



Allstate Home Loans Pty Ltd

# Allstate Review

## To Fix or not to Fix your home loan?

The Allstate Home Loans Team take the opportunity to wish each of our valued clients a very Merry Christmas and Happy New Year. If you are travelling please take care and stay safe.

It is a time we appreciate spending valued time with family and friends. It also may be a convenient time to review your home loan and consider changing to a fixed interest rate home loan.



### Advantages of Fixed Interest Rate Loans include:



Confidence in knowing exactly what your monthly repayment will be.

Choose Fixed Loan Terms between one to five years.

Ability to make additional loan repayments (without penalty) up to a maximum of \$20,000 per annum



The Allstate Home Loans 100% Offset Home Loan would make any Reindeer happy.

The loan offers the flexibility of variable or fixed interest rates with additional features such as access to our extensive ATM network for cash access and On Line Banking.

### CHRISTMAS HOURS



Our office will be closing 12.00 noon (Qld) on Friday 21st December, 2012 for the afternoon.

During the working days we will be operating with reduced staff from 9am to 4pm QLD time, so please feel free to contact us via e-mail with your enquires and we will respond the following business day.

### Contacting Us In & Out of Office Hours.

Our customer service number is **1800 101 368** and fax **1800 101 838**.

We also have an email address of **customerservice@allstatehomeloans.com.au**

Posting something to us: **PO Box 959, SPRING HILL QLD., 4004**

So if you need help with your loan, call or email us today. Our customer service team are here to help.

### Need To Change Something On Your Loan?

Need to change your address? Repayment Amount? Repayment method? Have something wrong with your card? Or perhaps an enquiry on your account?

Just head to our website: [www.allstatehomeloans.com.au](http://www.allstatehomeloans.com.au) and go to **Customer Forms** to assist you with your request.

## Do you have an email address??

If you have an email address and would like to receive your newsletter and offers via email instead of Australia Post mail please contact our Customer Service team. You can email your contact details

to

**customerservice@allstatehomeloans.com.au**



## Online Banking

Did you know you can access online banking via the Allstate website?

Just go to our website [www.allstatehomeloans.com.au](http://www.allstatehomeloans.com.au) and click on the tab on the left hand side 'Online Banking' From here you can access Account balances, transaction history, change password.



## The Importance of Having Insurance

There are millions of people who suffer from not knowing why they should get insurance. Insurance can be in many forms including life, health, and auto. Insurance can be purchased for almost every financial risk. Fire, theft, death, accidents, and illness are among the most common risks for which people purchase insurance. Professional athletes can insure themselves against injury. Singers can insure their voices and even their legs if they are used extensively in their acts. Actresses and actors can insure their face as this is what brings the public to view their performances.

All of these people earn their living through special skills yet common people use insurance to protect them as well. It's wise to purchase insurance for two basic reasons:

To **protect** you and your family from suffering hardships because of an unexpected financial loss.  
To meet your obligations to others who might suffer serious injury or loss on the account of your actions.

People who don't have insurance might be able to squeeze by without too much of a loss if the damage is minimal. However, without some type of insurance protection, a major accident, fire, or illness could cause you to spiral into financial ruin. Having this protection against major risks will give you security and peace of mind. Insurance also helps our financial system in other ways. It stands to protect our standard of living. For example, if a disaster strikes, insurance provides the necessary money so that people's purchasing power isn't destroyed. A temporary decrease in buying on a larger scale could result in less production and a general financial slowdown. There are three basic types of insurance protection:

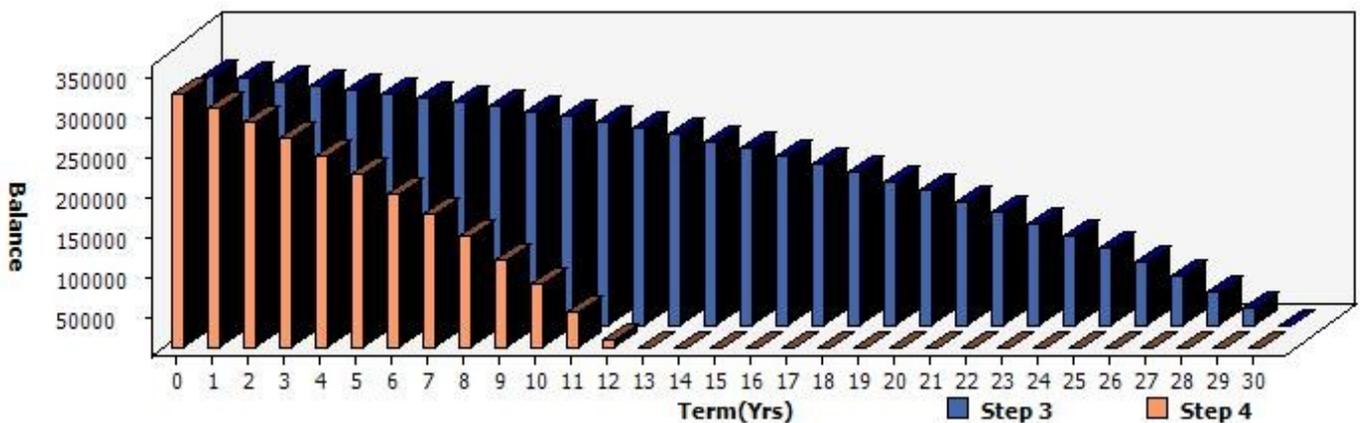
1. Life Insurance - Protects a person and family against loss of income due to death of the insured.
2. Accident and Health Insurance - Protects a person against medical expenses and loss of income because of illness, old age, and accident.

Property and Liability Insurance - Property Insurance protects individuals from financial loss if property is damaged, destroyed, or stolen by others. Liability Insurance protects people when others sue them for injuries sustained or by damaging their property such as an automobile.

## NEED H.E.L.P?

### Want to payoff your home loan sooner?

**H.E.L.P.** is short for Home Expenses Learning Program. **H.E.L.P.** Is a **MANAGEMENT PROGRAM for borrowers using transactional loans** in accordance with an interest minimization strategy, whereby all income and expenses are transacted from the loan.



Under the strategy, loan repayments are maximised at the optimal frequency and offset savings are generated. To assist you to manage the strategy, **H.E.L.P.** program enables you to easily project and track your expense patterns and their effect on your loan term and interest savings.

**H.E.L.P.** includes sophisticated yet easy to use online software and accompanying service program. You will be in contact with a specialist service officer who will help review your plan and provide guidance. **H.E.L.P.** is recommended to all borrowers taking out transactional loans.

If you are interested in paying off your loan earlier and owning your home sooner then talk to us today.

We bet no other bank or lender will help you pay your home loan out sooner.