

CABERNET 100% LVR INV Construction Loan PRODUCT FACT SHEET

UPDATED: 12th November 2025



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

Loan Purpose:	Purchase/Refinance land and build a new home. Top ups and equity release options available post construction.	Credit History:	Clean credit history required.
Loan Amount:	Minimum: \$ 50,000 Maximum: \$3,500,000 (80% LVR) Maximum: \$3,000,000 (90% LVR) Lower loan sizes apply in Regional areas.	Application Fee:	\$550 (payable at settlement)
Loan to Value Ratio:	100% max LVR inclusive of all fees and charges. Gen or Non-gen savings accepted.	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 Discretionary Trusts are acceptable. (No annual Reviews). Unit Trusts on a case by case basis	Valuation Fee:	At cost – approx. \$303 for metro securities <\$1million
Interest Rate Type:	Variable rate or 5 year Fixed Rate (<i>No Buffer in servicing</i>) available.	Title Insurance:	Not applicable.
Rate Loading:	Not applicable during construction period.	Construction Risk Fee (CRF) and Interest Allowance	Capitalised up to maximum LVR of 100%. These will vary depending on initial LVR
Repayments:	No Repayments by customer during the construction period – max. 12 months. Principal & Interest (29 yrs) and Interest Only (1 Yr). Extended IO periods available depending on LVR	Settlement Fee:	\$Nil (Electronic lodgements fees apply (PEXA)).
Extra Repayments:	Variable: Extra repayments allowed without any penalty. Fixed Rates: Extra repayments up to \$20,000 per annum allowed without any penalty.	Annual Fee:	\$395pa for all Investment Loans
Repayment Method & Frequency:	Weekly, Fortnightly or Monthly for P&I payments. Monthly payments for Interest Only.	Monthly Fee:	No Monthly Fees.
Redraw:	Available post construction on Variable rates only with no min. amount. Fee free for internet transactions. Manual redraw attracts a fee (approx. \$25).	Rate Lock Fee:	\$495 Non-Refundable. (to lock in a fixed rate before land purchase or construction commences)
Locations:	Residential securities in categories 1 & 2.	Progress Payment Fees:	Varies according to location & valuer - allow \$130 per progress inspection x 5 inspections as a minimum.
Acceptable Securities:	Standard Investment properties incl. duplex.	Loan Splits:	Up to 4 splits allowed. (No Fee). Can split your loan into more than one portion.
Unacceptable Securities:	Vacant land and Non-Standard Security Properties including NDIS, Co-Living or multiple dwellings.	Discharge Fee:	\$795
100% Offset:	100% Offset is available on Variable and Fixed Rate loans on completion – not during construction. A fee applies if added after application lodged.	Admin Fee:	\$795 (Construction Admin Fee)
Completion Delay:	Month 13: If not completed in 12 months, the Accredited Builder will pay an agreed penalty of \$50 per business day to the client. The borrower must commence I/O payments and monthly CRF until completion.	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 and optional. Multiple offset accounts are available. 10.0% Deposit Required. No Repayments required for the first 12 months [construction period]. May allow time to find a tenant before repayments start. Interest and CRF are capitalised taking the exposure to max 100% LVR during the construction period This product is only available from limited accredited builders across Australia that pass rigorous approval process.		

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