

ALLSTATE COMMERCIAL INTEREST RATES

GREEN FULL DOC					ALTD OC					08-Mar-22	
LVR	OO P&I	App Fee	INV P&I	Max Term	LVR	OO P&I	App Fee	INV P&I	Max Term	Interest Only	Claw back
GREEN Commercial <i>Excl GST</i>											
50%	n/a	1.25%		25 yrs	add <input type="text" value="n/a"/> Nil						
65%	n/a	1.25%	4.51%	25 yrs							
70%	n/a	1.25%	4.76%	25 yrs							
<p>Min. Loan: \$100K Max. Loan: \$3.0M 1.25x Debt Service Cover Ratio required. Child Care Centres, cafes, restaurants, gyms are acceptable security.</p> <p><i>Non-Code loan only for the promotion.</i> No Offset account. No loading for Interest Only.</p>											
GREEN Leasedoc <i>Excl GST</i>											
65%	n/a	1.25%	5.06%	25 yrs	<input type="text" value="n/a"/> Nil						
70%	n/a	1.25%	5.31%	25 yrs							
<p>Min. Loan: \$100K Max. Loan: \$2.0M No Reviews. Cash Out is available to 25% of loan amount. Must have a lease with min. 2 years to run & be an arm's length transaction. Gross Rent must demonstrate min. 1.50 times Interest Cover. We need lease & proof of the last 6 mths lease payments to verify income. No Offset account. Child Care Centres, cafes, restaurants, gyms are acceptable security. No Revaluations, No Fixed & Floating Charges. Interest Only is available on this product up to 5 years.</p>											
GREEN SMSF <i>Excl GST</i>											
65%	n/a	1.25%	5.31%	25 yrs	add <input type="text" value="n/a"/> Nil						
70%	n/a	1.25%	5.56%	25 yrs							
<p>Min. Loan: \$100K Max. Loan: \$1.0M Fixed rate options are available. Early Repayment Fee (ERF) is payable if loan is discharged in first 3 yrs. 1.25x Debt Service Cover Ratio required. Resi SMSF (corporate trustee) can be processed under this product. No Offset account. Interest Only is not available on SMSF.</p>											

ALLSTATE COMMERCIAL INTEREST RATES

OCEAN FULL DOC					OCEAN ALTD OC					08-Mar-22	
LVR	OO P&I	App Fee	INV P&I	Max Term	LVR	OO P&I	App Fee	INV P&I	Max Term	Interest Only	Claw Back
OCEAN Best Use					OCEAN Best Use Altdoc						
<i>Excl GST</i>					<i>Excl GST</i>						
65%	5.30%	1.50%	5.30%	30 yrs	65%	5.30%	1.50%	5.30%	30 yrs	add 0.30%	Nil
75%	5.30%	1.50%	5.30%	30 yrs	75%	5.30%	1.50%	5.30%	30 yrs	add 0.30%	
Min. Loan: \$100K Max. Loan: \$2.0M					Min. Loan \$100K Max. Loan: \$2.0M						
Max. 65% for vacant land (max. 1 acre). 0.50% rate loading for terms <5.1 Yrs. Prime Plus is approx. 0.20% higher rate, allows unlimited defaults <\$1k					Max. 65% for vacant land (max. 1 acre). Self Cert plus two of Accts Dec, 6 mths BAS or 6mths Bank Prime : Self Cert plus one of Accts Dec, 6 mths BAS or 6mths Bank Prime Plus :						
OCEAN LeaseDoc											
<i>Excl GST</i>											
50%	4.09%	1.00%	4.09%	30 yrs						add 0.30%	Nil
65%	4.45%	1.00%	4.45%	30 yrs					add 0.30%		
70%	4.70%	1.00%	4.70%	30 yrs					add 0.30%		
75%	4.85%	1.10%	4.85%	30 yrs					add 0.30%		
Min. Loan: \$100K Max. Loan: \$2.0M											
Higher Fees apply to Companies & Trusts. No Offset account or Internet Banking.											
OCEAN Diamond Commercial					OCEAN Diamond Commercial Altdoc						
<i>Excl GST</i>					<i>Excl GST</i>						
50%	4.09%	1.00%	4.09%	30 yrs	50%	4.69%	1.10%	4.69%	30 yrs	add 0.30%	Nil
65%	4.45%	1.00%	4.45%	30 yrs	65%	4.99%	1.10%	4.99%	30 yrs	add 0.30%	
70%	4.70%	1.00%	4.70%	30 yrs	70%	5.19%	1.10%	5.19%	30 yrs	add 0.30%	
75%	4.85%	1.10%	4.85%	30 yrs	75%	5.49%	1.30%	5.49%	30 yrs	add 0.30%	
Min. Loan: \$100K Max. Loan: \$2.0M					Min. Loan \$100K Max. Loan: \$2.0M						
Higher Fees apply to Companies & Trusts. No Offset account or Internet Banking.					ABN GST: 24 12 Higher Fees apply to Companies & Trusts. No Offset account or Internet Banking.						
Rates and Fees subject to change without notice.											

ALLSTATE COMMERCIAL INTEREST RATES

OCEAN FULL DOC					OCEAN ALTD OC					08-Mar-22	
LVR	OO P&I	App Fee	INV P&I	Max Term	LVR	OO P&I	App Fee	INV P&I	Max Term	Interest Only	Claw Back
<i>Excl GST</i>					<i>Excl GST</i>						
OCEAN NP Commercial					OCEAN NP Commercial Altdoc						
50%	4.99%	1.10%	4.99%	30 yrs	50%	5.19%	1.10%	5.19%	30 yrs	add 0.30%	
65%	5.19%	1.10%	5.19%	30 yrs	65%	5.59%	1.10%	5.59%	30 yrs	add 0.30%	
70%	5.39%	1.10%	5.39%	30 yrs	70%	5.99%	1.10%	5.99%	30 yrs	add 0.30%	Nil
75%	5.94%	1.30%	5.94%	30 yrs	75%	6.29%	1.30%	6.29%	30 yrs	add 0.30%	Nil
Min. Loan: \$100K Max. Loan: \$2.0M					Min. Loan \$100K Max. Loan: \$2.0M						
Defaults <\$1,000 ignored (Paid or Unpaid) Up to 2 defaults >\$1,000 Paid > 1 Year ago. Non-mortgage arrears <1 month paid allowed. Higher Fees apply to Companies & Trusts. No Offset account or Internet Banking.					ABN GST: 12 6 Defaults <\$1,000 ignored (Paid or Unpaid) Up to 2 defaults >\$1,000 Paid > 1 Year ago. Non-mortgage arrears <1 month paid allowed. Higher Fees apply to Companies & Trusts. No Offset account or Internet Banking.						
<i>Excl GST</i>					<i>Excl GST</i>						
OCEAN Retained Stock (<18m) - Commercial Security					OCEAN Retained Stock Altdoc (<18m) - Commercial Security						
70%	n/a	1.50%	5.40%	30 yrs	70%	n/a	1.50%	5.40%	30 yrs	add 0.30%	
Min. Loan: \$100K Max. Loan: \$2.0M Commercial security attracts 0.50% rate loading on Resi					Min. Loan \$100K Max. Loan: \$2.0M Commercial security attracts 0.50% rate loading on Resi						
OCEAN Retained Stock - Dev Loan Refi					OCEAN Retained Stock Altdoc - Dev Loan Refi						
70%	n/a	1.50%	6.00%	30 yrs	70%	n/a	1.50%	6.00%	30 yrs	add 0.30%	
Min. Loan: \$100K Max. Loan: \$2.0M \$2m max. exposure per individual and development. Max. 50% retained stock for >5 units in a development. 0.50% rate loading for terms <5.1 Yrs. Cat 1 locations only.					Min. Loan \$100K Max. Loan: \$2.0M \$2m max. exposure per individual and development. Self Cert Declaration + 2 others - Accts Dec + 6 mths BAS or Bank Statements. Max. 50% retained stock for >5 units in a development. 0.50% rate loading for terms <5.1 Yrs. Cat 1 locations only.						
<i>Excl GST</i>					<i>Excl GST</i>						
OCEAN SMSF - Commercial											
65%	4.60%	1.10%	4.60%	30 yrs							
70%	4.85%	1.10%	4.85%	30 yrs							
75%	5.15%	1.10%	5.15%	30 yrs							Nil
Min. Loan: \$150K Max. Loan: \$2.0M 5% Liquidity required of SMSF Debt position (balance of outstanding loans) Confirmation of current investment strategy from a suitably qualified individual. Min. 1.25x Interest Coverage.											
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ALLSTATE COMMERCIAL INTEREST RATES

PURPLE FULL DOC					PURPLE ALTD OC					08-Mar-22	
LVR	OO P&I	App Fee	INV P&I	Max Term	LVR	OO P&I	App Fee	INV P&I	Max Term	Interest Only	Claw Back
<i>Excl GST</i>					<i>Excl GST</i>						
PURPLE Commercial Clear					PURPLE Commercial Clear Altdoc						
60%	4.49%	1.50%	4.49%	30 Yrs	60%	5.09%	1.50%	5.09%	30 Yrs		
65%	4.69%	1.50%	4.69%	30 Yrs	65%	5.39%	1.50%	5.39%	30 Yrs	Yes	Nil
70%	4.79%	1.50%	4.79%	30 Yrs	70%	5.49%	1.50%	5.49%	30 Yrs		
75%	4.99%	1.50%	4.99%	30 Yrs	75%	5.59%	1.50%	5.59%	30 Yrs		
Min. Loan: \$100K		Max. Loan: \$3.0M			Min. Loan \$100K		Max. Loan: \$3.0M				
<p>Accountants Declaration or 12 mths ATO lodged BAS Statements. No Annual Reviews or Revaluations. No loading for Purple Commercial Investment or Interest Only. Cash out OK - Non-Business component cannot exceed 49%. ERF can be waived by paying a higher interest rate. No Offset account or Internet Banking.</p>											
PURPLE Construction - Multiple Properties					PURPLE Construction - Multiple Properties						
	<i>Int Only</i>	<i>Excl GST</i>	<i>Int Only</i>			<i>Int Only</i>	<i>Excl GST</i>	<i>Int Only</i>			
70%	7.49%	1.65%	7.49%	1-2 Yrs	70%	7.49%	1.65%	7.49%	1-2 Yrs	Yes	Nil
Min. Loan: \$300K		Max. Loan: \$5.0M			Min. Loan \$300K		Max. Loan: \$5.0M				
65%	7.99%	1.65%	7.99%	1-2 Yrs	65%	7.99%	1.65%	7.99%	1-2 Yrs	Yes	Nil
Min. Loan: \$5.0M		Max. Loan: \$15.0M			Min. Loan \$5.0M		Max. Loan: \$15.0M				
<p><i>Int Only for 12 mths construction period, then reverts to applicable rate.</i> Max. Loan \$5.0m to 70% LVR or \$15m to 65% LVR.</p>											
PURPLE LEASEDOC											
		<i>Excl GST</i>									
60%	n/a	1.50%	4.89%	30 Yrs							
65%	n/a	1.50%	5.09%	30 Yrs						Yes	Nil
70%	n/a	1.50%	5.19%	30 Yrs							
75%	n/a	1.50%	5.29%	30 Yrs							
Min. Loan: \$100K		Max. Loan: \$3.0M									
<p>Loan term set at a term that ensures a min. of 3 mths remains on the existing lease prior to expiry. Longer terms may be permitted where long term tenant is in place or extension "options" are in place). Min. 1.2x interest cover. The interest cover ratio is the number of times the gross lease income will cover the loan repayments. Full Lease Agreement & proof of last 6 mths lease payments received. No loading for Purple Commercial Investment or Interest Only. Cash out OK - Non-Business component cannot exceed 49%. ERF can be waived by paying a higher interest rate (0.25%). No Offset account or Internet Banking.</p>											
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PURPLE FULL DOC					PURPLE ALTD OC					08-Mar-22	
LVR	OO P&I	App Fee	INV P&I	Max Term	LVR	OO P&I	App Fee	INV P&I	Max Term	Interest Only	Claw Back
PURPLE Relocation					PURPLE Relocation						
	<i>Int Only</i>	<i>Excl GST</i>	<i>Int Only</i>			<i>Int Only</i>	<i>Excl GST</i>	<i>Int Only</i>			
65%	5.99%	1.50%	5.99%	1-2 Yrs	65%	5.99%	1.50%	5.99%	1-2 Yrs		
75%	6.29%	1.50%	6.29%	1-2 Yrs	75%	6.29%	1.50%	6.29%	1-2 Yrs	Yes	Nil
Min. Loan:		\$100K	Max. Loan: \$2.0M		Min. Loan:		\$100K	Max. Loan: \$2.0M			
PURPLE Relocation MAX					PURPLE Relocation MAX						
65%	6.49%	1.50%	6.49%	1-2 Yrs	65%	6.49%	1.50%	6.49%	1-2 Yrs		
75%	6.99%	1.50%	6.99%	1-2 Yrs	75%	6.99%	1.50%	6.99%	1-2 Yrs	Yes	Nil
Min. Loan:		\$2.0M	Max. Loan: \$5.0M		Min. Loan:		\$2.0M	Max. Loan: \$5.0M			
Can be used for Construction.					Can be used for Construction.						
Bridging Loan with Nil End Debt - Max. Term 2 Years.					Bridging Loan with Nil End Debt 1 Year ABN.						
No servicing required - Interest is prepaid for the 1st Year.					No servicing required - Interest is prepaid for the 1st Year.						
If term >1 Year, clients need to prepay from own resources.					If term >1 Year, clients need to prepay from own resources.						
MUST include a property purchase (resi or comm).					MUST include a property purchase (resi or comm).						
Higher Fees apply to Companies & Trusts.					Higher Fees apply to Companies & Trusts.						
No Offset account or Internet Banking.					No Offset account or Internet Banking.						
PURPLE SMSF CLEAR <i>Excl GST</i>					PURPLE SMSF CLEAR Altdoc						
60%	n/a	1.50%	4.84%	30 Yrs	60%	n/a	1.50%	4.84%	30 Yrs	Comm	
65%	n/a	1.50%	5.04%	30 Yrs	65%	n/a	1.50%	5.04%	30 Yrs	Comm	Nil
75%	n/a	1.50%	5.34%	30 Yrs	70%	n/a	1.50%	5.04%	30 Yrs	Comm	
80%	n/a	1.50%	5.34%	30 Yrs	75%	n/a	1.50%	5.34%	30 Yrs	Comm	
Min. Loan:		\$100K	Max. Loan: \$3.0M		Min. Loan:		\$100K	Max. Loan: \$3.0M			
PURPLE SMSF PRIME <i>Excl GST</i>											
60%	n/a	1.50%	5.29%	30 Yrs						n/a	
65%	n/a	1.50%	5.59%	30 Yrs						n/a	Nil
70%	n/a	1.50%	6.19%	30 Yrs						n/a	
Min. Loan:		\$100K	Max. Loan: \$3.0M								
No minimum. Assets required.											
Don't require auditor or Financial Advisor sign off.											
No loading for Purple Comm Investment or Interest Only.											
Interest Only is not available for Commercial SMSF.											
Higher Fees apply to Companies & Trusts.											
No Offset account or Internet Banking.											
Rates and Fees subject to change without notice.											

ALLSTATE COMMERCIAL INTEREST RATES

RedZed FULL DOC					RedZed ALTD OC					08-Mar-22	
LVR	OO P&I	App Fee	INV P&I	Max Term	LVR	OO P&I	App Fee	INV P&I	Max Term	Interest Only	Claw Back
RedZed Commercial Prime					RedZed Commercial Prime Altdoc						
55%	4.10%	0.75%	4.10%		55%	4.30%	1.00%	4.30%		add 0.15%	Nil
60%	4.30%	0.75%	4.30%		60%	4.40%	1.00%	4.40%		add 0.15%	
65%	4.60%	0.75%	4.60%	30 yrs	65%	4.80%	1.00%	4.80%	30 yrs	add 0.15%	
70%	4.90%	0.75%	4.90%		70%	5.00%	1.00%	5.00%		add 0.15%	
Min. Loan: \$100K Max. Loan: \$3.0M					Min. Loan \$100K Max. Loan \$3.0M						
<p>Available for Xpats working for multi-national companies. 1 Year Tax Returns used for servicing. Higher Fees apply to Companies & Trusts. No Offset account or Internet Banking. ABN: Minimum 2 years.</p>					<p>Available for Xpats working for multi-national companies. 1 Year Tax Returns used for servicing. Higher Fees apply to Companies & Trusts. No Offset account or Internet Banking. ABN: Minimum 2 years.</p>						
RedZed Commercial Reset					RedZed Commercial Reset Altdoc						
55%	4.10%	0.75%	4.10%		55%	4.30%	1.00%	4.30%		add 0.15%	Nil
60%	4.30%	0.75%	4.30%		60%	4.40%	1.00%	4.40%		add 0.15%	
65%	4.60%	0.75%	4.60%	30 yrs	65%	4.80%	1.00%	4.80%	30 yrs	add 0.15%	
70%	4.90%	0.75%	4.90%		70%	5.00%	1.00%	5.00%		add 0.15%	
Min. Loan: \$100K Max. Loan: \$3.0M					Min. Loan \$100K Max. Loan \$3.0M						
<p>Available for Xpats working for multi-national companies. 1 Year Tax Returns used for servicing. Higher Fees apply to Companies & Trusts. No Offset account or Internet Banking. ABN: Minimum 1 year.</p>					<p>Available for Xpats working for multi-national companies. Can still lodge an Altdoc loan if last year's return has been filed. Higher Fees apply to Companies & Trusts. No Offset account or Internet Banking. No Offset account or Internet Banking.</p>						
Rates and Fees subject to change without notice.											