afiyah

Freedom Plan

Sample Household (fictional) | SAMPLE-0000 | 17 November 2026

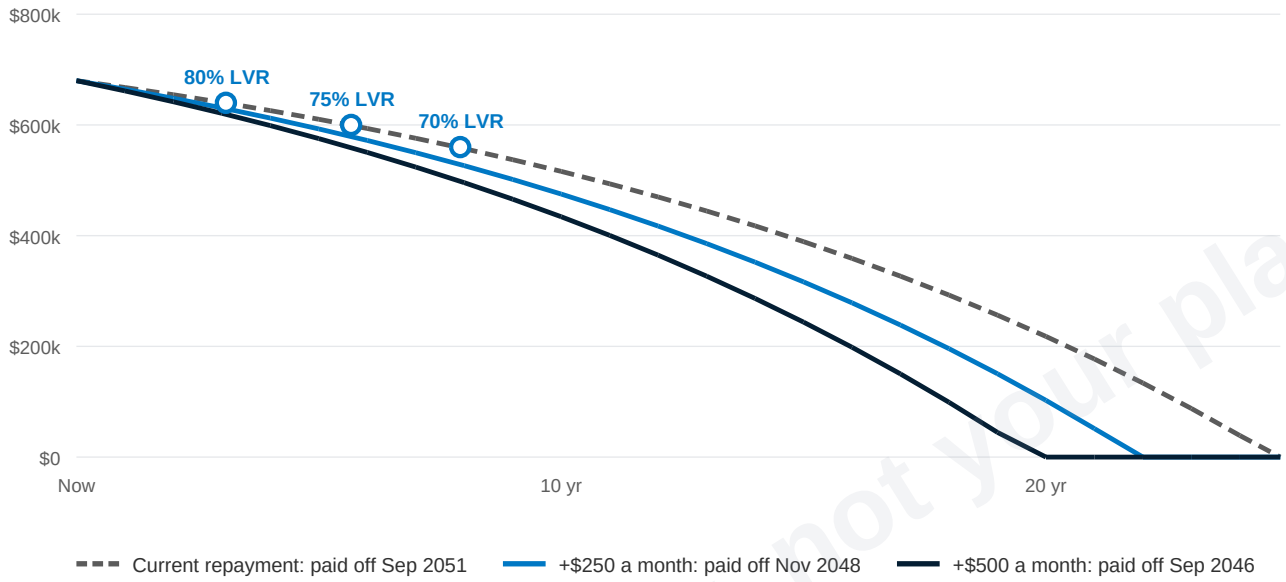
ILLUSTRATION ONLY, NOT YOUR PLAN. Fictional person, address and figures.

1 Where you stand

Loan balance	LVR today	Rate	Repayment	Offset (your buffer)
$680,000	**85%**	**6% a year**	**$4,400 a month**	**$8,000**

2 The three paths

Balance over time. The dots mark each LVR milestone on your current repayment.



3 The milestones

The month each LVR is reached on repayments alone. At each one we ask your lender to re-price.

Milestone	Current repayment	+$250 a month	+$500 a month
80% LVR	Dec 2029	May 2029	Jan 2029
75% LVR	Jul 2032	Jul 2031	Nov 2030
70% LVR	Oct 2034	Jun 2033	Jul 2032
Loan paid off	Sep 2051	Nov 2048	Sep 2046

4 Your buffer first

Hold 3 to 6 months of repayments in your offset before you add to the loan: $13,200 to $26,400.

Your offset today is $8,000.

5 Your review

Next review: 14 November 2027. We also look again when:

- You reach an LVR milestone. We ask your lender to re-price.
- Your lender changes your rate.
- Your income, household or property changes.

How we worked this out

Built from the figures you gave us. Your rate and repayment stay the same except for the extra shown.
Every date is on your repayments alone: no change in property value is assumed, so the LVR falls only as the balance is paid down. If your property value grows you could get there sooner, and a fresh valuation at your review would show it.
No rate change is assumed at a milestone. A milestone is the point we ask your lender to re-price.
Your offset balance is kept as your buffer and is not counted against the loan.

Your Freedom Plan is included when your finance is with Afiyah. For finance held elsewhere the fee is $595 (including GST), agreed with you in writing before we start.

This plan is general information built from the figures you gave us. It is not a credit offer, quote, assessment or approval, and it does not take your full circumstances into account. Dates move if your rate, repayments or property value move. Afiyah Capital provides credit assistance only. We don't give financial product, investment, tax, legal, superannuation or property advice.
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