






ALLSTATE EXPATS - INVESTMENT P&I RATES

24-February-2022

FULL DOC PRIME	50%	55%	65%	70%	75%	80%	85%	90%	95%	Key Features
Ocean Xpat Comparison Rate Application Fee Interest Only Rates - Add Max Loan Size		5.25% 5.35% 2.00% 0.30% \$1.0M		5.60% 5.69% 2.00% 0.30% \$1.0M	5.90% 5.99% 2.00% 0.30% \$1.0M					 Effective from: 20-Jul-21 OO & Investment rates are the same. Max 5 years Interest Only for O/O. No monthly or Annual Fees. 90% of income allowed after AUD Conversion
Orange Xpat Comparison Rate Application Fee Interest Only Rates - Add Max Loan Size				2.69% 2.73% \$ Nil 0.20% \$700k						 Effective from: 22-Sep-21 No Credit Scoring under DUA. Refer for approved country list. Max 5 years Interest Only for O/O. No monthly or Annual Fees. 90% of income allowed after AUD Conversion
Orange Kiwi NZ Comparison Rate Application Fee Interest Only Rates - Add Max Loan Size				2.44% 2.48% \$ - 0.20% \$2.0M		2.54% 2.58% \$ - 0.20% \$2.0M		3.09% 3.13% \$ - 0.20% \$1.5M	3.29% 3.33% \$ - 0.20% \$1.15m	Effective from: 22-Sep-21 Ideal for Kiwis living in NZ & buying in Aust. No Credit Scoring under DUA. Max 5 years Interest Only for O/O. No monthly or Annual Fees. NZ Credit Check required.
Purple Xpat Comparison Rate Application Fee Interest Only Rates - Add Max Loan Size		4.64% 4.92% 1.00% 0.40% \$2.0M	4.64% 4.92% 1.00% 0.40% \$2.0M	4.84% 5.11% 1.00% 0.40% \$2.0M	4.84% 5.11% 1.00% 0.40% \$2.0M	5.04% 5.31% 1.00% 0.40% \$2.0M	-			Effective from: 11-Nov-21 Max Loan \$1.50 million 30 year term Vacant Land - Max. 50% LVR Min. Loan \$300k
Purple Xpat Max Comparison Rate Application Fee Interest Only Rates - Add Max Loan Size		5.84% 6.09% 1.00% 0.40% \$5.0M	5.84% 6.09% 1.00% 0.40% \$5.0M	6.04% 6.29% 1.00% 0.40% \$5.0M	6.04% 6.29% 1.00% 0.40% \$5.0M	-				Effective from: 11-Nov-21 Max Loan \$2.50 million 30 year term Vacant Land - Max. 50% LVR Min. Loan \$300k
RedZed Prime Xpat Comparison Rate Risk Fee Interest Only Rates - Add Max Loan Size		2.44% 2.76% Nil 0.25% \$1.5m	2.44% 2.76% Nil 0.25% \$1.5m	2.44% 2.76% Nil 0.25% \$1.5m	2.54% 2.86% Nil 0.25% \$1.5m	2.54% 2.86% Nil 0.25% \$1.5m	4.29% 4.69% 1.00% n/a \$750k			Effective from: 01-Feb-22 Salaried Applicants only - No Self-employed. Arrears: Nil. Business Debts OK to \$500k Defaults: Non-financial defaults <\$500 70% of income allowed after AUD Conversion Cat 1 locations only. **No Offset or Internet Banking**
RedZed Reward Comparison Rate Risk Fee Interest Only Rates - Add Max Loan Size		3.19% 3.56% 0.25% 0.35% \$1.5m	3.49% 3.86% 0.25% 0.35% \$1.5m	3.49% 3.86% 0.25% 0.35% \$1.5m	3.59% 3.96% 0.35% 0.35% \$1.5m	3.59% 3.96% 0.35% 0.35% \$1.5m	-			Effective from: 01-Feb-22 Salaried Applicants only - No Self-employed. Arrears: 7 days late allowed Business Debts OK to \$500k Defaults: Nil 70% of income allowed after AUD Conversion **No Offset or Internet Banking**
RedZed Recharge Land Comparison Rate Risk Fee App Fee Investment Loan Rates Interest Only Rates - Add Max Loan Size		6.24% 6.71% 0.75% \$ Nil Same 0.35% \$490k	6.64% 7.11% 0.75% \$ Nil Same 0.35% \$490k	6.64% 7.11% 0.75% \$ Nil Same 0.35% \$490k	-					 Effective from: 01-Feb-22 Vacant Land acceptable (No Construction) Arrears: 30 days late allowed Cat 1, 2 & 3 locations. Defaults: Unlimited <\$2k or >2yrs + 1 max \$5k 70% of income allowed after AUD Conversion **No Offset or Internet Banking**

Note: Interest Rates and policies are subject to change without notice