



ALLSTATE RESIDENTIAL INTEREST RATES

VACANT LAND LOANS

OCEAN FULL DOC

LVR	OO P&I	Comp Rate	App Fee	Max Loan	INV P&I	Comp Rate	LPF Risk Fee
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OCEAN Best Use Prime

65%	5.30%		1.50%	\$2.0M	5.30%		Nil
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Min \$100K

Max. 65% for vacant land (max. 5 acres).

0.50% rate loading for terms <5.1 Yrs.

Prime Plus is approx. 0.20% higher rate, allows unlimited defaults <\$1k

OCEAN Diamond Land

65%	5.49%	5.56%	1.00%	\$1.0M	5.49%	5.56%	Nil
70%	5.69%	5.76%	1.00%	\$1.0M	5.69%	5.76%	Nil
75%	5.69%	5.76%	1.00%	\$1.0M	5.69%	5.76%	Nil

Min \$100K

Also available on Emerald & Onyx (not Specialist).

Higher Fees apply to Companies & Trusts.

No Offset account or Internet Banking.

OCEAN Emerald Land

65%	5.64%	5.70%	\$ 990	\$1.0M	5.64%	5.70%	Nil
70%	5.79%	5.85%	\$ 990	\$1.0M	5.79%	5.85%	Nil
75%	5.79%	5.85%	\$ 990	\$1.0M	5.79%	5.85%	Nil

Min \$100K

Also available on Diamond & Onyx (not Specialist).

Higher Fees apply to Companies & Trusts.

No Offset account or Internet Banking.

Paid Defaults <\$1k, Max 2 >\$1k Paid Listed>1 Yr. No mortgage arrears.

OCEAN Onyx Land

65%	6.45%	6.51%	1.50%	\$1.0M	6.45%	6.51%	Nil
70%	6.70%	6.76%	1.50%	\$1.0M	6.70%	6.76%	Nil
75%	6.70%	6.76%	2.00%	\$1.0M	6.70%	6.76%	Nil

Min

Also available on Diamond & Emerald (not Specialist).

Higher Fees apply to Companies & Trusts.

No Offset account or Internet Banking.

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.

Rates and Fees subject to change without notice.

OCEAN ALTD OC

24-Feb-22

LVR	OO P&I	Comp. Rate	App Fee	Max Loan	INV P&I	Comp. Rate	LPF Risk Fee	Int Only	Claw Back
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OCEAN Best Use Prime Alt

65%	5.30%		1.50%	\$2.0M	5.30%		Nil	0.30%	Nil
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Min \$100K

Max. 65% for vacant land (max. 5 acres).

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

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

Add
Diamond
Emerald

OCEAN Diamond Land Alt

65%	5.99%	6.06%	1.25%	\$1.0M	5.99%	6.06%	Nil	0.30%	Nil
70%	5.99%	6.06%	1.25%	\$1.0M	5.99%	6.06%	Nil	0.30%	Nil
75%	5.99%	6.06%	1.50%	\$1.0M	5.99%	6.06%	Nil	0.30%	Nil

Min \$100K

ABN: 24 | 12 GST

Higher Fees apply to Companies & Trusts.

Also available on Emerald & Onyx (not Specialist).

OCEAN Emerald Land Alt

65%	5.99%	6.07%	1.50%	\$1.0M	5.99%	6.07%	Nil	0.30%	Nil
70%	5.99%	6.07%	1.50%	\$1.0M	5.99%	6.07%	Nil	0.30%	Nil
75%	5.99%	6.07%	1.75%	\$1.0M	5.99%	6.07%	Nil	0.30%	Nil

Min \$100K

ABN: 12 | 6 GST

Higher Fees apply to Companies & Trusts.

Also available on Diamond & Onyx (not Specialist).

Paid Defaults <\$1k, Max 2 >\$1k Paid Listed>1 Yr. No mortgage arrears.

OCEAN Onyx Land Alt

65%	6.95%	7.02%	2.00%	\$1.0M	6.95%	7.02%	Nil	0.30%	Nil
70%	7.39%	7.47%	2.00%	\$1.0M	7.39%	7.47%	Nil	0.30%	Nil
75%	7.39%	7.47%	2.25%	\$1.0M	7.39%	7.47%	Nil	0.30%	Nil

Min \$100K

ABN: 12 | 6 GST

Higher Fees apply to Companies & Trusts.

Also available on Diamond & Emerald (not Specialist).

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.

Rates and Fees subject to change without notice.



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

ALLSTATE RESIDENTIAL INTEREST RATES

VACANT LAND LOANS

PURPLE FULL DOC

LVR	OO P&I	Comp Rate	App Fee	Max Loan	INV P&I	Comp Rate	LPF Risk Fee
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PURPLE Vacant Land FD

65%	6.99%		1.50%	\$2.0M	6.99%		n/a
Min \$100K							

PURPLE Vacant Land Max FD

65%	6.99%		1.50%	\$5.0M	6.99%		n/a
Min \$2.0M							

Unlimited Cash Out; Unlimited ATO Debts.
Council rates arrears do not impact credit history.
Vacant Land - max. 50% LVR. (Construction is 80%).
Higher Fees apply to Companies & Trusts.
Max. Term - 2 years

Rates and Fees subject to change without notice.

PURPLE ALTD OC

LVR	OO P&I	Comp. Rate	App Fee	Max Loan	INV P&I	Comp. Rate	LPF Risk Fee	Int Only	Claw Back
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PURPLE Vacant Land Altdoc

65%	6.99%		1.50%	\$2.0M	6.99%		n/a	0.40%	Nil
Min \$100K									

PURPLE Vacant Land Max Altdoc

65%	6.99%		1.50%	\$5.0M	6.99%		n/a	0.40%	Nil
Min \$2.0M									

ABN: 1 Yr Acct Dec or 12 mths BAS
Unlimited Cash Out; Unlimited ATO Debts.
Council rates arrears do not impact credit history.
Vacant Land - max. 50% LVR. (Construction is 80%).
Higher Fees apply to Companies & Trusts.
Max. Term - 2 years



Rates and Fees subject to change without notice.

RedZed FULL DOC

LVR	OO P&I	Comp Rate	App Fee	Max Loan	INV P&I	Comp Rate	Risk Fee
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RedZed Recharge Vacant Land FD

50%	5.79%	6.20%	\$ Nil	\$750k	5.79%	6.20%	0.75%
60%	5.89%	6.30%	\$ Nil	\$750k	5.89%	6.30%	0.75%
65%	6.09%	6.50%	\$ Nil	\$750k	6.09%	6.50%	0.75%
70%	6.49%	6.90%	\$ Nil	\$750k	6.49%	6.90%	0.75%
75%	6.79%	7.20%	\$ Nil	\$750k	6.79%	7.20%	0.75%
Min \$100K							

Max Loan \$750k, 1 acre, Cat 1 location.
No Construction.
Higher Fees apply to Companies & Trusts.
No Offset account or Internet Banking.

Rates and Fees subject to change without notice.

RedZed ALTD OC

LVR	OO P&I	Comp. Rate	App Fee	Max Loan	INV P&I	Comp. Rate	Risk Fee	Int Only	Claw Back
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RedZed Recharge Vacant Land Altdoc

50%	6.14%	6.58%	\$ Nil	\$750k	6.14%	6.58%	1.00%	0.35%	Nil
60%	6.24%	6.68%	\$ Nil	\$750k	6.24%	6.68%	1.00%	0.35%	Nil
65%	6.44%	6.88%	\$ Nil	\$750k	6.44%	6.88%	1.00%	0.35%	Nil
70%	6.84%	7.28%	\$ Nil	\$750k	6.84%	7.28%	1.00%	0.35%	Nil
75%	7.14%	7.58%	\$ Nil	\$750k	7.14%	7.58%	1.00%	0.35%	Nil
Min \$100K									

ABN: 1 Yr
Max Loan \$750k, 1 acre, Cat 1 location.
No Construction.
Higher Fees apply to Companies & Trusts.
No Offset account or Internet Banking.



Rates and Fees subject to change without notice.