



Fixed Rate - Purchase & Refinance - Owner Occupied Special

Pricing				Product overview	
Rate to borrower Loan size <=\$2m				Maximum loan amount	Single Security \$2,000,000 (≤ 90% LVR)
LVR	3 year		5 year		Maximum borrower exposure \$4,000,000
>00% - 85% <i>Comparison Rate</i>	6.99%pa (7.29%)	P&I	6.99%pa (7.29%)	Loan to Value Ratio	Up to 90% (inclusive)
>85% - 90% <i>Comparison Rate</i>	6.99%pa (7.29%)	P&I	6.99%pa (7.29%)		Loan term
				Loan Reason	Purchase, Refinance, Equity Release
Fees & Charges				Credit history	Clear credit history
Application fee	Nil			Repayments	Principal and Interest & Interest Only No I/O above 80% LVR
Valuation fee	At cost			Cash out	Nil
Lenders Protection fee	LVR ≤ 80% - 0.00%, LVR ≤ 85% - 1.50%, LVR ≤ 90% - 2.50%			Offset account	100% Offset account available
Annual facility fee	LVR ≤ 80% - No annual fee \$295 Annual Fee if LVR >80%.			Acceptable securities	As per Lending Policy
Fixed rate lock fee	\$495 (Validity-90 days, non-refundable and form required on application)			Split loans	Available. Split your loan into more than one portion
Account variation fee	\$250			Credit increase	Available. Fees Apply
Facility variation fee	\$450			Redraw	Available
Discharge fee	\$795 plus 3rd party costs			Repayment frequency	I/O repayments - Monthly only. P&I repayments - weekly, fortnightly and monthly.
Break costs	Applicable as standard			Voluntary Repayments	up to \$20,000 per annum without penalty
Solicitor documentation fee	At Cost			Transaction fees	Free unlimited transactions - Internet Banking, Phone Banking, BPay, Direct Debit / salary crediting, EFTPOS
				Visa Debit card	Available

Terms and conditions & lending criteria applies. Full details of terms and conditions available upon application. This is a guide only and subject to change at any time without notice.

Allstate Home Loans Pty Ltd

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