



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 20th December, 2013 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 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



EGG NOG PANNA COTTA

- 1/4 cup (60ml) cold water, 20g (2 sachets) powdered gelatine
- 2 1/2 cups (600ml) cream, 1 1/4 cups (300ml) store-bought ready-made custard
- 1/3 cup (80ml) brandy, 1/2 teaspoon mixed spice powder
- 2 tablespoons icing sugar mixture, sifted

Peach and cherry compote

- 2 cups (500ml) water, 1 cup (220g) sugar
- 3 teaspoons lemon juice , 2 yellow peaches, cut into wedges
- 2 white peaches, cut into wedges, 1 tablespoon lemon juice, extra
- 1 1/2 cups fresh or frozen thawed cherries

Step 1

Place water in a small bowl. Sprinkle the gelatine over the water and set aside for 5 minutes or until gelatine has set and is spongy.

Step 2

Place the cream, custard, brandy, mixed spice and icing sugar mixture in a saucepan over low heat. Stir until sugar has dissolved and mixture is well combined. Whisk if any lumps form.

Step 3

Once the custard mixture is hot (but not boiling), slowly add the gelatine mixture. Stir for 2-3 minutes or until the gelatine has fully dissolved. Remove from heat. Pour into a greased rectangular (5-cup capacity) tin. Cover and refrigerate for 5 hours or until set.

Step 4

To make syrup: Place the water, sugar and lemon juice in a saucepan over medium-low heat. Stir until sugar dissolves. Bring to the boil, reduce the heat and add the peaches. Simmer for 1-2 minutes then remove the peaches with a slotted spoon. Set aside to cool slightly, then peel away the skin (reserve skin).

Step 5

Sprinkle peaches with extra lemon juice. Cover and refrigerate until ready to serve.

Step 6

Meanwhile, return the syrup to the heat, add the peach skins and increase heat to high. Simmer for 4-5 minutes or until the syrup has reduced and thickened slightly. Cover and chill completely.

Step 7

To serve, turn the chilled panna cotta on to a large serving platter. Top with the peaches and cherries and drizzle with a little syrup.