

CABERNET FLEXIBUILD

OO & Inv Construction Loan

PRODUCT FACT SHEET



UPDATED: 29 April 2026

Allstate FlexiBuild loan is a full documentation home loan designed for PAYG and/or self-employed borrowers wishing to extend, renovate or build a residential property, have good incomes, have a good credit history, and a proven track record of responsibly managing their debt.

Loan Purpose:	Build a new home or renovate or extend an existing property which involves structural changes. Owner Occupied or Investment.	Credit History:	Clean credit history required.
Loan Amount:	Minimum: \$ 50,000 METRO Non-METRO Maximum: \$3,500,000 (80% LVR incl) Maximum: \$3,000,000 (85% LVR incl LPF) Maximum: \$2,000,000 (90% LVR incl LPF) Lower loan sizes in Regional areas 65% - 80% Max.	Application Fee:	\$330 (payable at settlement)
Loan to Value Ratio:	90% max LVR incl LPF premium - gen or non-gen savings accepted. Max 80% for Interest Only.	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 are available after construction is completed.	Title Insurance:	Not applicable.
Rate Loading:	IO Loading .40% During Construction. This drops off automatically on completion of the build	Construction Risk Fee (CRF) – [payable @ settlement]	OO to 80% LVR - 0.00% [Inv: 0.00%] OO to 85% LVR - 2.75% [Inv: 3.00%] OO to 90% LVR - 4.00% [Inv: 4.25%] OO to 95% LVR - 5.75% [Inv: 6.00%]
Repayments:	Principal & Interest. Interest Only for 5 years to max 80% LVR (INV). Max Int Only portion for OO is 50% of loan amount.	Monthly CRF:	<i>Higher fees apply to Multi Dwelling Construction.</i> If construction exceeds 12 mths, a monthly CRF Fee applies = 1/12 of CRF amount.
Extra Repayments:	Variable: Extra repayments allowed without any penalty. Fixed Rates: Extra repayments up to \$20,000 per annum allowed without any penalty.	Settlement Fee:	\$Nil (Electronic lodgements fees apply (PEXA).
Repayment Method & Frequency:	Weekly, Fortnightly or Monthly for P&I payments. Monthly payments for Interest Only.	Annual Fee:	\$Nil annual fee for Owner Occupied loans (80% LVR) \$395pa for loans >80% LVR \$395pa for all Investment Loans
Redraw:	Available on Variable rates only with no min. amount. Fee free for internet transactions. Manual redraw attracts a fee (approx. \$25).	Monthly Fee:	No Monthly Fees.
Locations:	Residential securities in categories 1 & 2.	Rate Lock Fee:	\$495 (if you want to lock in a fixed rate rather than accept the fixed rate after construction is completed)
Acceptable Securities:	Owner Occupied or Investment properties incl. duplex.	Loan Splits:	Up to 4 splits allowed. (No Fee)
Unacceptable Securities:	Vacant land and Non-Standard Security Properties including NDIS, Co-Living or multiple dwellings.	Discharge Fee:	\$750
100% Offset:	100% Offset is not available during the construction period. Available on variable and Fixed Rate loans on completion - see Points of Difference below. A fee applies if added after application lodged.	Admin Fee:	\$795 (Construction Admin Fee)
Commencement Delay:	Month 4: Update required from borrowers explaining why construction has not commenced. Month 7: The Funder may issue a Notice of Default and charge 2.0% default interest after 30 days if not rectified.	Progress Payment Fees:	Varies according to location & valuer - allow \$150 per progress inspection x 5 inspections as a minimum.
Completion Delay:	Month 11: Update required from borrowers explaining why construction has not completed. Month 12: Funder will issue Notice of Default, charge 2.0% default interest after 30 days if not rectified, may commence recovery action.	Free Unlimited Transactions:	Internet Banking, Phone Banking, BPay and EFTPOS, Direct Debit / Salary Crediting
Points of Difference:	Rates and fees are subject to change without notice - refer to your Allstate manager for confirmation of current rates and fees. 100% Offset account is fee free. LVR. Multiple offset accounts are available. Rate Lock is available for Fixed Rate loans for \$749, or the Fixed Rate applicable at settlement will apply.		

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