



ALLSTATE SMSF INTEREST RATES

GREEN RESIDENTIAL

Product	LVR	OO P&I	App Fee	INV P&I	Max Term
GREEN SMSF				2 Yr Clawback on Resi SMSF	
	70%	n/a	\$ 660	4.69%	30 Yrs
	80%	n/a	\$ 660	4.69%	30 Yrs
	Min:	\$100K	Max. Loan:	\$500K	

Features: Must be an established property at least 12 months old.
Requirements: Minimum SMSF net tangible assets of \$150,000 required.
Features: Min. Liquid Assets of 10% of Total Debts of SMSF (incl this loan) post settlement.
Note: 2 Year Clawback on Residential SMSF.
Note: No Offset account. 0.25% rate loading for Interest Only.

Rates and Fees subject to change without notice.

GREEN Commercial

LVR	OO P&I	App Fee	INV P&I	Max Term	Interest Only	Clawback
Excl GST						
55%	n/a	1.25%	n/a	25 yrs	add	n/a
65%	n/a	1.25%	4.75%	25 yrs		on Comm
70%	n/a	1.25%	4.99%	25 yrs		
Min:	\$100K	Max. Loan:	\$1.0M			

Residential SMSF (corporate trustee) can be processed under this product.
Served inside the Fund.

No Offset account. 0.25% rate loading for Interest Only.



OCEAN RESIDENTIAL

Product	LVR	OO P&I	App Fee	INV P&I	Max Term
OCEAN SMSF - Diamond	65%	n/a	\$ Nil	3.79%	30 yrs
	75%	n/a	\$ Nil	3.99%	30 yrs
	80%	n/a	\$ Nil	4.19%	30 yrs
	Min:	\$150K	Max. Loan:	\$750k	
OCEAN SMSF - Diamond Max	65%	n/a	0.50%	3.79%	30 yrs
	70%	n/a	0.50%	3.99%	30 yrs
	75%	n/a	0.50%	4.19%	30 yrs
	Min:	\$750k	Max. Loan:	\$1.25m	
				\$1.0M	

Features: Refinance requires requires 2 years SMSF statements.
Features: 80% LVR for security <12 mths old.
Requirements: Corporate Trustee Only.
Requirements: 5% Liquidity required of SMSF Debt position (bal. of outstanding loans)
Requirements: Confirmation of current investment strategy from a suitably qualified individual.
Note: Min. 1.25x Interest Coverage. Served inside the fund only.
Note: No clawback on Residential SMSF.

OCEAN Commercial

LVR	OO P&I	App Fee	INV P&I	Max Term	Interest Only	Clawback
Excl GST						
65%	4.60%	1.10%	4.60%	30 yrs	Add	0.30%
70%	4.85%	1.10%	4.85%	30 yrs	Add	0.30%
75%	5.15%	1.10%	5.15%	30 yrs	Add	0.30%
Min:	\$150K	Max. Loan:	\$2.0M			

Refinance requires requires 2 years SMSF statements.
80% LVR for security <12 mths old.
Corporate Trustee Only.
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. Served inside the fund only.
No clawback on Commercial SMSF.

OCEAN SMSF - Emerald	65%	n/a	1.00%	4.69%	30 yrs
	75%	n/a	1.00%	5.09%	30 yrs
	80%	n/a	1.00%	5.34%	30 yrs
	Min:	\$150K	Max. Loan:	\$750k	
OCEAN SMSF - Emerald Max	65%	n/a	1.50%	4.69%	30 yrs
	75%	n/a	1.50%	5.09%	30 yrs
	80%	n/a	1.50%	5.34%	30 yrs
	Min:	\$750k	Max. Loan:	\$1.25m	
				\$1.0M	

Features: Refinance requires requires 2 years SMSF statements.
Features: 80% LVR for security >12 mths old, 70% LVR is <12 mths old.
Requirements: Corporate Trustee Only.
Requirements: 5% Liquidity required of SMSF Debt position (bal. of outstanding loans)
Requirements: Confirmation of current inv strategy from a suitably qualified individual.
Note: Min. 1.25x Interest Coverage. Served inside the fund only.
Note: No clawback on Residential SMSF.
Paid Defaults <\$1k, Max 2 >\$1k Paid Listed>1 Yr. No mortgage arrears.

Rates and Fees subject to change without notice.

Excl GST						
65%	5.85%	1.30%	5.85%	30 yrs	Add	0.30%
70%	6.10%	1.30%	6.10%	30 yrs	Add	0.30%
75%	6.45%	1.30%	6.45%	30 yrs	Add	0.30%
Min:	\$150K	Max. Loan:	\$2.0M			

Refinance requires requires 2 years SMSF statements.
80% LVR for security >12 mths old, 70% LVR is <12 mths old.
Corporate Trustee Only.
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. Served inside the fund only.
No clawback on Commercial SMSF.

Rates and Fees subject to change without notice.



ALLSTATE SMSF INTEREST RATES

PURPLE RESIDENTIAL

PURPLE Commercial

18-Apr-22

Product

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

Metro

PURPLE SMSF	65%	n/a	\$ 995	4.49%	30 Yrs
CLEAR	75%	n/a	\$ 995	4.79%	30 Yrs
Metro	80%	n/a	\$ 995	4.89%	30 Yrs

Min: \$150K Max. Loan: \$1.5M

Features: No min. Assets required, don't require auditor or Financial Advisor sign off.

Note: Interest only is not available for residential SMSF.

Note: NDIS available to Max 70% LVR.

Note: Higher Fees apply to Companies & Trusts.

Note: No Offset account or Internet Banking.

Note: Accept 12 months contributions rather than tax returns (refinances)

Metro

PURPLE SMSF	55%	n/a	\$ 995	4.49%	30 Yrs
CLEAR AltDoc	65%	n/a	\$ 995	4.49%	30 Yrs
Metro	75%	n/a	\$ 995	4.79%	30 Yrs
	80%	n/a	\$ 995	4.89%	30 Yrs

Min: \$150K Max. Loan: \$1.5M

Features: No min. Assets required, don't require auditor or Financial Advisor sign off.

Note: Interest only is not available for residential SMSF.

Note: NDIS available to Max 70% LVR.

Note: Higher Fees apply to Companies & Trusts.

Note: No Offset account or Internet Banking.

Note: Accept Accts Dec or BAS plus rent for SMSF securities.

Major Regional

PURPLE SMSF	65%	n/a	\$ 995	5.49%	30 Yrs
Major Regional	75%	n/a	\$ 995	5.79%	30 Yrs
	80%	n/a	\$ 995	5.89%	30 Yrs

Min: \$150K Max. Loan: \$1.5M

Features: No min. Assets required, don't require auditor or Financial Advisor sign off.

Note:

Note: No Offset account or Internet Banking.

Note: No clawback on Residential or Commercial SMSF.

Note: Accept 12 months contributions rather than tax returns (refinances)

Excl GST

60%	n/a	1.50%	4.84%	30 Yrs
65%	n/a	1.50%	5.04%	30 Yrs
70%	n/a	1.50%	5.04%	30 Yrs
75%	n/a	1.50%	5.34%	30 Yrs

Min: \$100K Max. Loan: \$3.0M

No clawback on Residential or Commercial SMSF.

Interest Only is not available for Commercial SMSF.

No Offset account or Internet Banking.

No clawback on Residential or Commercial SMSF.

Accept 12 months contributions rather than tax returns (refinances)

Excl GST

60%	4.84%	1.50%	4.84%	30 Yrs
65%	5.04%	1.50%	5.04%	30 Yrs
70%	5.04%	1.50%	5.04%	30 Yrs
75%	5.34%	1.50%	5.34%	30 Yrs

0.8 \$100K Max. Loan: \$3.0M

No clawback on Residential or Commercial SMSF.

Interest Only is not available for Commercial SMSF.

Higher Fees apply to Companies & Trusts.

No clawback on Residential or Commercial SMSF.

Will accept 6 mths proof of lease paid for OO purchase + Accts Dec or BAS.

Accept Accts Dec or BAS plus rent for SMSF securities.

Will accept proof of OO Lease payments when purchasing OO security.

Excl GST

Min:

No min. Assets required, don't require auditor or Financial Advisor sign off.

No loading for Purple Commercial Investment or Interest Only.

Interest Only is not available for Commercial SMSF.

No Offset account or Internet Banking.

No clawback on Residential or Commercial SMSF.

Accept 12 months contributions rather than tax returns (refinances)

Excl GST

60%	5.29%	1.50%	5.29%	30 Yrs
65%	5.59%	1.50%	5.59%	30 Yrs
70%	5.69%	1.50%	5.69%	30 Yrs
75%	6.19%	1.50%	6.19%	30 Yrs

Min: \$100K Max. Loan: \$3.0M

No min. Assets required, don't require auditor or Financial Advisor sign off.

No loading for Purple Commercial Investment or Interest Only.

Interest Only is not available for Commercial SMSF.

No Offset account or Internet Banking.

No clawback on Residential or Commercial SMSF.

Accept 12 months contributions rather than tax returns (refinances)

Rates and Fees subject to change without notice.

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