

CABERNET FLEXI HOME

Residential Loan

PRODUCT FACT SHEET

UPDATED: 13 August 2025



Allstate Flexi Home loan is a full documentation home loan designed for PAYG and/or self-employed borrowers wishing to purchase a principal place of residence, have good incomes, have a good credit history, and a proven track record of responsibly managing their debt. Our Flexi Home Loan helps people to achieve their dream of home ownership.

Loan Purpose:	Purchase, refinance, debt consolidation, equity release for Owner Occupiers only.	Credit History:	Clean credit history required.
Loan Amount:	Minimum: \$ 50,000 Maximum: \$3,500,000 (80% LVR) Metro Maximum: \$3,000,000 (85% LVR) incl Risk Fee Maximum: \$2,000,000 (90% LVR) incl Risk Fee Note: Lower loan amounts apply for Regional.	Application Fee:	\$330 (payable at settlement)
Loan to Value Ratio:	90% max LVR incl LMI (P&I) - gen or non-gen savings. Max Int Only portion for OO is 50% of loan amount.	Legal Fees:	\$300 (1 security, 2 natural person borrowers) Higher fees apply for Company or Trust loans depending on the complexity of the structure.
Term:	Up to 30 years. Individuals, Companies, Family Trusts or Unit Trusts are acceptable. (No annual reviews).	Valuation Fee:	At cost – approx. \$303 for metro securities <\$1million.
Interest Rate Type:	Variable rates available. Fixed Rates available from 1- 5 years.	Lenders Mortgage Insurance (LMI):	Applies to loans >80% LVR (excludes NRAS; NDIS; Inner City Postcodes, High Risk Postcodes, regional postcodes where LMI applies >75%).
Repayments:	Principal & Interest. Standard Interest Only term is 12 months followed by P&I payments. (to max 80% LVR INV).	Settlement Fee:	\$ Nil Settlement Fee. Electronic lodgements fees apply (PEXA).
Extra Repayments:	Variable: Extra repayments allowed without any penalty. Fixed Rates: Extra repayments up to \$20,000 per annum allowed without any penalty.	Annual Fee:	\$Nil annual fee for Owner Occupied loans (80% LVR) \$395pa for loans >80% LVR
Repayment Method & Frequency:	Weekly, Fortnightly or Monthly. Interest Only: Monthly payments for IO	Monthly Fee:	No Monthly Fees.
Cash Out:	Available to 65% of loan amount to max 80% LVR.	Loan Splits:	Up to 4 splits allowed. (No Fee)
100% Offset:	Available on variable and Fixed Rate loans (fee free).	Rate Lock Fee: (optional)	\$495 (to secure fixed rate in advance – e.g. before settlement)
Redraw:	Available on Variable rates only with no min. amount. Fee free for internet transactions. Manual redraw attracts a fee (approx. \$25).	Discharge Fee:	\$795
Locations:	Residential securities in categories 1, 2 & 3.	Free Unlimited Transactions:	Internet Banking Phone Banking BPay EFTPOS Direct Debit Salary Crediting
Acceptable Securities:	Owner Occupied properties only – please refer units to your BDM for confirmation.		
Unacceptable Securities:	Vacant land, Investment properties and Non-Standard Security Properties. (Use FlexiBuild for Construction).		
Points of Difference:	<p>Rates and fees are subject to change without notice - refer to your Allstate manager for confirmation of current rates and fees.</p> <p>100% Offset account is fee free and optional - can be added or deleted as required. Multiple offset accounts are available.</p> <p>NAF Option: Client can choose a \$Nil Annual Fee option on standard loans by increasing the rate by 0.10% (excl Construction & SMSF).</p> <p>Security determines the rate – not the purpose.</p> <p>Up to 40 days interest free on Visa Debit Card purchases and cash advances (to a maximum of \$4,000 p.m.)</p> <p>Rate Lock is available for Fixed Rate loans for \$749, or the Fixed Rate applicable at settlement will apply.</p> <p>Can have a Variable Rate split and a Fixed Rate split at no extra cost (each can have an Offset account).</p>		
		Rate Loadings:	0.40% - Interest Only

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