CABERNET FLEXI INVESTOR
Residential Loan
PRODUCT FACT SHEET

UPDATED: 8 September 2025

Allstate Flexi Investor loan is a full documentation home loan designed for PAYG and/or self-employed borrowers wishing to purchase or refinance an investment property, have good incomes, have a good credit history, and a proven track record of responsibly managing their debt. Our Flexi Investor Loan helps people to achieve their dream of owning an investment property.

Loan Purpose:	Purchase, refinance, debt consolidation, equity release for Investment purposes only.
Loan Amount:	Minimum: $ 50,000 Maximum: $3,500,000 (80% LVR) Metro Maximum: $3,000,000 (85% LVR) incl Risk Fee Maximum: $3,000,000 (90% LVR) incl Risk Fee Maximum: $2,000,000 (95% LVR) incl Risk Fee Note: Lower loan amounts apply for Regional.
Loan to Value Ratio:	90% max LVR incl LPF - gen or non-gen savings accepted. Max 80% for Interest Only.
Term:	Up to 30 years. Individuals, Companies, Family Trusts or Unit Trusts are acceptable.(No annual reviews)
Interest Rate Type:	Variable rates available. Fixed Rates available from 1- 5 years.
Repayments:	Principal & Interest. Interest Only for 5 years to max 80% LVR (INV).
Extra Repayments:	Variable: Extra repayments allowed without any penalty. **Fixed Rates**: Extra repayments up to $20,000 per annum allowed without any penalty.
Repayment Method & Frequency:	Weekly, Fortnightly or Monthly. Monthly payments for Interest Only.
Cash Out:	Limited to 65% LVR when LVR does not exceed 80%.
Redraw:	Available on Variable rates only with no min. amount. Fee free for internet transactions. Manual redraw attracts a fee (approx. $25).
Locations:	Residential securities in categories 1 & 2.
Acceptable Securities:	Investment properties only – please refer units to your State Manager for confirmation.
Unacceptable Securities:	Vacant land, Owner Occupied properties and Non-Standard Security Properties. (Use FlexiBuild for Construction).

Credit History:	Clean credit history required.
Application Fee:	$330 (payable at settlement)
Legal Fees:	$330 (1 security, 2 natural person borrowers) Higher fees apply for Company or Trust loans depending on the complexity of the structure.
Valuation Fee:	At cost – approx. $303 for metro securities <$1million.
Title Insurance:	Not applicable.
Lender Protection Fee (LPF):	Applies to loans >80% LVR (excludes NRAS; NDIS; Inner City Postcodes, High Risk Postcodes, regional postcodes where LMI applies >75%).
Settlement Fee:	$ Nil Settlement Fee. Electronic lodgements fees apply (PEXA).
Annual Fee:	$Nil annual fee for Owner Occupied loans (80% LVR) $395pa for loans >80% LVR $395pa for all Investment Loans.
Monthly Fee:	No Monthly Fees.
Rate Lock Fee: (optional)	$495 (to secure fixed rate in advance – e.g. before settlement)
Loan Splits:	Up to 4 splits allowed. (No Fee)
Discharge Fee:	$795
Fee for Service:	Not available.
Free Unlimited Transactions:	Internet Banking Phone Banking BPay and EFTPOS Direct Debit / Salary Crediting
100% Offset:	Available on Variable and Fixed Rate loans. Multiple 100% Offset accounts available – fee free.

Points of Difference:

Rates and fees are subject to change without notice - refer to your State Manager for confirmation of current rates and fees.
100% Offset account is fee free and optional - can be added or deleted as required. Multiple offset accounts are available.
NAF Option: Client can choose a $Nil Annual Fee option on standard loans by increasing the rate by 0.10% (excl Construction & SMSF).

Security determines the interest rate – not the purpose.

Up to 40 days interest free on Visa Debit Card purchases and cash advances (to a maximum of $4,000 p.m.)
Rate Lock is available for Fixed Rate loans for $749, or the Fixed Rate applicable at settlement will apply.
Can have a Variable Rate split and a Fixed Rate split at no extra cost (each can have an Offset account).

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