



ACL: 384512 GPO Box 268, Brisbane Qld 4001 Ph: 1800 101 368

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

ALLSTATE RESIDENTIAL INTEREST RATES

VACANT LAND LOANS

	(DCE	AN F	ULL	DOC					OCE	AN .	ALTI	00C			24-Fe	b-22
LVR	OO P&I	Comp Rate	App Fee	Max Loan	INV P&I	Comp Rate	LPF Risk Fee	LVR	00 P&I	Comp. Rate	App Fee	Max Loan	INV P&I	Comp. Rate	LPF Risk Fee	Int Only	Claw Back
OCEAN	Best Use	Prime						OCE	AN Best L	lse Prim	e Alt					Add	
0.50% ra	5.30% \$100K % for vacat te loading us is appro	for tern	max. 5 a ns <5.1 \	rs.	5.30% ows unlimi	ted defa	Nil ults <\$1k	12 mths	5.30% \$100K 5% for vacc BAS or two plus one o	of Accts	(max. 5) 5 Dec, 6 m	nths BAS c				Diam Emer	
OCEAN	Diamon	d Land						OCE	AN Diam	ond Lan	d Alt	I					
65% 70%	5.49% 5.69%	5.56% 5.76%	1.00% 1.00%	\$1.0M \$1.0M	5.49% 5.69%	5.56% 5.76%	Nil Nil	65% 70%	5.99% 5.99%	6.06% 6.06%	1.25% 1.25%	\$1.0M \$1.0M	5.99% 5.99%	6.06% 6.06%	Nil Nil	0.30%	Nil
75%	5.69%	5.76%	1.00%	\$1.0M	5.69%	5.76%	Nil	75%	5.99%	6.06%	1.50%	\$1.0M	5.99%	6.06%	Nil	0.30%	-
No Offse	ees apply t t account d N Emerald	or Intern						Also av	Fees apply ailable on I EAN Emer	Emerald	& Onyx		cialist).				
65%	5.64%	5.70%	\$ 990	\$1.0M	5.64%	5.70%	Nil	65%	5.99%	6.07%	1.50%	\$1.0M	5.99%	6.07%	Nil	0.30%	Nil
70%	5.79%	5.85%	\$ 990	\$1.0M	5.79%	5.85%	Nil	70%	5.99%	6.07%	1.50%	\$1.0M	5.99%	6.07%	Nil	0.30%	////
75%	5.79%	5.85%	\$ 990	\$1.0M	5.79%	5.85%	Nil	75%	5.99%	6.07%	1.75%	\$1.0M	5.99%	6.07%	Nil	0.30%	
Higher Fe No Offse	\$100K ilable on D ees apply t t account d aults <\$1k	to Comp or Intern	anies & et Bank	Trusts. ing.	ecialist). >1 Yr. No n	nortgage	e arrears.	Also av	\$100K 12 6 Fees apply ailable on I faults <\$1	Diamona	l & Ony	k (not Sp		nortgag	e arrear	rs.	
OCEA	AN Onyx L	.and						0	CEAN Ony	x Land A	Alt						
65%	6.45%	6.51%	1.50%	\$1.0M	6.45%	6.51%	Nil	65%	6.95%	7.02%	2.00%	\$1.0M	6.95%	7.02%	Nil	0.30%	Nil
70%	6.70%	6.76%	1.50%	\$1.0M	6.70%	6.76%	Nil	70%	7.39%	7.47%	2.00%	\$1.0M	7.39%	7.47%	Nil	0.30%	Nil
75%	6.70%	6.76%	2.00%	\$1.0M	6.70%	6.76%	Nil	75%	7.39%	7.47%	2.25%	\$1.0M	7.39%	7.47%	Nil	0.30%	Nil
Higher Fo No Offse Paid Defo Unpaid E	ees apply t t account aults >\$1,0 Defaults >\$	to Comp or Intern 000, Listo 1,000du	anies & et Bank ed >1 Ye ie to 1 c	Trusts. ing. ar ago. redit eve	Specialist). ent >1 Year age arrear.			Also av Paid De Unpaid	\$100K 12 6 Fees apply ailable on l faults >\$1, Defaults > ged Bankri	Diamona 000, List \$1,000d	l & Emer ed >1 Ye ue to 1 c	ald (not ear ago. redit eve	ent >1 Year		ì.		
	Rates a	nd Fees	subject	to chang	e without	notice.			ŀ	Rates and	d Fees si	ıbject to	change wi	thout no	otice.		





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VACANT LAND LOANS

	F	VRP	LE	FULL	. DOC	;				PUR	PLE	ALT	DOC			24-Fe	eb-
VR	00 P&I	Comp Rate	App Fee	Max Loan	INV P&I	Comp Rate	LPF Risk Fee	LVR	00 P&I	Comp. Rate	App Fee	Max Loan	INV P&I	Comp. Rate	LPF Risk Fee	Int Only	C B
RPL	E Vacant I	Land FD						PURP	PLE Vacan	it Land A	ltdoc					0 . 1 . 1	
%	6.99%		1.50%	\$2.0M	6.99%		n/a	65%	6.99%		1.50%	\$2.0M	6.99%		n/a	Add 0.40%	
Min	\$100K							Min	\$100K								
JRP	LE Vacant	Land M	lax FD					PURPLE	Vacant L	and Ma	< Altdo	(
%	6.99%		1.50%	\$5.0M	6.99%		n/a	65%	6.99%		1.50%	\$5.0M	6.99%		n/a	0.40%	
Min	\$2.0M							Min	\$2.0M	Acct Do	or 17 .	mthe BAC					
limi	ed Cash O	ut: Unlim	nited AT	O Dehts				ABN: Unlimit	1 Yr ed Cash O	Acct Dec ut: Unlin							
	rates arre				history.				rates arre				history.		Δ2		
	Land - ma		,		,				Land - ma		'		,		Ę¥Ę	¥7	
	Fees apply		•		,				Fees apply		,		,		FT	FT	
х. Т	erm - 2 yea	ars						Max. Te	erm - 2 ye	ars							
	D-t-	and Food	auch ! - · ·	to al	a with - · ·	moti				Data		hia-+ + -					
	Rates o	and Fees	subject	to chang	ge without	notice.				Rates and	l Fees s	ubject to	change w	ithout no	otice.		
						notice.						,	5	ithout no	otice.		
					DOC	notice.						ubject to ALTI	5	ithout no	otice.	24-Fe	ek
/R		RedZ	ed F	ULL Max	DOC	Comp		LVR	00 P&I	Red	Zed	ALTI Max		Comp.	Risk	Int	Í
/R		RedZ	ed F	ULL			Risk Fee	LVR		Red	Zed	ALTI	5				ĺ
		RedZ Comp Rate	ed F App Fee	Max Loan	DOC	Comp				Red. Comp. Rate	Zed App Fee	ALTI Max Loan		Comp.	Risk	Int	1
Red	00 P&I	RedZ Comp Rate	ed F App Fee	Max Loan	DOC	Comp	Fee		00 P&I	Red. Comp. Rate	Zed App Fee	ALTI Max Loan		Comp.	Risk Fee	Int Only	
Red)%)%	OO P&I Zed Recha 5.79% 5.89%	Comp Rate	App Fee ant Lar \$ Nil \$ Nil	Max Loan d FD \$750k \$750k	DOC INV P&I 5.79% 5.89%	Comp Rate 6.20% 6.30%	Fee 0.75% 0.75%	RedZe 50% 60%	OO P&I d Recharg 6.14% 6.24%	Red Comp. Rate se Vacar 6.58% 6.68%	Zed App Fee It Land \$ Nil \$ Nil	ALTI Max Loan AltDoc \$750k \$750k	DOC INV P&I 6.14% 6.24%	Comp. Rate	Risk Fee 1.00% 1.00%	Int Only Add 0.35% 0.35%	
<mark>Red</mark>)%)% 5%	OO P&I 2ed Recha 5.79% 5.89% 6.09%	Comp Rate	App Fee ant Lar \$ Nil \$ Nil \$ Nil	Max Loan How S750k \$750k \$750k	DOC INV P&I 5.79% 5.89% 6.09%	Comp Rate 6.20% 6.30% 6.50%	Fee 0.75% 0.75% 0.75%	RedZe 50% 60% 65%	OO P&I d Recharg 6.14% 6.24% 6.44%	Red. Comp. Rate e Vacar 6.58% 6.68% 6.88%	Zed App Fee t Land \$ Nil \$ Nil \$ Nil	ALTI Max Loan AltDoc \$750k \$750k \$750k	DOC INV P&I 6.14% 6.24% 6.44%	Comp. Rate	Risk Fee 1.00% 1.00%	Int Only Add 0.35% 0.35% 0.35%	
Red)%)% 5%)%	OO P&I Ced Recha 5.79% 5.89% 6.09% 6.49%	Comp Rate arge Vac 6.20% 6.30% 6.50% 6.90%	App Fee ant Lar \$ Nil \$ Nil \$ Nil \$ Nil	Max Loan of FD \$750k \$750k \$750k \$750k	DOC INV P&I 5.79% 5.89% 6.09% 6.49%	Comp Rate 6.20% 6.30% 6.50% 6.90%	Fee 0.75% 0.75% 0.75% 0.75% 0.75%	RedZe 50% 60% 65% 70%	OO P&I d Recharg 6.14% 6.24% 6.44% 6.84%	Red. Comp. Rate	Zed App Fee t Land \$ Nil \$ Nil \$ Nil \$ Nil	ALTI Max Loan AltDoc \$750k \$750k \$750k \$750k \$750k	DOC INV P&I 6.14% 6.24% 6.44% 6.84%	Comp. Rate 6.58% 6.68% 6.88% 7.28%	Risk Fee 1.00% 1.00% 1.00%	Int Only Add 0.35% 0.35% 0.35% 0.35%	
Red)%)%)%)%	OO P&I Ced Recha 5.79% 5.89% 6.09% 6.49% 6.79%	Comp Rate	App Fee ant Lar \$ Nil \$ Nil \$ Nil	Max Loan How S750k \$750k \$750k	DOC INV P&I 5.79% 5.89% 6.09%	Comp Rate 6.20% 6.30% 6.50%	Fee 0.75% 0.75% 0.75%	RedZe 50% 60% 65% 70% 75%	OO P&I d Recharg 6.14% 6.24% 6.24% 6.84% 7.14%	Red. Comp. Rate e Vacar 6.58% 6.68% 6.88%	Zed App Fee t Land \$ Nil \$ Nil \$ Nil	ALTI Max Loan AltDoc \$750k \$750k \$750k	DOC INV P&I 6.14% 6.24% 6.44%	Comp. Rate	Risk Fee 1.00% 1.00%	Int Only Add 0.35% 0.35% 0.35%	
Red)%)% 5%)%	OO P&I Ced Recha 5.79% 5.89% 6.09% 6.49%	Comp Rate arge Vac 6.20% 6.30% 6.50% 6.90%	App Fee ant Lar \$ Nil \$ Nil \$ Nil \$ Nil	Max Loan of FD \$750k \$750k \$750k \$750k	DOC INV P&I 5.79% 5.89% 6.09% 6.49%	Comp Rate 6.20% 6.30% 6.50% 6.90%	Fee 0.75% 0.75% 0.75% 0.75% 0.75%	RedZe 50% 60% 65% 70%	OO P&I d Recharg 6.14% 6.24% 6.44% 6.84%	Red. Comp. Rate	Zed App Fee t Land \$ Nil \$ Nil \$ Nil \$ Nil	ALTI Max Loan AltDoc \$750k \$750k \$750k \$750k \$750k	DOC INV P&I 6.14% 6.24% 6.44% 6.84%	Comp. Rate 6.58% 6.68% 6.88% 7.28%	Risk Fee 1.00% 1.00% 1.00%	Int Only Add 0.35% 0.35% 0.35% 0.35%	
Red)%)% 5%)%	OO P&I Ced Recha 5.79% 5.89% 6.09% 6.49% 6.79%	Comp Rate arge Vac 6.20% 6.30% 6.50% 6.90%	App Fee ant Lar \$ Nil \$ Nil \$ Nil \$ Nil	Max Loan of FD \$750k \$750k \$750k \$750k	DOC INV P&I 5.79% 5.89% 6.09% 6.49%	Comp Rate 6.20% 6.30% 6.50% 6.90%	Fee 0.75% 0.75% 0.75% 0.75% 0.75%	RedZe 50% 60% 65% 70% 75% Min	OO P&I d Recharg 6.14% 6.24% 6.44% 6.84% 7.14% \$100K	Red. Comp. Rate	Zed App Fee t Land \$ Nil \$ Nil \$ Nil \$ Nil	ALTI Max Loan AltDoc \$750k \$750k \$750k \$750k \$750k	DOC INV P&I 6.14% 6.24% 6.44% 6.84%	Comp. Rate 6.58% 6.68% 6.88% 7.28%	Risk Fee 1.00% 1.00% 1.00%	Int Only Add 0.35% 0.35% 0.35% 0.35%	
Red 0% 0% 5% 0% 5% Min	OO P&I 2ed Recha 5.79% 5.89% 6.09% 6.49% 6.79% \$100K	RedZ Comp Rate arge Vac 6.20% 6.30% 6.30% 6.50% 6.50% 6.90% 7.20%	ed F App Fee ant Lar \$ Nil \$ Nil \$ Nil \$ Nil \$ Nil	ULL Max Loan \$750k \$750k \$750k \$750k \$750k \$750k \$750k	DOC INV P&I 5.79% 5.89% 6.09% 6.49%	Comp Rate 6.20% 6.30% 6.50% 6.90%	Fee 0.75% 0.75% 0.75% 0.75% 0.75%	RedZe 50% 60% 65% 70% 75% Min ABN:	OO P&I d Recharg 6.14% 6.24% 6.44% 6.84% 7.14% \$100K 1 Yr	Red. Comp. Rate 6.58% 6.68% 6.88% 7.28% 7.58%	Zed App Fee t Land \$ Nil \$ Nil \$ Nil \$ Nil \$ Nil	ALTI Max Loan AltDoc \$750k \$750k \$750k \$750k	DOC INV P&I 6.14% 6.24% 6.44% 6.84%	Comp. Rate 6.58% 6.68% 6.88% 7.28%	Risk Fee 1.00% 1.00% 1.00%	Int Only Add 0.35% 0.35% 0.35% 0.35%	
0% 0% 5% 0% 5% Min	OO P&I Ced Recha 5.79% 5.89% 6.09% 6.49% 6.79%	RedZ Comp Rate 6.20% 6.30% 6.30% 6.50% 6.50% 6.90% 7.20%	ed F App Fee ant Lar \$ Nil \$ Nil \$ Nil \$ Nil \$ Nil	ULL Max Loan \$750k \$750k \$750k \$750k \$750k \$750k \$750k	DOC INV P&I 5.79% 5.89% 6.09% 6.49%	Comp Rate 6.20% 6.30% 6.50% 6.90%	Fee 0.75% 0.75% 0.75% 0.75% 0.75%	RedZe 50% 60% 65% 70% 75% Min ABN: Max Loc	OO P&I d Recharg 6.14% 6.24% 6.44% 6.84% 7.14% \$100K	Red. Comp. Rate 6.58% 6.68% 6.88% 7.28% 7.58%	Zed App Fee t Land \$ Nil \$ Nil \$ Nil \$ Nil \$ Nil	ALTI Max Loan AltDoc \$750k \$750k \$750k \$750k	DOC INV P&I 6.14% 6.24% 6.44% 6.84%	Comp. Rate 6.58% 6.68% 6.88% 7.28%	Risk Fee 1.00% 1.00% 1.00%	Int Only Add 0.35% 0.35% 0.35% 0.35%	
Red	00 P&I 2ed Recha 5.79% 5.89% 6.09% 6.49% 6.49% \$100K \$100K	ReclZ Comp Rate 6.20% 6.30% 6.30% 6.30% 6.50% 6.90% 7.20%	App Fee ant Lar \$ Nil \$ Nil \$ Nil \$ Nil \$ Nil Cat 1 loc	ULL Max Loan d FD \$750k	DOC INV P&I 5.79% 5.89% 6.09% 6.49%	Comp Rate 6.20% 6.30% 6.50% 6.90%	Fee 0.75% 0.75% 0.75% 0.75% 0.75%	RedZe 50% 60% 65% 70% 75% Min ABN: Max Lo No Corr	OO P&I d Recharg 6.14% 6.24% 6.44% 6.84% 7.14% \$100K 1 Yr pan \$750k	Red. Comp. Rate 6.58% 6.68% 6.88% 7.28% 7.58%	Zed App Fee t Land \$ Nil \$ Nil \$ Nil \$ Nil \$ Nil	ALTI Max Loan AltDoc \$750k \$750k \$750k \$750k \$750k	DOC INV P&I 6.14% 6.24% 6.44% 6.84% 7.14%	Comp. Rate 6.58% 6.68% 6.88% 7.28%	Risk Fee 1.00% 1.00% 1.00%	Int Only Add 0.35% 0.35% 0.35% 0.35%	
Red 2% 5% 2% 5% Min ax Lo color gher	00 P&I 2ed Recha 5.79% 5.89% 6.09% 6.49% 6.49% \$100K \$100K	ReclZ Comp Rate arge Vac 6.20% 6.30% 6.30% 6.50% 6.50% 6.90% 7.20%	App Fee ant Lar \$ Nil \$ Nil \$ Nil \$ Nil \$ Nil Cat 1 loc panies of	Here and the second sec	DOC INV P&I 5.79% 5.89% 6.09% 6.49%	Comp Rate 6.20% 6.30% 6.50% 6.90%	Fee 0.75% 0.75% 0.75% 0.75% 0.75%	RedZe 50% 60% 65% 70% 75% Min ABN: Max Lo No Cor Higher	00 P&I d Recharg 6.14% 6.24% 6.44% 6.84% 7.14% \$100K 1 Yr pan \$750k pstruction.	Red. Comp. Rate 6.58% 6.68% 6.88% 7.28% 7.58%	Zed App Fee t Land \$ Nil \$ Nil \$ Nil \$ Nil \$ Nil Cat 1 loo panies of	ALTI Max Loan AltDoc \$750k \$750k \$750k \$750k \$750k \$750k \$750k	DOC INV P&I 6.14% 6.24% 6.44% 6.84% 7.14%	Comp. Rate 6.58% 6.68% 6.88% 7.28%	Risk Fee 1.00% 1.00% 1.00%	Int Only Add 0.35% 0.35% 0.35% 0.35%	
Red 7% 5% 7% 5% Min Min ax Lo color gher	00 P&I 2ed Recha 5.79% 5.89% 6.09% 6.49% 6.49% 5.100K 5.100K 5.100K 5.100K	ReclZ Comp Rate arge Vac 6.20% 6.30% 6.30% 6.50% 6.50% 6.90% 7.20%	App Fee ant Lar \$ Nil \$ Nil \$ Nil \$ Nil \$ Nil Cat 1 loc panies of	Here and the second sec	DOC INV P&I 5.79% 5.89% 6.09% 6.49%	Comp Rate 6.20% 6.30% 6.50% 6.90%	Fee 0.75% 0.75% 0.75% 0.75% 0.75%	RedZe 50% 60% 65% 70% 75% Min ABN: Max Lo No Cor Higher	00 P&I 6.14% 6.24% 6.44% 6.84% 7.14% \$100K 1 Yr pan \$750k ostruction. Fees appl	Red. Comp. Rate 6.58% 6.68% 6.88% 7.28% 7.58%	Zed App Fee t Land \$ Nil \$ Nil \$ Nil \$ Nil \$ Nil Cat 1 loo panies of	ALTI Max Loan AltDoc \$750k \$750k \$750k \$750k \$750k \$750k \$750k	DOC INV P&I 6.14% 6.24% 6.44% 6.84% 7.14%	Comp. Rate 6.58% 6.68% 6.88% 7.28%	Risk Fee 1.00% 1.00% 1.00%	Int Only Add 0.35% 0.35% 0.35% 0.35%	
Red)%)% 5%)% Min ax Lo o Coi ghei	00 P&I 2ed Recha 5.79% 5.89% 6.09% 6.49% 6.49% 5.100K 5.100K 5.100K 5.100K	ReclZ Comp Rate arge Vac 6.20% 6.30% 6.30% 6.50% 6.50% 6.90% 7.20%	App Fee ant Lar \$ Nil \$ Nil \$ Nil \$ Nil \$ Nil Cat 1 loc panies of	Here and the second sec	DOC INV P&I 5.79% 5.89% 6.09% 6.49%	Comp Rate 6.20% 6.30% 6.50% 6.90%	Fee 0.75% 0.75% 0.75% 0.75% 0.75%	RedZe 50% 60% 65% 70% 75% Min ABN: Max Lo No Cor Higher	00 P&I 6.14% 6.24% 6.44% 6.84% 7.14% \$100K 1 Yr pan \$750k ostruction. Fees appl	Red. Comp. Rate 6.58% 6.68% 6.88% 7.28% 7.58%	Zed App Fee t Land \$ Nil \$ Nil \$ Nil \$ Nil \$ Nil Cat 1 loo panies of	ALTI Max Loan AltDoc \$750k \$750k \$750k \$750k \$750k \$750k \$750k	DOC INV P&I 6.14% 6.24% 6.44% 6.84% 7.14%	Comp. Rate 6.58% 6.68% 6.88% 7.28%	Risk Fee 1.00% 1.00% 1.00%	Int Only Add 0.35% 0.35% 0.35% 0.35%	
Red 0% 5% 0% 5% Min Gax Lu co Coi igher	00 P&I 2ed Recha 5.79% 5.89% 6.09% 6.49% 6.79% \$100K pan \$750k, struction. Fees appl set account	Comp Rate	App Fee ant Lar \$ Nil \$ Nil \$ Nil \$ Nil \$ Nil Cat 1 loc panies of rnet Bar	Max Loan d FD \$750k \$750k \$750k \$750k \$750k \$750k	DOC INV P&I 5.79% 5.89% 6.09% 6.49%	Comp Rate 6.20% 6.30% 6.50% 6.90% 7.20%	Fee 0.75% 0.75% 0.75% 0.75% 0.75%	RedZe 50% 60% 65% 70% 75% Min ABN: Max Lo No Cor Higher	OO P&I d Recharg 6.14% 6.24% 6.44% 6.84% 7.14% \$100K 1 Yr Dan \$750k ostruction. Fees appl set accour	Red. Comp. Rate 6.58% 6.68% 6.88% 7.28% 7.58% 7.58%	Zed App Fee It Land \$ Nil \$ Nil \$ Ni	ALTI Max Loan AltDoc \$750k \$750k \$750k \$750k \$750k \$750k \$750k	DOC INV P&I 6.14% 6.24% 6.44% 6.84% 7.14%	Comp. Rate 6.58% 6.68% 6.88% 7.28% 7.58%	Risk Fee 1.00% 1.00% 1.00% 1.00%	Int Only Add 0.35% 0.35% 0.35% 0.35%	