

CABERNET FLEXI HOME

40 Year Term

PRODUCT FACT SHEET

UPDATED: 8 September 2025



Allstate Flexi Home loan is a full documentation home loan designed for PAYG and/or self-employed borrowers wishing to purchase a principal place of residence or Investment, Established or Construction. Have good incomes, have a good credit history, and a proven track record of responsibly managing their debt. Our Flexi Home Loan helps people to achieve their dream of home ownership.

Loan Purpose:	Purchase, refinance, debt consolidation, equity release for Owner Occupiers only.	Credit History:	Clean credit history required.
Loan Amount:	Minimum: \$ 150,000 Maximum: \$3,500,000 Depending on location	Application Fee:	\$330 (payable at settlement)
Loan to Value Ratio:	95% max LVR incl LMI (P&I) - Company & Trust 80% max LVR	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 40 years. Serviced off 35 Year term Loan term reduces after age 45 OO. No age Restrictions/Reductions on Investment Refer BDM on Age Requirements/Restrictions	Valuation Fee:	At cost – approx. \$303 for metro securities <\$1million.
Interest Rate Type:	Variable rates available. on Investment up to 10 years and OO to 5 years	Lenders Mortgage Insurance (LMI)/Risk Fee:	Applies to loans >80% LVR
Repayments:	Principal & Interest. Standard Interest Only term is 12 months followed by P&I payments. (to max 80% LVR INV).	Settlement Fee:	\$ Nil Settlement Fee. 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:	\$Nil annual fee for Owner Occupied loans (80% LVR) \$395pa for loans >80% LVR
Repayment Method & Frequency:	Weekly, Fortnightly or Monthly. Interest Only: Monthly payments for Interest Only.	Monthly Fee:	No Monthly Fees.
Cash Out:	Available to 65% of loan amount to max 80% LVR.	Loan Splits:	Up to 4 splits allowed. (No Fee)
100% Offset:	Available on variable Rate loans (fee free).	Rate Lock Fee: (optional)	\$495 (to secure fixed rate in advance – e.g. before settlement)
Redraw:	Available on Variable rates only. Fee free for internet transactions. Manual redraw attracts a fee (approx. \$25). Post Construction if applicable	Discharge Fee:	\$795
Locations:	Residential securities in categories 1, 2 & 3.	Free Unlimited Transactions:	Internet Banking Phone Banking BPay EFTPOS Direct Debit Salary Crediting
Acceptable Securities:	Owner Occupied or Investment Residential properties only		
Unacceptable Securities:	Vacant land as stand alone security, and Non-Standard Security Properties.		
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 - can be added or deleted as required. Multiple offset accounts are available. Security determines the rate – not the purpose. Rate Lock is available for Fixed Rate loans for \$749, or the Fixed Rate applicable at settlement will apply. Can have a Variable Rate split and a Fixed Rate split at no extra cost (each can have an Offset account).		

Allstate Home Loans Pty Ltd

Email: hello@allstateloans.com.au | Website: www.allstatehomeloans.com.au

Postal: PO Box 3553, Loganholme Qld 4129

Phone 1800 101 368

Australian Credit Licence: 384512 | ABN: 86 010 377 018