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Electronic Applications: https://app.loanapp.com.au/allstate

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ALLSTATE EXPATS - INVESTMENT P&I RATES 24-February-2022 **Key Features FULL DOC PRIME** 50% 55% 65% 70% 75% 85% 90% 95% 5.25% 5.60% 5.90% Effective from: 20-Jul-21 **Ocean Xpat** OO & Investment rates are the same. Comparison Rate 5.35% 5.69% 5.99% 2.00% 2.00% 2.00% Application Fee Max 5 years Interest Only for O/O. Interest Only Rates - Add 0.30% 0.30% 0.30% No monthly or Annual Fees. Max Loan Size \$1.0M \$1.0M \$1.0M 90% of income allowed after AUD Conversion Effective from: 2.69% 22-Sep-21 **Orange Xpat** No Credit Scoring under DUA. Comparison Rate 2.73% Application Fee \$ Nil Refer for approved country list. Must be high net worth clien Interest Only Rates - Add 0.20% Max 5 years Interest Only for O/O. with min. \$500k of Net Assets. \$700k No monthly or Annual Fees. Max Loan Size 90% of income allowed after AUD Conversion Orange Kiwi NZ 2.44% 2.54% 3.09% 3.29% Effective from: 22-Sep-21 2.48% 2.58% 3.13% 3.33% Ideal for Kiwis living in NZ & buying in Aust. Comparison Rate \$ No Credit Scoring under DUA. Application Fee Interest Only Rates - Add 0.20% 0.20% 0.20% 0.20% Max 5 years Interest Only for O/O. No monthly or Annual Fees. Max Loan Size \$2.0M \$2.0M \$1.5M \$1.15m NZ Credit Check required. 4.64% 4.64% 4.84% 4.84% 5.04% Effective from: 11-Nov-21 **Purple Xpat** Comparison Rate 4.92% 4.92% 5.11% 5.11% 5.31% Max Loan \$1.50 million 30 year term Application Fee 1.00% 1.00% 1.00% 1.00% 1.00% Vacant Land - Max. 50% LVR Interest Only Rates - Add 0.40% 0.40% 0.40% 0.40% 0.40% No clawback \$2.0M Min. Loan \$300k Max Loan Size \$2.0M \$2.0M \$2.0M \$2.0M **Purple Xpat Max** 5.84% 5.84% 6.04% 6.04% Effective from: 11-Nov-21 Comparison Rate 6.09% 6.09% 6.29% 6.29% Max Loan \$2.50 million Application Fee 1.00% 1.00% 1.00% 1.00% 30 year term Interest Only Rates - Add 0.40% 0.40% 0.40% 0.40% No clawback Vacant Land - Max. 50% LVR Min. Loan \$300k Max Loan Size \$5.0M \$5.0M \$5.0M \$5.0M **RedZed Prime Xpat** 2.44% 2.44% 2.44% 2.54% 2.54% 4.29% Effective from: 01-Feb-22 2.76% Salaried Applicants only - No Self-employed. Comparison Rate 2.76% 2.76% 2.86% 2.86% 4.69% Risk Fee Nil Nil Nil Nil Nil 1.00% Arrears: Nil. Interest Only Rates - Add 0.25% 0.25% 0.25% 0.25% 0.25% n/a Business Debts OK to \$500k Max Loan Size \$1.5m \$1.5m \$1.5m Defaults: Non-finacial defaults <\$500 \$1.5m \$1.5m \$750k ***Must work for a Multi-National Company - Refer to your State Manager*** 70% of income allowed after AUD Conversion Cat 1 locations only. **No Offset or Internet Banking** 3.19% 3.49% 3.49% 3.59% 3.59% Effective from: 01-Feb-22 **RedZed Reward** Salaried Applicants only - No Self-employed. Comparison Rate 3.56% 3.86% 3.86% 3.96% 3.96% Risk Fee 0.25% 0.25% 0.25% 0.35% 0.35% Arrears: 7 days late allowed 0.35% Interest Only Rates - Add 0.35% 0.35% 0.35% 0.35% Business Debts OK to \$500k Max Loan Size \$1.5m \$1.5m \$1.5m \$1.5m \$1.5m Defaults: Nil No clawback **Must work for a Multi-National Company - Refer to your State Manager*** 70% of income allowed after AUD Conversion **No Offset or Internet Bankina** **RedZed Recharge Land** 6.24% 6.64% 6.64% Effective from: 01-Feb-22 Comparison Rate 6.71% 7.11% 7.11% Vacant Land acceptable (No Construction) Arrears: 30 days late allowed Risk Fee 0.75% 0.75% 0.75% \$ Nil Cat 1,2 & 3 locations. App Fee \$ Nil \$ Nil Defaults: Unlimited <\$2k or >2yrs + 1 max \$5k Investment Loan Rates Same Same Same Interest Only Rates - Add 0.35% 0.35% 0.35% 70% of income allowed after AUD Conversion

\$490k

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

Max Loan Size

\$490k

\$490k

No clawback

No Offset or Internet Banking