



Fixed Rate - Purchase & Refinance - Investment Special

Pricing				Product overview	
Rate to borrower Loan size <=\$2m				Maximum loan amount	Single Security \$2,000,000 (≤ 90% LVR) Maximum borrower exposure \$4,000,000
LVR	3 year		5 year		
>00% - 85% <i>Comparison Rate</i>	7.29%pa (7.65%)	P&I	7.29%pa (7.65%)		
>85% - 90% <i>Comparison Rate</i>	7.29%pa (7.65%)	P&I	7.29%pa (7.65%)	Loan to Value Ratio	Up to 90% (inclusive)
Set up fees				Loan term	30 years
Application fee	Nil			Loan Reason	Purchase, Refinance, Equity Release
Valuation fee	At cost			Credit history	Clear credit history
Lenders Protection fee	LVR ≤ 80% - 0.00%, LVR ≤ 85% - 2.00%, LVR ≤ 90% - 3.00%			Repayments	Principal and Interest & Interest Only
Annual facility fee	\$395 Annual Fee			Cash out	Nil
Fixed rate lock fee	\$495 (Validity-90 days, non-refundable & form required on application submission)			Offset account	100% Offset account available
				Acceptable securities	As per Lending Policy
Account variation fee	\$250			Split loans	Available. Split your loan into more than one portion
Facility variation fee	\$450			Credit increase	Available. Fees Apply
Discharge fee	\$795 plus 3rd party costs			Redraw	Available
Break costs	Applicable as standard			Repayment frequency	I/O repayments - Monthly only. P&I repayments - weekly, fortnightly and monthly.
Solicitor documentation fee	At Cost			Voluntary Repayments	up to \$20,000 per annum without penalty
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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