Allstate HOMELOANS

Fixed Rate - SMSF Special (Residential & Commercial)

Pricing				Product overview	
Rate to borrower Loan size ≤ $2m				**Maximum loan amount**	Single Security $2,000,000 (≤ 80% LVR)
LVR	**3 year**		**5 year**		Maximum borrower exposure $4,000,000
Residential >00% - 80%	7.69%pa	P&I	7.69%pa	**Loan to Value Ratio**	Up to 80% (inclusive)
Commercial >00% -80%	7.99%pa	P&I	7.99%pa	**Loan term**	30 years
Fees & Charges				**Loan Purpose**	Investment
Application fee	Nil			**Credit history**	Clear credit history
Valuation fee	At cost			**Repayments**	Principal and Interest & Interest Only
Annual facility fee	$395 Annual Fee			**Cash out**	Nil
				Offset account	100% offset account available
Fixed rate lock fee	$495 (Validity 90days, Non-refundable & Form required on application submission)			**Acceptable securities**	As per Lending Policy
				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**	Not Available
Discharge fee	$2200 plus any third 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
Visa Debit card	Not Available			**Transaction fees**	Free unlimited transactions - Internet Banking, Phone Banking, BPay, Direct Debit / salary crediting, EFTPOS
Solicitor documentation fee	At cost				

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