

Standard Commission & Clawback Structure

Effective from 04-August-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
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 & SMSF Loans (Resi)	0.660%	0.165%	Nil	Nil	Nil
PURPLE Construction Loans (incl FD & Altdoc)	0.660%	0.110%	Nil	Nil	Nil
PURPLE Full Doc Loans (excl Season Special OO)	0.660%	0.110%	Nil	Nil	Nil
PURPLE Season Special OO (Full Doc)	0.440%	0.110%	Nil	Nil	Nil
RED - all Residential Loans (Altdoc & Full Doc)	0.550%	0.088%	Diminishing by 1/24th per month over 24 mths		

^^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%	0.000%	Nil	Nil	Nil
RED Commercial (incl SMSF)	0.550%	0.165%	Nil	Nil	Nil

Upfront & Trail Commissions will be negotiated on a case by case basis depending the broker's requirement for
 (B) Trail or (C) Upfront and Trail.

(A) Upfront

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.