AFG Home Loans Retro Self-Managed Super Fund product

With our Retro Self-Managed Super Fund product customers can borrow through their SMSF to buy a single residential property.

Who is eligible to apply?

Australian residents:

- With an existing SMSF
- In the process of establishing an SMSF
- SMSF must be a corporate trustee

Features at a glance

- **Purchase or refinance residential investment property –** borrow through your SMSF to buy property or refinance existing SMSF loans to be held in trust for the duration of the loan.
- **Protect your fund's other assets –** if the loan goes into default, rights of recovery are limited to the secured property (and any additional security provided by the guarantors).
- **Repay with rental income, SMSF investments or contributions –** income from rent, other SMSF investments and super contributions can all be used to demonstrate serviceability and repay the loan.
- **Integrate with your existing SMSF –** the loan structure is designed to easily integrate with most SMSFs.



Maximum loan amount $1,500,000



Maximum LVR 90%



Simple fee structure



Single acquirable asset in category 1 and 2 locations



Competitive Interest Rates

AFG HOME LOANS RETRO

☆ Key SMSF product features

Security Type	Residential
Loan Type	Investment
Purchase and refinance available	Yes
Minimum SMSF Net Assets	$200,000
Minimum liquid asset test	Yes - 5% of loan amount
Minimum loan amount	$200,000
Maximum loan amount **Max LVR (90% Incl LMI)**	$1,000,000
Maximum loan amount **Max LVR 80%**	$1,500,000
Total maximum exposure to customer	$1,500,000
Interest rate	Variable rate only
Minimum loan term	8 years
Maximum loan term	30 years
Maximum LVR	90%
Inner city established apartments	Yes - maximum LVR 70%
Income type	PAYG and Self Employed
Repayment types	P&I and IO (Maximum LVR of 80% for IO repayments)[3]
Legal and Financial Advice required	Yes
Repayment frequency options	Weekly, fortnightly and monthly (for IO repayments monthly option only)[4]
Repayment method	Direct Debit
Ability to make additional repayments	Yes
Off the plan / vacant land / construction	Not available
Redraw	Not permissible by law
Further Advances	Not permissible by law

Fee Structure

Application fee	$600
Valuation fee	Valuation costs up to $300 covered by the lender (std valuation cost $251)*
Settlement fee	$660
Discharge fee	$485
Annual facility fee	$330 p.a.

*Any valuation costs exceeding this value will be charged to the borrower at settlement (properties over $1M and considered specialised will attract a higher valuation fee - please ask for a quote on application if applicable).

This document was prepared on October 2025 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.
3. Interest Only periods are 1 - 10 years, after which repayments will convert to principal and interest for the remainder of the loan term.
4. Principal and interest repayments are due each calendar month on the same date of the months as the loan advance. Interest only repayments are due on the first day of each calendar month after the loan advance. Repayments must be paid by Direct Debit from client's bank account. More frequent payments are permitted and additional remayments may be made at any time.

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