVR	8.14% p.a.	8.14% p.a.	8.34% p.a.	8.14% p.a.	8.14% p.a.	8.34% p.a.
>60≤70% LVR	8.14% p.a.	8.14% p.a.	8.34% p.a.	8.14% p.a.	8.14% p.a.	8.34% p.a.
>70≤80% LVR	8.34% p.a.	8.34% p.a.	8.65% p.a.	8.34% p.a.	8.34% p.a.	8.65% p.a.

For accredited brokers and intermediatery use only. Not for distribution to consumers

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
12 November 2026

RETRO LITE

	P&I			IO		
Owner Occupied	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M ≤$3M**	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M ≤$3M**
≤60% LVR	7.44% p.a.	7.44% p.a.	7.44% p.a.	7.74% p.a.	7.74% p.a.	7.74% p.a.
>60≤70% LVR	7.44% p.a.	7.44% p.a.	7.44% p.a.	7.74% p.a.	7.74% p.a.	7.74% p.a.
>70≤80% LVR	7.64% p.a.	7.64% p.a.	7.74% p.a.	7.94% p.a.	7.94% p.a.	8.19% p.a.
>80≤90% LVR#	8.34% p.a.	8.34% p.a.	8.34% 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	7.59% p.a.	7.59% p.a.	7.59% p.a.	7.74% p.a.	7.74% p.a.	7.74% p.a.
>60≤70% LVR	7.64% p.a.	7.64% p.a.	7.64% p.a.	7.74% p.a.	7.74% p.a.	7.74% p.a.
>70≤80% LVR	7.79% p.a.	7.79% p.a.	7.89% p.a.	7.89% p.a.	7.89% p.a.	7.99% p.a.
>80≤90% LVR#	8.54% p.a.	8.54% p.a.	8.54% p.a.	8.64% p.a.	8.64% p.a.	8.64% 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	7.99% p.a.	7.99% p.a.	8.19% p.a.	8.29% p.a.	8.29% p.a.	8.49% p.a.
>60≤70% LVR	7.99% p.a.	7.99% p.a.	8.19% p.a.	8.29% p.a.	8.29% p.a.	8.49% p.a.
>70≤80% LVR	8.19% p.a.	8.19% p.a.	8.33% p.a.	8.49% p.a.	8.49% p.a.	8.63% p.a.
Investment	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M≤$2M**	**≤$750K**	**>$750K ≤$1.25M**	**>$1.25M≤$2M**
≤60% LVR	8.29% p.a.	8.29% p.a.	8.49% p.a.	8.29% p.a.	8.29% p.a.	8.49% p.a.
>60≤70% LVR	8.29% p.a.	8.29% p.a.	8.49% p.a.	8.29% p.a.	8.29% p.a.	8.49% p.a.
>70≤80% LVR	8.49% p.a.	8.49% p.a.	8.63% p.a.	8.49% p.a.	8.49% p.a.	8.63% 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	9.49% p.a.	9.49% p.a.	n/a	9.79% p.a.	9.79% p.a.	n/a
>60≤70% LVR	9.49% p.a.	9.49% p.a.	n/a	9.79% p.a.	9.79% p.a.	n/a
Investment	**≤$750K**	**>$750K ≤$1.5M**	**>$1.5M**	**≤$750K**	**>$750K ≤$1.5M**	**>$1.5M**
≤60% LVR	9.79% p.a.	9.79% p.a.	n/a	9.79% p.a.	9.79% p.a.	n/a
>60≤70% LVR	9.79% p.a.	9.79% p.a.	n/a	9.79% p.a.	9.79% 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 November 2026 to assist AFG brokers with an overview of the product only, and supersedes all previous versions.

1. Fees and charges are payable. Interest rates are subject to change. All applications are subject to credit approval and eligibility criteria. Full details are available on request or by contacting us at www.afghomeloans.com.au. This is to be read in conjunction with product information and Lending Guidelines available on Lenders.

2. Please note this is a high level reference document for internal use by AFG brokers and their intermediaries only. It must not be provided to consumers as it does not contain comparison rates. It is not intended to be 'credit advertising' as defined in the National Consumer Credit Protection Act 2009 (Cth). AFG Home Loans and AFG Securities disclaim all liability for any other use of this document. The product information included in this document is subject to change without notice. Please refer to the Lending Guidelines for full terms and conditions and the Product Specification for full product specifications. Located via Lenders.

\# Lenders Mortgage Insurance is applicable

This document is prepared and issued by AFG Securities PTY Ltd CAN 119 343 118 (AFG Securities) Australian Credit License 389658. AFG Securities is the originator and servicer of AFG Home Loans Retro. This document is for internal use only. See lenders.afgonline.com.au for full product specifications. (AFGS210031)