



ALLSTATE FULL DOC RESIDENTIAL INTEREST RATES

CABERNET Full Doc - Residential

08-Mar-22

| LVR | OO P&I | Comp. Rate | App Fee | Max Loan | INV P&I | Comp. Rate | LPF Risk Fee | Int Only | Claw Back |
|-----|--------|------------|---------|----------|---------|------------|----------------|----------|-----------|
|-----|--------|------------|---------|----------|---------|------------|----------------|----------|-----------|

| CABERNET Flexi Home | | | | Flexi Investor | | | | Add | |
|---------------------|--------------|-------|--------|----------------|--------------|-------|-----|-------|-------|
| 60% | 2.29% | 2.57% | \$ 330 | \$1.0M | 2.59% | 3.28% | n/a | 0.30% | 2 Yrs |
| 70% | 2.39% | 2.67% | \$ 330 | \$1.0M | 2.69% | 3.37% | n/a | 0.30% | |
| 80% | 2.49% | 2.77% | \$ 330 | \$1.0M | 2.79% | 3.47% | n/a | 0.30% | |
| 90% | 2.99% | 3.66% | \$ 330 | \$1.0M | 3.19% | 3.85% | LMI | n/a | |

Min: \$50K

| CABERNET Flexi Home - 1 Yr Fixed | | | | Flexi Investor - 1 Yr Fixed | | | | | |
|----------------------------------|--------------|-------|--------|-----------------------------|--------------|-------|-----|-------|-------|
| 60% | 2.99% | 3.26% | \$ 330 | \$1.0M | 3.19% | 3.85% | n/a | 0.30% | 2 Yrs |
| 70% | 3.09% | 3.36% | \$ 330 | \$1.0M | 3.29% | 3.95% | n/a | 0.30% | |
| 80% | 3.19% | 3.45% | \$ 330 | \$1.0M | 3.39% | 4.04% | n/a | 0.30% | |
| 90% | 3.69% | 4.33% | \$ 330 | \$1.0M | 3.89% | 4.52% | LMI | n/a | |

Min: \$50K

Higher Fees apply to Companies & Trusts.

| CABERNET Flexi Home - 2 Yr Fixed | | | | Flexi Investor - 2 Yr Fixed | | | | | |
|----------------------------------|--------------|-------|--------|-----------------------------|--------------|-------|-----|-------|-------|
| 60% | 3.69% | 3.95% | \$ 330 | \$1.0M | 3.89% | 4.52% | n/a | 0.30% | 2 Yrs |
| 70% | 3.79% | 4.04% | \$ 330 | \$1.0M | 3.99% | 4.62% | n/a | 0.30% | |
| 80% | 3.89% | 4.14% | \$ 330 | \$1.0M | 4.09% | 4.72% | n/a | 0.30% | |
| 90% | 4.39% | 5.00% | \$ 330 | \$1.0M | 4.59% | 5.20% | LMI | n/a | |

Min: \$50K

| CABERNET Flexi Home - 3 Yr Fixed | | | | Flexi Investor - 3 Yr Fixed | | | | | |
|----------------------------------|--------------|-------|--------|-----------------------------|--------------|-------|-----|-------|-------|
| 60% | 4.39% | 4.63% | \$ 330 | \$1.0M | 4.59% | 5.20% | n/a | 0.30% | 2 Yrs |
| 70% | 4.49% | 4.73% | \$ 330 | \$1.0M | 4.69% | 5.29% | n/a | 0.30% | |
| 80% | 4.59% | 4.83% | \$ 330 | \$1.0M | 4.79% | 5.39% | n/a | 0.30% | |
| 90% | 5.59% | 6.16% | \$ 330 | \$1.0M | 5.29% | 5.87% | LMI | n/a | |

Min:

Higher Fees apply to Companies & Trusts.

| CABERNET Flexi Home - 5 Yr Fixed | | | | Flexi Investor - 5 Yr Fixed | | | | | |
|----------------------------------|--------------|-------|--------|-----------------------------|--------------|-------|-----|-------|-------|
| 60% | 5.29% | 5.52% | \$ 330 | \$1.0M | 5.49% | 6.07% | n/a | 0.30% | 2 Yrs |
| 70% | 5.39% | 5.62% | \$ 330 | \$1.0M | 5.59% | 6.36% | n/a | 0.30% | |
| 80% | 5.49% | 5.72% | \$ 330 | \$1.0M | 5.69% | 6.26% | n/a | 0.30% | |
| 90% | 5.99% | 6.21% | \$ 330 | \$1.0M | 6.19% | 6.75% | LMI | n/a | |

Higher Fees apply to Companies & Trusts.

Rates and Fees subject to change without notice.



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| CABERNET Full Doc - Residential | | | | | | | | 08-Mar-22 | |
|---|--------------|------------|---------|--|--------------|------------|----------------|------------|-----------|
| LVR | OO P&I | Comp. Rate | App Fee | Max Loan | INV P&I | Comp. Rate | LPF Risk Fee | Int Only | Claw Back |
| CABERNET Flexi Home Max (OO) | | | | Flexi Investor Max | | | | <i>Add</i> | |
| 60% | 2.59% | 2.87% | \$ 330 | \$2.0M | 2.89% | 3.56% | n/a | 0.30% | 2 Yrs |
| 70% | 2.69% | 2.97% | \$ 330 | \$2.0M | 2.99% | 3.66% | n/a | 0.30% | |
| 80% | 2.79% | 3.06% | \$ 330 | \$2.0M | 3.09% | 3.76% | n/a | 0.30% | |
| 90% | 3.29% | 3.95% | \$ 330 | \$1.35m | 3.49% | 4.14% | LMI | n/a | |
| Min: \$1.0M | | | | | | | | | |
| CABERNET Flexi Home Max - 1 Yr Fixed | | | | Flexi Investor Max - 1 Yr Fixed | | | | | |
| 60% | 3.29% | 3.55% | \$ 330 | \$2.0M | 3.49% | 4.14% | n/a | 0.30% | 2 Yrs |
| 70% | 3.39% | 3.65% | \$ 330 | \$2.0M | 3.59% | 4.23% | n/a | 0.30% | |
| 80% | 3.49% | 3.75% | \$ 330 | \$2.0M | 3.69% | 4.33% | n/a | 0.30% | |
| 90% | 3.99% | 4.62% | \$ 330 | \$1.35m | 4.19% | 4.81% | LMI | n/a | |
| Min: \$1.0M | | | | | | | | | |
| <i>Higher Fees apply to Companies & Trusts.</i> | | | | | | | | | |
| CABERNET Flexi Home Max - 2 Yr Fixed | | | | Flexi Investor Max - 2 Yr Fixed | | | | | |
| 60% | 3.99% | 4.24% | \$ 330 | \$2.0M | 4.19% | 4.81% | n/a | 0.30% | 2 Yrs |
| 70% | 4.09% | 4.34% | \$ 330 | \$2.0M | 4.29% | 4.91% | n/a | 0.30% | |
| 80% | 4.19% | 4.44% | \$ 330 | \$2.0M | 4.39% | 5.00% | n/a | 0.30% | |
| 90% | 4.69% | 5.29% | \$ 330 | \$1.35m | 4.89% | 5.49% | LMI | n/a | |
| Min: \$1.0M | | | | | | | | | |
| CABERNET Flexi Home Max - 3 Yr Fixed | | | | Flexi Investor Max - 3 Yr Fixed | | | | | |
| 60% | 4.69% | 4.93% | \$ 330 | \$2.0M | 4.89% | 5.49% | n/a | 0.30% | 2 Yrs |
| 70% | 4.79% | 5.03% | \$ 330 | \$2.0M | 4.99% | 5.58% | n/a | 0.30% | |
| 80% | 4.89% | 5.13% | \$ 330 | \$2.0M | 5.09% | 5.68% | n/a | 0.30% | |
| 90% | 5.39% | 5.97% | \$ 330 | \$1.35m | 5.59% | 6.16% | LMI | n/a | |
| Min: \$1.0M | | | | | | | | | |
| <i>Higher Fees apply to Companies & Trusts.</i> | | | | | | | | | |
| CABERNET Flexi Home Max - 5 Yr Fixed | | | | Flexi Investor Max - 5 Yr Fixed | | | | | |
| 60% | 5.59% | 5.82% | \$ 330 | \$1.35m | 5.79% | 6.36% | n/a | 0.30% | 2 Yrs |
| 70% | 5.69% | 5.91% | \$ 330 | \$2.0M | 5.89% | 6.46% | n/a | 0.30% | |
| 80% | 5.79% | 6.01% | \$ 330 | \$2.0M | 5.99% | 6.55% | n/a | 0.30% | |
| 90% | 6.29% | 6.85% | \$ 330 | \$1.35m | 6.49% | 7.04% | LMI | n/a | |
| Min: \$1.0M | | | | | | | | | |
| <i>Higher Fees apply to Companies & Trusts.</i> | | | | | | | | | |

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OCEAN Full Doc - Residential

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|-----|--------|------------|---------|----------|---------|------------|----------------|----------|-----------|
|-----|--------|------------|---------|----------|---------|------------|----------------|----------|-----------|

OCEAN Diamond

INV

Add

| | | | | | | | | | |
|-----|--------------|-------|--------|--------|--------------|-------|-----|-------|-----|
| 65% | 2.99% | 3.15% | \$ 495 | \$1.0M | 2.99% | 3.15% | Nil | 0.30% | Nil |
| 70% | 3.19% | 3.25% | \$ 495 | \$1.0M | 3.19% | 3.25% | Nil | 0.30% | |
| 75% | 3.19% | 3.25% | \$ 495 | \$1.0M | 3.19% | 3.25% | Nil | 0.30% | |
| 80% | 3.34% | 3.41% | \$ 495 | \$1.0M | 3.34% | 3.41% | Nil | 0.30% | |

Min: \$100K

OCEAN Diamond Mid

INV

| | | | | | | | | | |
|-----|--------------|-------|-------|--------|--------------|-------|-----|-------|-----|
| 65% | 2.99% | 3.15% | 0.00% | \$1.5M | 2.99% | 3.15% | Nil | 0.30% | Nil |
| 70% | 3.19% | 3.25% | 0.00% | \$1.5M | 3.19% | 3.25% | Nil | 0.30% | |
| 75% | 3.19% | 3.25% | - | \$1.5M | 3.19% | 3.25% | Nil | 0.30% | |
| 80% | 3.34% | 3.41% | 0.00% | \$1.5M | 3.34% | 3.41% | Nil | 0.30% | |

Min: \$1.0M

No Offset account or Internet Banking.

Paid defaults with total <\$500 allowed.

Higher Fees apply to Companies & Trusts.

OCEAN Emerald

INV

| | | | | | | | | | |
|-----|--------------|-------|--------|--------|--------------|-------|-----|-------|-----|
| 65% | 3.14% | 3.21% | \$ 990 | \$1.0M | 3.14% | 3.21% | Nil | 0.30% | Nil |
| 70% | 3.29% | 3.36% | \$ 990 | \$1.0M | 3.29% | 3.36% | Nil | 0.30% | |
| 75% | 3.29% | 3.36% | \$ 990 | \$1.0M | 3.29% | 3.36% | Nil | 0.30% | |
| 80% | 3.49% | 3.56% | \$ 990 | \$1.0M | 3.49% | 3.56% | Nil | 0.30% | |

Min: \$100K

OCEAN Emerald Mid

INV

| | | | | | | | | | |
|-----|--------------|-------|--------|--------|--------------|-------|-----|-------|-----|
| 65% | 3.14% | 3.21% | \$ 990 | \$1.5M | 3.14% | 3.21% | Nil | 0.30% | Nil |
| 70% | 3.29% | 3.36% | \$ 990 | \$1.5M | 3.29% | 3.36% | Nil | 0.30% | |
| 75% | 3.29% | 3.36% | \$ 990 | \$1.5M | 3.29% | 3.36% | Nil | 0.30% | |
| 80% | 3.49% | 3.56% | \$ 990 | \$1.5M | 3.49% | 3.56% | Nil | 0.30% | |

Min: \$100K

Unlimited number of Debts Consolidated, incl Business Debt.

No Offset account or Internet Banking.

Paid Defaults <\$1k, Max 2 >\$1k Paid Listed >1 Yr. No mortgage arrears. Higher Fees apply to Companies & Trusts.

OCEAN Emerald Max

INV

| | | | | | | | | | |
|-----|--------------|-------|-------|--------|--------------|-------|-----|-------|-----|
| 65% | 3.64% | 3.71% | 0.35% | \$2.0M | 3.64% | 3.71% | Nil | 0.30% | Nil |
| 70% | 4.29% | 4.36% | 0.35% | \$2.0M | 4.29% | 4.36% | Nil | 0.30% | |
| 75% | 4.29% | 4.36% | 0.35% | \$2.0M | 4.29% | 4.36% | Nil | 0.30% | |

Min: \$1.5M

No Offset account or Internet Banking.

Paid Defaults <\$1k, Max 2 >\$1k Paid Listed >1 Yr. No mortgage arrears. Higher Fees apply to Companies & Trusts.

OCEAN Onyx

INV

| | | | | | | | | | |
|-----|--------------|-------|-------|--------|--------------|-------|-----|-------|-----|
| 65% | 3.95% | 4.01% | 0.50% | \$1.0M | 3.95% | 4.01% | Nil | 0.30% | Nil |
| 70% | 4.20% | 4.26% | 0.50% | \$1.0M | 4.20% | 4.26% | Nil | 0.30% | |
| 75% | 4.20% | 4.26% | 1.00% | \$1.0M | 4.20% | 4.26% | Nil | 0.30% | |
| 80% | 4.45% | 4.52% | 1.00% | \$1.0M | 4.45% | 4.52% | Nil | 0.30% | |

Min: \$100K

OCEAN Onyx Mid

INV

| | | | | | | | | | |
|-----|--------------|-------|-------|--------|--------------|-------|-----|-------|-----|
| 65% | 3.95% | 4.01% | 0.50% | \$1.5M | 3.95% | 4.01% | Nil | 0.30% | Nil |
| 70% | 4.20% | 4.26% | 0.50% | \$1.5M | 4.20% | 4.26% | Nil | 0.30% | |
| 75% | 4.20% | 4.26% | 1.00% | \$1.5M | 4.20% | 4.26% | Nil | 0.30% | |
| 80% | 4.45% | 4.52% | 1.00% | \$1.5M | 4.45% | 4.52% | Nil | 0.30% | |

Min: \$1.0M

Paid Defaults >\$1,000, Listed >1 Year ago.

Unlimited number of Debts Consolidated, incl Business Debt.

Unpaid Defaults >\$1,000 due to 1 credit event >12 months ago.

Discharged Bankrupts >1 year

No Offset account or Internet Banking.

Mortgage arrears <1month (paid).

Higher Fees apply to Companies & Trusts.

Rates and Fees subject to change without notice.





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OCEAN Full Doc - Residential

08-Mar-22

| LVR | OO P&I | Comp. Rate | App Fee | Max Loan | INV P&I | Comp. Rate | LPF Risk Fee | Int Only | Claw Back |
|-----|--------|------------|---------|----------|---------|------------|----------------|----------|-----------|
|-----|--------|------------|---------|----------|---------|------------|----------------|----------|-----------|

| OCEAN Diamond Land | | | | INV | | | | Add | |
|--------------------|--------------|-------|-------|--------|--------------|-------|-----|-------|-----|
| 65% | 5.49% | 5.56% | 1.00% | \$1.0M | 5.49% | 5.56% | Nil | 0.30% | Nil |
| 70% | 5.69% | 5.76% | 1.00% | \$1.0M | 5.69% | 5.76% | Nil | 0.30% | |
| 75% | 5.69% | 5.76% | 1.00% | \$1.0M | 5.69% | 5.76% | Nil | 0.30% | |

Min: \$100K

No Offset account or Internet Banking.

Max.2 Paid defaults with total <\$500 allowed.

Higher Fees apply to Companies & Trusts.

| OCEAN Emerald Land | | | | INV | | | | | |
|--------------------|--------------|-------|--------|--------|--------------|-------|-----|-------|-----|
| 65% | 5.64% | 5.70% | \$ 990 | \$1.0M | 5.64% | 5.70% | Nil | 0.30% | Nil |
| 70% | 5.79% | 5.85% | \$ 990 | \$1.0M | 5.79% | 5.85% | Nil | 0.30% | |
| 75% | 5.79% | 5.85% | \$ 990 | \$1.0M | 5.79% | 5.85% | Nil | 0.30% | |

Min: \$100K

No Offset account or Internet Banking.

Paid Defaults <\$1k, Max 2 >\$1k Paid Listed >1 Yr. No mortgage arrears. Higher Fees apply to Companies & Trusts.

| OCEAN Onyx Land | | | | INV | | | | | |
|-----------------|--------------|-------|-------|--------|--------------|-------|-----|-------|-----|
| 65% | 6.45% | 6.51% | 1.50% | \$1.0M | 6.45% | 6.51% | Nil | 0.30% | Nil |
| 70% | 6.70% | 6.76% | 1.50% | \$1.0M | 6.70% | 6.76% | Nil | 0.30% | Nil |
| 75% | 6.70% | 6.76% | 2.00% | \$1.0M | 6.70% | 6.76% | Nil | 0.30% | Nil |

Min: \$100K

Land loans are not available on the Specialist products.

Paid Defaults >\$1,000, Listed >1 Year ago.

Unpaid Defaults >\$1,000 due to 1 credit event >1 Year.

Discharged Bankrupts >1 year. PAID Mortgage arrears <1 mth.

No Offset account or Internet Banking.

Higher Fees apply to Companies & Trusts.

| OCEAN Xpat Non Resident | | | | INV | | | | | |
|-------------------------|--------------|-------|-------|--------|--------------|-------|-----|-------|-----|
| 55% | 5.25% | 5.35% | 2.00% | \$1.0M | 5.25% | 5.35% | Nil | 0.30% | Nil |
| 70% | 5.60% | 5.69% | 2.00% | \$1.0M | 5.60% | 5.69% | Nil | 0.30% | Nil |
| 75% | 5.90% | 5.99% | 2.00% | \$1.0M | 5.90% | 5.99% | Nil | 0.30% | Nil |

Min: \$100K

Last 2 payslips **and** Employment Letter **and** 3 months Bank Statements.

Credit Report from resident country to be supplied.

Foreign income assessed @ 90% - Full Doc Only.

Includes Xpats and PNG FIFO.

No Offset account or Internet Banking.

| OCEAN Best Use (Max4) | | | | INV | | | | | |
|-----------------------|--------------|-----|-------|--------|--------------|-----|-----|-------|-----|
| 65% | 5.30% | n/a | 1.50% | \$2.0M | 5.30% | n/a | Nil | 0.30% | Nil |
| 75% | 5.30% | n/a | 1.50% | \$2.0M | 5.30% | n/a | Nil | 0.30% | |
| 80% | 5.30% | n/a | 1.50% | \$1.5M | 5.30% | n/a | Nil | 0.30% | |

Min: \$100K

Max. 65% for vacant land (max. 1 acre).

12 mths BAS or two of Accts Dec, **6 mths BAS or 6mths Bank Statements**

ABN | GST: 24 | 12

Self Cert plus **one** of Accts Dec, **6 mths BAS or 6mths Bank Statements**

0.50% rate loading for terms <5.1 Yrs.

Allows unlimited defaults <\$1k



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ORANGE Full Doc - Residential

08-Mar-22

| LVR | OO P&I | Comp Rate | App Fee | Max Loan | INV P&I | Comp Rate | LPF Risk Fee | Int Only | Clawback |
|---------------------|--------------|-----------|---------|----------|--------------|-----------|----------------|----------|----------|
| ORANGE Basic | | | | | OO | INV | | Add | |
| 70% | 2.44% | 2.48% | \$ Nil | \$2.0M | 2.69% | 2.73% | 0.00% | 0.20% | |
| 75% | 2.54% | 2.58% | \$ Nil | \$1.5M | 2.79% | 2.83% | 0.00% | 0.20% | |
| 80% | 2.54% | 2.58% | \$ Nil | \$1.5M | 2.79% | 2.83% | 0.00% | 0.20% | 2 Yrs |
| 90% | 3.09% | 3.13% | \$ Nil | \$1.5M | 3.34% | 3.38% | 0.00% | 0.15% | |
| 95% | 3.29% | 3.33% | \$ Nil | \$1.0M | 3.54% | 3.58% | 0.00% | 0.15% | 2 Yrs |

Min: \$50K

Rate based on security - not purpose e.g. Can use OO security for Inv purposes @ OO rates.

No App Fee, No Monthly Fees, No Annual Fees.

No Credit Scoring, No CCR, Available for Inv.

Unlimited Cash Out to 80%.

Ideal for Kiwis living in NZ & buying in Australia to 95% LVR - NZ Credit Report reqd.

100% Offset account, No Offset fees, No Split Loan Fees.

Business Debts OK to \$500k

Xpats to 70% on Investment rates.

ORANGE 85 - No LMI

| LVR | OO P&I | Comp Rate | App Fee | Max Loan | INV P&I | Comp Rate | LPF Risk Fee | Int Only | Clawback |
|-----|--------------|-----------|---------|----------|--------------|-----------|----------------|----------|----------|
| 85% | 3.49% | 3.53% | \$ Nil | \$1.1M | 3.74% | 3.78% | n/a | 0.15% | 2 Yrs |

Min: \$50K

No App Fee, No Monthly Fees, No Annual Fees, No LMI, No Risk Fee.

No Credit Scoring, No CCR, No DTI.

Cash Out: 40% of Loan amount.

Rate based on security - not purpose e.g. Can use OO security for Inv purposes @ OO rates.

Available for Investors.

Interest Only option is available to Investment Loans Only.

No Construction or Vacant Land.

ORANGE Flame

| LVR | OO P&I | Comp Rate | App Fee | Max Loan | INV P&I | Comp Rate | LPF Risk Fee | Int Only | Clawback |
|------------|--------------|-----------|---------|----------------|---------|-----------|----------------|----------|----------|
| 95% | 3.59% | 3.63% | \$ Nil | \$700k | n/a | n/a | LMI | n/a | 2 Yrs |
| 98% | 3.59% | 3.63% | \$ Nil | \$1.15m | n/a | n/a | LMI | n/a | |

Min: \$50K

Non-gen savings allowed - No Borrowed Funds.

No App Fee, No Monthly Fees, No Annual Fees, No Risk Fee.

No Credit Scoring, No CCR, No DTI.

Must service at 1.25 NSR.

Owner Occupied Only - Max 98% LVR inc LMI

No Construction or Vacant Land.

100% Offset account, No Offset fees, No Split Loan Fees.

ORANGE Xpat

| LVR | OO P&I | Comp Rate | App Fee | Max Loan | INV P&I | Comp Rate | LPF Risk Fee | Int Only | Clawback |
|-----|--------|-----------|---------|----------|--------------|-----------|----------------|----------|----------|
| 70% | n/a | | \$ Nil | \$700k | 2.69% | 2.73% | n/a | 0.20% | 2 Yrs |

Min: \$50K

No App Fee, No Monthly Fees, No Annual Fees, No LMI, No Risk Fee.

No Credit Scoring, No CCR, No DTI.

90% of income allowed after AUD Conversion

Must be high net worth client with min. \$500k of Net Assets.

Refer to your BDM for list of acceptable countries & currencies.

Investment Rates Only.

100% Offset account, No Offset fees, No Split Loan Fees.

No Construction or Vacant Land.

No Self-employed applicants. Full Doc Only.

ORANGE Lifestyle

| LVR | OO P&I | Comp Rate | App Fee | Max Loan | INV P&I | Comp Rate | LPF Risk Fee | Int Only | Clawback |
|-----|--------------|-----------|---------|----------|--------------|-----------|----------------|----------|----------|
| 70% | 3.37% | 3.47% | \$ Nil | \$2.0M | 3.67% | 3.77% | 0.00% | 0.15% | |
| 75% | 3.59% | 3.69% | \$ Nil | \$1.75M | 3.89% | 3.99% | 1.00% | 0.15% | |
| 80% | 3.59% | 3.69% | \$ Nil | \$1.25m | 3.89% | 3.99% | 1.00% | 0.15% | |
| 85% | 4.64% | 4.74% | \$ Nil | \$1.0M | 4.94% | 5.04% | 1.25% | 0.15% | 2 Yrs |
| 90% | 5.34% | 5.44% | \$ Nil | \$750k | 5.64% | 5.74% | 1.50% | 0.15% | |

Min: \$50K

No App Fee, No Monthly Fees, No Annual Fees.

2|12|24 Default policy

Life Events considered - e.g. accident, illness, divorce, loss of job.

Arrears <1 FULL month in the last 6 mths OK.

Rate based on security - not purpose e.g. Can use OO security for Inv purposes @ OO rates.

[^] Purchases only @ 90% LVR.

Risk Fee reduced to Nil for loans to 70% LVR from 15 Mar 21

100% Offset account, No Offset fees, No Split Loan Fees.

<\$2,000; Paid >12mths; Listed >24 mths - Ignored.

No Construction or Vacant Land.

Discharged Bankrupts - 1 Day.

Unlimited number of Debts Consolidated, incl Business Debt.





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PURPLE Full Doc - Residential

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|-----|--------|------------|---------|----------|---------|------------|----------------|----------|-----------|
|-----|--------|------------|---------|----------|---------|------------|----------------|----------|-----------|

| PURPLE Season Special OOO | | | | INV | | | | Add |
|---------------------------|--------------|-------|--------|--------|-----|-----|-----|-------|
| 65% | 2.89% | 3.18% | \$ 995 | \$2.0M | n/a | n/a | n/a | 0.40% |
| 75% | 2.99% | 3.28% | \$ 995 | \$2.0M | n/a | n/a | n/a | 0.40% |
| 80% | 3.09% | 3.38% | \$ 995 | \$2.0M | n/a | n/a | n/a | 0.40% |

Min: \$100K

Nil

Owner Occupied Only.

Unlimited Cash Out; Unlimited ATO Debts, 100% Business Debts.

Unlimited number of Debts Consolidated, incl Business Debt.

Council rates arrears do not impact credit history.

Higher Fees apply to Companies & Trusts.

Construction is 80% LVR.

No Offset account or Internet Banking.

| PURPLE Prime | | | | INV | | | | |
|--------------|--------------|-------|-------|--------|--------------|-------|-----|-------|
| 65% | 2.94% | 3.37% | 1.00% | \$2.0M | 2.94% | 3.37% | n/a | 0.40% |
| 75% | 3.04% | 3.46% | 1.00% | \$2.0M | 3.04% | 3.46% | n/a | 0.40% |
| 80% | 3.14% | 3.56% | 1.00% | \$2.0M | 3.14% | 3.56% | n/a | 0.40% |

Min: \$100K

Nil

| PURPLE Prime Max | | | | INV | | | | |
|------------------|--------------|-------|-------|--------|--------------|-------|-----|-------|
| 65% | 4.54% | 4.92% | 1.25% | \$5.0M | 4.54% | 4.92% | n/a | 0.40% |
| 70% | 4.84% | 5.21% | 1.25% | \$5.0M | 4.84% | 5.21% | n/a | 0.40% |
| 75% | 4.84% | 5.21% | 1.25% | \$5.0M | 4.84% | 5.21% | n/a | 0.40% |

Min: \$2.0M

Nil

Unlimited Cash Out; Unlimited ATO Debts.

Higher Fees apply to Companies & Trusts.

Council rates arrears do not impact credit history.

No Offset account or Internet Banking.

Construction is 80% Max LVR to \$1.5m.

NDIS to 75% LVR.

| PURPLE Xpat | | | | INV | | | | |
|-------------|--------------|-------|-------|--------|--------------|-------|-----|-------|
| 65% | 4.64% | 4.92% | 1.00% | \$2.0M | 4.64% | 4.92% | n/a | 0.40% |
| 75% | 4.84% | 5.11% | 1.00% | \$2.0M | 4.84% | 5.11% | n/a | 0.40% |
| 80% | 5.04% | 5.31% | 1.00% | \$2.0M | 5.04% | 5.31% | n/a | 0.40% |

Min: \$100K

Nil

| PURPLE Xpat Max | | | | INV | | | | |
|-----------------|--------------|-------|-------|--------|--------------|-------|-----|-------|
| 65% | 5.84% | 6.09% | 1.00% | \$5.0M | 5.84% | 6.09% | n/a | 0.40% |
| 75% | 6.04% | 6.29% | 1.00% | \$5.0M | 6.04% | 6.29% | n/a | 0.40% |

Min: \$2.0M

Nil

90% of foreign income is used for servicing.

Cash Out is NOT available for Expats.

Clean credit history required.

Higher Fees apply to Companies & Trusts.

Construction is 80% Max LVR to \$1.5m.

No Offset account or Internet Banking.

No interest rate loading for Expats.

Excludes FIFO working in PNG & paid in Kina.

PURPLE Construction - Single Property

| Int Only | | | | Int Only | | | | |
|----------|--------------|-------|-------|----------|--------------|-------|-----|-----|
| 65% | 6.99% | 3.55% | 1.50% | \$5.0M | 6.99% | 3.55% | n/a | n/a |
| 75% | 6.99% | 3.73% | 1.50% | \$5.0M | 6.99% | 3.73% | n/a | n/a |
| 80% | 7.29% | 3.99% | 1.50% | \$2.0M | 7.29% | 3.99% | n/a | n/a |

Min: \$100K

Nil

Int Only for 12 mths construction period, then reverts to applicable rate.

Higher Fees apply to Companies & Trusts.

Council rates arrears do not impact credit history.

No Offset account or Internet Banking.

Assessed @ 29 years P&I. Servicing is based at the revert rate over 29 yrs.

Note: Funder retains 100% of Cost to Complete (no allowance for deposit paid to builder, reimbursed @ slab payment)





ALLSTATE FULL DOC RESIDENTIAL INTEREST RATES

PURPLE Full Doc - Residential

08-Mar-22

| LVR | OO P&I | Comp. Rate | App Fee | Max Loan | INV P&I | Comp. Rate | LPF Risk Fee | Int Only | Claw Back |
|-----|--------|------------|---------|----------|---------|------------|----------------|----------|-----------|
|-----|--------|------------|---------|----------|---------|------------|----------------|----------|-----------|

PURPLE Lifestyle

| LVR | OO P&I | Comp. Rate | App Fee | Max Loan | INV P&I | Comp. Rate | LPF Risk Fee | Int Only | Claw Back |
|-----|--------|------------|---------|----------|---------|------------|----------------|----------|-----------|
| 65% | 4.04% | 4.31% | 0.75% | \$2.0M | 4.04% | 4.31% | n/a | 0.40% | Nil |
| 75% | 4.14% | 4.41% | 0.75% | \$2.0M | 4.14% | 4.41% | n/a | 0.40% | |
| 80% | 4.24% | 4.51% | 0.75% | \$2.0M | 4.24% | 4.51% | n/a | 0.40% | |

Min: \$100K

PURPLE Lifestyle Max

| LVR | OO P&I | Comp. Rate | App Fee | Max Loan | INV P&I | Comp. Rate | LPF Risk Fee | Int Only | Claw Back |
|-----|--------|------------|---------|----------|---------|------------|----------------|----------|-----------|
| 65% | 5.64% | 5.80% | 1.25% | \$5.0M | 5.64% | 5.80% | n/a | 0.40% | Nil |
| 70% | 5.84% | 6.08% | 1.25% | \$5.0M | 5.84% | 6.08% | n/a | 0.40% | |
| 75% | 5.84% | 6.08% | 1.25% | \$5.0M | 5.84% | 6.08% | n/a | 0.40% | |

Min: \$2.0M

Defaults caused by Life Events within 6 mth period considered as 1 event.

Unlimited Cash Out; Unlimited ATO Debts, 100% Business Debts.

Council rates arrears do not impact credit history.

Construction is 80% Max LVR to \$1.5m.

Higher Fees apply to Companies & Trusts.

No Offset account or Internet Banking.

PURPLE Construction - Multiple Properties

| LVR | OO P&I | Comp. Rate | App Fee | Max Loan | INV P&I | Comp. Rate | LPF Risk Fee | Int Only | Claw Back |
|-----|--------|------------|---------|----------|---------|------------|----------------|----------|-----------|
| 70% | 7.49% | Commercial | 1.65% | \$5.0M | 7.49% | Commercial | n/a | n/a | Nil |
| 65% | 7.99% | Commercial | 1.65% | \$15.0M | 7.99% | Commercial | n/a | n/a | |
| 65% | 8.99% | Commercial | 1.65% | \$25.0M | 8.99% | Commercial | n/a | n/a | |

Int Only for 12 mths construction period, then reverts to applicable rate.

Min. Loan - \$300k.

Application Fee is inclusive of GST.

Note: Funder retains 100% of Cost to Complete (no allowance for deposit paid to builder, reimbursed @ slab payment)

PURPLE Relocation (incl \$Nil End Debt)

| LVR | OO P&I | Comp. Rate | App Fee | Max Loan | INV P&I | Comp. Rate | LPF Risk Fee | Int Only | Claw Back |
|-----|--------|------------|---------|----------|---------|------------|----------------|----------|-----------|
| 65% | 5.99% | 6.25% | 1.50% | \$2.0M | 5.99% | 6.25% | n/a | n/a | Nil |
| 75% | 6.29% | 6.54% | 1.50% | \$2.0M | 6.29% | 6.54% | n/a | n/a | |
| 80% | 6.49% | 6.74% | 1.50% | \$2.0M | 6.49% | 6.74% | n/a | n/a | |

Min: \$100K

PURPLE Relocation Max - (incl \$Nil End Debt)

| LVR | OO P&I | Comp. Rate | App Fee | Max Loan | INV P&I | Comp. Rate | LPF Risk Fee | Int Only | Claw Back |
|-----|--------|------------|---------|----------|---------|------------|----------------|----------|-----------|
| 65% | 6.49% | 6.74% | 1.50% | \$5.0M | 6.49% | 6.74% | n/a | n/a | Nil |
| 75% | 6.99% | 7.23% | 1.50% | \$5.0M | 6.99% | 7.23% | n/a | n/a | |

Min: \$2.0M

Bridging Loan with Nil End Debt - Max. Term 2 Years.

Council rates arrears do not impact credit history.

No servicing required - Interest is prepaid for the 1st Year.

If the term extends >1 Year, clients need to prepay from own resources. Higher Fees apply to Companies & Trusts.

MUST include a property purchase (residential or commercial).

No Offset account or Internet Banking.



Rates and Fees subject to change without notice.



ALLSTATE FULL DOC RESIDENTIAL INTEREST RATES

RedZed Full Doc - Residential

08-Mar-22

| LVR | OO P&I | Comp. Rate | App Fee | Max Loan | INV P&I | Comp. Rate | Risk Fee | Int Only | Claw Back |
|------------------------|--------|------------|---------|----------|---------|------------|----------|----------|-----------|
| RedZed SE Prime | | | | | INV | | Add | | |
| 50% | 2.39% | 2.71% | \$ Nil | \$1.5M | 2.54% | 2.86% | Nil | 0.15% | 2 Yrs |
| 60% | 2.44% | 2.76% | \$ Nil | \$1.5M | 2.59% | 2.91% | Nil | 0.15% | |
| 65% | 2.44% | 2.76% | \$ Nil | \$1.5M | 2.59% | 2.91% | Nil | 0.15% | |
| 70% | 2.44% | 2.76% | \$ Nil | \$1.5M | 2.59% | 2.91% | Nil | 0.15% | |
| 75% | 2.54% | 2.86% | \$ Nil | \$1.5M | 2.69% | 3.01% | Nil | 0.15% | |
| 80% | 2.54% | 2.86% | \$ Nil | \$1.5M | 2.69% | 3.01% | Nil | n/a | |
| 85% | 4.29% | 4.69% | \$ Nil | \$750k | 4.44% | 4.84% | 1.00% | n/a | |

Min: \$100K

Interest Only is NOT available on owner occupied loans.

Unlimited number of Debts Consolidated, incl Business Debt.

Cat 1 (max 85% LVR) & Cat 2 (max 80% LVR), Cat 3 - Nil.

Higher Fees apply to Companies & Trusts.

No Offset account or Internet Banking.

Available for Xpats working for multi-national companies.

Risk Fee can be capped at 80%; Unlimited ATO Debts; 2 Yr ABN

Non Financial Defaults to \$500k

\$500,000 Cash Out to 80% LVR (Max \$100k - 85% LVR).

1 Year Tax Returns used for servicing.

RedZed Reward

| LVR | OO P&I | Comp. Rate | App Fee | Max Loan | INV P&I | Comp. Rate | Risk Fee | Int Only | Claw Back |
|----------------------|--------|------------|---------|----------|---------|------------|----------|----------|-----------|
| RedZed Reward | | | | | INV | | | | |
| 50% | 3.15% | 3.52% | \$ Nil | \$1.5M | 3.30% | 3.67% | 0.25% | 0.15% | Nil |
| 60% | 3.19% | 3.56% | \$ Nil | \$1.5M | 3.34% | 3.71% | 0.25% | 0.15% | |
| 65% | 3.39% | 3.76% | \$ Nil | \$1.5M | 3.54% | 3.90% | 0.25% | 0.15% | |
| 70% | 3.49% | 3.86% | \$ Nil | \$1.5M | 3.64% | 4.00% | 0.25% | 0.15% | |
| 75% | 3.55% | 3.92% | \$ Nil | \$1.5M | 3.70% | 4.07% | 0.35% | 0.15% | |
| 80% | 3.59% | 3.96% | \$ Nil | \$1.5M | 3.74% | 4.11% | 0.35% | n/a | |

Min: \$100K

Interest Only is NOT available on owner occupied loans.

Unlimited number of Debts Consolidated, incl Business Debt.

Higher Fees apply to Companies & Trusts.

No Offset account or Internet Banking.

Unsecured Debt Arrears

Risk Fee can be capped at 80%.

Max \$250k Cash Out; Unlimited ATO Debts.

Unlimited Defaults <\$1,000

RedZed Recharge

| LVR | OO P&I | Comp. Rate | App Fee | Max Loan | INV P&I | Comp. Rate | Risk Fee | Int Only | Claw Back |
|------------------------|--------|------------|---------|----------|---------|------------|----------|----------|-----------|
| RedZed Recharge | | | | | INV | | | | |
| 50% | 4.79% | 5.20% | \$ Nil | \$1.75M | 4.94% | 5.35% | 0.75% | 0.15% | Nil |
| 60% | 4.89% | 5.30% | \$ Nil | \$1.75M | 5.04% | 5.45% | 0.75% | 0.15% | |
| 65% | 5.09% | 5.50% | \$ Nil | \$1.75M | 5.24% | 5.65% | 0.75% | 0.15% | |
| 70% | 5.49% | 5.90% | \$ Nil | \$1.75M | 5.64% | 6.05% | 0.75% | 0.15% | |
| 75% | 5.79% | 6.20% | \$ Nil | \$1.75M | 5.94% | 6.35% | 0.75% | 0.15% | |
| 80% | 6.09% | 6.50% | \$ Nil | \$1.75M | 6.24% | 6.65% | 0.75% | n/a | |

Min: \$100K

Interest Only is NOT available on owner occupied loans.

Max. 75% LVR for Interest Only - all products.

Higher Fees apply to Companies & Trusts.

No Offset account or Internet Banking.

Part IX: Discharged >18 mths, Discharged Bankrupts: >3 Yrs.

Risk Fee can be capped at 80%.

Max \$250k Cash Out; Unlimited ATO Debts.

Unlimited Defaults <\$1,000; Unlimited Defaults >2 Yrs; 1 Default (>\$1k & <2 Yrs) - Max \$5,000

Mortgage Arrears - late 30 days in last 6 mths.

RedZed Recharge Land

| LVR | OO P&I | Comp. Rate | App Fee | Max Loan | INV P&I | Comp. Rate | Risk Fee | Int Only | Claw Back |
|-----------------------------|--------|------------|---------|----------|---------|------------|----------|----------|-----------|
| RedZed Recharge Land | | | | | INV | | | | |
| 50% | n/a | n/a | \$ Nil | \$750k | 5.79% | 6.20% | 0.75% | 0.15% | Nil |
| 60% | n/a | n/a | \$ Nil | \$750k | 5.89% | 6.30% | 0.75% | 0.15% | |
| 65% | n/a | n/a | \$ Nil | \$750k | 6.09% | 6.50% | 0.75% | 0.15% | |
| 70% | n/a | n/a | \$ Nil | \$750k | 6.49% | 6.90% | 0.75% | 0.15% | |
| 75% | n/a | n/a | \$ Nil | \$750k | 6.79% | 7.20% | 0.75% | 0.15% | |

Min: \$100K

Interest Only is NOT available on owner occupied loans.

Higher Fees apply to Companies & Trusts.

No Offset account or Internet Banking.

Part IX: Discharged >18 mths, Discharged Bankrupts: >3 Yrs.

Max Loan \$750k, 1 acre, Cat 1 location.

No Construction.

Unlimited Defaults <\$1,000; Unlimited Defaults >2 Yrs; 1 Default (>\$1k & <2 Yrs) - Max \$5,000

Mortgage Arrears - late 30 days in last 6 mths.





ALLSTATE FULL DOC RESIDENTIAL INTEREST RATES

RedZed Full Doc - Residential

08-Mar-22

| LVR | OO P&I | Comp. Rate | App Fee | Max Loan | INV P&I | Comp. Rate | Risk Fee | Int Only | Claw Back |
|--------------------|--------|------------|---------|----------|------------|------------|----------|------------|-----------|
| RedZed Xpat | | | | | <i>INV</i> | | | <i>Add</i> | |
| 50% | n/a | n/a | \$ Nil | \$1.5M | 2.54% | 2.86% | Nil | 0.15% | 2 Yrs |
| 60% | n/a | n/a | \$ Nil | \$1.5M | 2.59% | 2.91% | Nil | 0.15% | |
| 65% | n/a | n/a | \$ Nil | \$1.5M | 2.59% | 2.91% | Nil | 0.15% | |
| 70% | n/a | n/a | \$ Nil | \$1.5M | 2.59% | 2.91% | Nil | 0.15% | |
| 75% | n/a | n/a | \$ Nil | \$1.5M | 2.69% | 3.01% | Nil | 0.15% | |
| 80% | n/a | n/a | \$ Nil | \$1.5M | 2.69% | 3.01% | Nil | n/a | |
| 85% | n/a | n/a | \$ Nil | \$750k | 4.44% | 4.84% | 1.00% | n/a | |

Min: \$100K

Available for Xpats working for multi-national companies.
Risk Fee can be capped at 80%; Unlimited ATO Debts; 2 Yr ABN
\$500,000 Cash Out to 80% LVR (Max \$100k - 85% LVR).
70% of income allowed after AUD Conversion.

Interest Only is NOT available on owner occupied loans.

Salaried Applicants only - No Self-employed.

Cat 1 locations only.

Non Financial Defaults to \$500k

No Offset account or Internet Banking.

Green Full Doc - Residential

08-Mar-22

| LVR | OO P&I | Comp. Rate | App Fee | Max Loan | INV P&I | Comp. Rate | Risk Fee | Int Only | Claw Back |
|--------------------|--------|------------|---------|----------|------------|------------|----------|----------|-----------|
| Green Acres | | | | | <i>INV</i> | | | | |
| 65% | 2.85% | 3.03% | \$ 440 | \$850K | 3.10% | 3.28% | n/a | 0.15% | 2 Yrs |
| 70% | 3.10% | 3.28% | \$ 440 | \$2.0M | 3.35% | 3.53% | n/a | 0.15% | |
| 80% | 3.10% | 3.28% | \$ 440 | \$1.5M | n/a | | - | 0.15% | |
| 85% | 3.35% | 3.53% | \$ 440 | \$1.0M | n/a | | LMI | 0.15% | |

Min: \$100K

Clean Credit loans using Genworth servicing.

Promotion on 65% LVR to \$850k - OO & Inv - expires 30-Jun-21



Rates and Fees subject to change without notice.