

Effective from 29-September-2025 for new applications.

Residential Products	Commission incl GST		Clawback Period		
	Upfront	Trail	12 Mths	18 Mths	24 Mths
Bridging Loans - Nil End Debt^^ (Ocean & Purple)	0.550%	0.000%	Nil	Nil	Nil
Bridging Loans - End Debt^^ (Ocean & Purple)	0.550%	0.165%	Nil	Nil	Nil
CABERNET Full Doc (incl SMSF)	0.660%	0.165%	100%	75%	75%
NAVY Prime Loans (incl Altdoc & FD)	0.660%	0.165%	100%	50%	Nil
NAVY Near Prime Loans (incl Altdoc, FD, SMSF)	0.660%	0.165%	Nil	Nil	Nil
NAVY SMSF & Xpat [Prime Loans]	0.660%	0.165%	Nil	Nil	Nil
OCEAN (incl Construction & SMSF)	0.550%	0.165%	Nil	Nil	Nil
PLATINUM - all products [Option 1 - No Risk Fee]	0.660%	0.165%	100%	50%	Nil
PLATINUM - all products [Option 2 - 1% Risk Fee]	1.100%	0.165%	Nil	Nil	Nil
PURPLE Altdoc, Construction, FD (excl Season Special)	0.660%	0.165%	Nil	Nil	Nil
PURPLE Full Doc Loans (excl Season Special OO)	0.660%	0.165%	Nil	Nil	Nil
PURPLE Season Special OO (FD) & SMSF Resi	0.550%	0.165%	Nil	Nil	Nil
RED - all Residential Loans (Altdoc & Full Doc)	0.550%	0.088%	Diminishing by 1/24th [4.16%] pm over 24 mths		
VANILLA products	0.440%	0.110%	75%	Nil	Nil

^^Note 1: The Ocean Bridging Loan and Purple Relocation Loan pay Upfront Commission on the PEAK Debt.

All rates (Residential and Commercial) are inclusive of GST.

[Information – Residential – Allstate Homeloans](#)

Upfront Commission:

Paid 26th Monthly

Trail Commission:

Paid 26th Monthly

Commercial Products	Commission incl GST		Clawback Period		
	Upfront	Trail	12 Mths	18 Mths	24 Mths
CABERNET Commercial SMSF	0.660%	0.165%	100%	75%	75%
NAVY Commercial (incl SMSF)	0.660%	0.165%	Nil	Nil	Nil
OCEAN Commercial (incl SMSF)	0.550%	0.165%	Nil	Nil	Nil
PURPLE Commercial (incl SMSF)	0.550%	0.165%	Nil	Nil	Nil
PURPLE Commercial Development	0.550%	0.110%	Nil	Nil	Nil
RED Commercial (incl SMSF)	0.550%	0.165%	Nil	Nil	Nil
Upfront and Trail:	Upfront & Trail can be negotiated on a case by case basis depending the broker's requirement for: (A) Upfront (B) Trail (C) Upfront & Trail (D) Mandate.				
Fee for Service:	Fee for Service is available on some Commercial loans - refer to your BDM regarding restrictions.				

All rates (Residential and Commercial) are inclusive of GST.

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Disclaimer: These are indicative standard commissions and clawback as per the date. These rates of commission and clawbacks may change at any time without notice.