




## ALLSTATE ALTD OC RESIDENTIAL INTEREST RATES

| OCEAN ALTD OC   |        |            |         |   |         |            |                | 01-Apr-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 Altdoc  |        |            |         | ABN/GST   | 24   12 |            | Add            |           |           |
| 65%   | 3.49%  | 3.55%      | 0.50%   | \$1.0M  | 3.49%   | 3.55%      | Nil            | 0.30%     | Nil       |
| 70%   | 3.49%  | 3.55%      | 0.50%   | \$1.0M  | 3.49%   | 3.55%      | Nil            | 0.30%     |           |
| 75%   | 3.49%  | 3.55%      | 0.50%   | \$1.0M  | 3.49%   | 3.55%      | Nil            | 0.30%     |           |
| 80%   | 3.49%  | 3.55%      | 0.50%   | \$1.0M  | 3.49%   | 3.55%      | Nil            | 0.30%     |           |
| Min: \$100K   |        |            |         |   |         |            |                |           |           |
| Accts Dec or 6 mths BAS   |        |            |         |   |         |            |                |           |           |
| OCEAN Diamond Mid Altdoc  |        |            |         | ABN/GST   | 24   12 |            |                |           |           |
| 65%   | 3.49%  | 3.55%      | 0.50%   | \$1.5M  | 3.49%   | 3.55%      | Nil            | 0.30%     | Nil       |
| 70%   | 3.49%  | 3.55%      | 0.50%   | \$1.5M  | 3.49%   | 3.55%      | Nil            | 0.30%     |           |
| 75%   | 3.49%  | 3.55%      | 0.50%   | \$1.5M  | 3.49%   | 3.55%      | Nil            | 0.30%     |           |
| 80%   | 3.49%  | 3.55%      | 0.50%   | \$1.5M  | 3.49%   | 3.55%      | Nil            | 0.30%     |           |
| Min: \$1.0M   |        |            |         |   |         |            |                |           |           |
| Accts Dec or 6 mths BAS   |        |            |         | No Offset account or Internet Banking.                      |         |            |                |           |           |
| Paid defaults with total <\$500 allowed.                                |        |            |         | Higher Fees apply to Companies & Trusts.                    |         |            |                |           |           |
| OCEAN Emerald Altdoc  |        |            |         | ABN/GST   | 12   6  |            |                |           |           |
| 65%   | 3.69%  | 3.75%      | 0.50%   | \$1.0M  | 3.69%   | 3.75%      | Nil            | 0.30%     | Nil       |
| 70%   | 3.99%  | 4.05%      | 0.50%   | \$1.0M  | 3.99%   | 4.05%      | Nil            | 0.30%     |           |
| 75%   | 3.99%  | 4.05%      | 0.75%   | \$1.0M  | 3.99%   | 4.05%      | Nil            | 0.30%     |           |
| 80%   | 4.14%  | 4.20%      | 0.75%   | \$1.0M  | 4.14%   | 4.20%      | Nil            | 0.30%     |           |
| Min: \$100K   |        |            |         |   |         |            |                |           |           |
| Accts Dec or 6 mths BAS   |        |            |         |   |         |            |                |           |           |
| OCEAN Emerald Mid Altdoc  |        |            |         | ABN/GST   | 12   6  |            |                |           |           |
| 65%   | 3.69%  | 3.75%      | 0.50%   | \$1.5M  | 3.69%   | 3.75%      | Nil            | 0.30%     | Nil       |
| 70%   | 3.99%  | 4.05%      | 0.50%   | \$1.5M  | 3.99%   | 4.05%      | Nil            | 0.30%     |           |
| 75%   | 3.99%  | 4.05%      | 0.75%   | \$1.5M  | 3.99%   | 4.05%      | Nil            | 0.30%     |           |
| 80%   | 4.14%  | 4.20%      | 0.75%   | \$1.5M  | 4.14%   | 4.20%      | Nil            | 0.30%     |           |
| Min: \$1.0M   |        |            |         | Unlimited number of Debts Consolidated, incl Business Debt. |         |            |                |           |           |
| Accts Dec or 6 mths BAS   |        |            |         | 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 Altdoc  |        |            |         | ABN/GST   | 12   6  |            |                |           |           |
| 65%   | 4.19%  | 4.25%      | 0.85%   | \$2.0M  | 4.19%   | 4.25%      | Nil            | 0.30%     | Nil       |
| 70%   | 4.69%  | 4.75%      | 1.50%   | \$2.0M  | 4.69%   | 4.75%      | Nil            | 0.30%     |           |
| 75%   | 4.69%  | 4.75%      | 1.50%   | \$2.0M  | 4.69%   | 4.75%      | Nil            | 0.30%     |           |
| Min: \$1.5M   |        |            |         |   |         |            |                |           |           |
| Accts Dec or 6 mths BAS   |        |            |         | 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 Altdoc   |        |            |         | ABN/GST   | 12   6  |            |                |           |           |
| 65%   | 4.45%  | 4.52%      | 1.00%   | \$1.0M  | 4.45%   | 4.52%      | Nil            | 0.30%     | Nil       |
| 70%   | 4.89%  | 4.97%      | 1.00%   | \$1.0M  | 4.89%   | 4.97%      | Nil            | 0.30%     |           |
| 75%   | 4.89%  | 4.97%      | 1.25%   | \$1.0M  | 4.89%   | 4.97%      | Nil            | 0.30%     |           |
| 80%   | 5.29%  | 5.36%      | 1.25%   | \$1.0M  | 5.29%   | 5.36%      | Nil            | 0.30%     |           |
| Min: \$100K   |        |            |         |   |         |            |                |           |           |
| OCEAN Onyx Mid Altdoc   |        |            |         | ABN/GST   | 12   6  |            |                |           |           |
| 65%   | 4.45%  | 4.52%      | 1.00%   | \$1.5M  | 4.45%   | 4.52%      | Nil            | 0.30%     | Nil       |
| 70%   | 4.89%  | 4.97%      | 1.00%   | \$1.5M  | 4.89%   | 4.97%      | Nil            | 0.30%     |           |
| 75%   | 4.89%  | 4.97%      | 1.25%   | \$1.5M  | 4.89%   | 4.97%      | Nil            | 0.30%     |           |
| 80%   | 5.29%  | 5.36%      | 1.25%   | \$1.5M  | 5.29%   | 5.36%      | Nil            | 0.30%     |           |
| Min: \$1.0M   |        |            |         |   |         |            |                |           |           |
| Accts Dec or 6 mths BAS   |        |            |         |   |         |            |                |           |           |
| Paid Defaults >\$1,000, Listed >1 Year ago.                             |        |            |         | Mortgage arrears <1month (paid).                            |         |            |                |           |           |
| Unpaid Defaults >\$1,000due to 1 credit event >12 months ago.           |        |            |         | No Offset account or Internet Banking.                      |         |            |                |           |           |
| Discharged Bankrupts >1 year  |        |            |         | Higher Fees apply to Companies & Trusts.                    |         |            |                |           |           |
| Rates and Fees subject to change without notice.                        |        |            |         |   |         |            |                |           |           |







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

## ALLSTATE ALTD OC RESIDENTIAL INTEREST RATES

| OCEAN ALTD OC |        |            |         |          |         |            |                | 01-Apr-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 Altdoc |       |       |       | ABN/GST | 24   12 | Add   |     |       | Nil |
|---------------------------|-------|-------|-------|---------|---------|-------|-----|-------|-----|
| 65%                       | 5.99% | 6.06% | 1.50% | \$1.0M  | 5.99%   | 6.06% | Nil | 0.30% |     |
| 70%                       | 5.99% | 6.06% | 1.50% | \$1.0M  | 5.99%   | 6.06% | Nil | 0.30% |     |
| 75%                       | 5.99% | 6.06% | 1.50% | \$1.0M  | 5.99%   | 6.06% | Nil | 0.30% |     |

Min: \$100K

Accts Dec or 6 mths BAS

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

*No Offset account or Internet Banking.*

*Higher Fees apply to Companies & Trusts.*

| OCEAN Emerald Land Altdoc |       |       |       | ABN/GST | 12 / 6 |       |     |       | Nil |
|---------------------------|-------|-------|-------|---------|--------|-------|-----|-------|-----|
| 65%                       | 6.19% | 6.07% | 1.50% | \$1.0M  | 6.19%  | 6.07% | Nil | 0.30% |     |
| 70%                       | 6.49% | 6.07% | 1.50% | \$1.0M  | 6.49%  | 6.07% | Nil | 0.30% |     |
| 75%                       | 6.49% | 6.07% | 1.75% | \$1.0M  | 6.49%  | 6.07% | Nil | 0.30% |     |

|      |        |
|------|--------|
| Min: | \$100K |
|------|--------|

Accts Dec or 6 mths BAS

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

*No Offset account or Internet Banking.*

| OCEAN Onyx Land Altloc |       |       |       | ABN/GST | 12 / 6 |       |     |       |     |
|------------------------|-------|-------|-------|---------|--------|-------|-----|-------|-----|
| 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

Accts Dec or 6 mths BAS

*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 Best Use Altdoc |       |  |       | ABN/GST | 24 / 12 |  |     |       |     |
|-----------------------|-------|--|-------|---------|---------|--|-----|-------|-----|
| 65%                   | 5.30% |  | 1.50% | \$2.0M  | 5.30%   |  | Nil | 0.30% | Nil |
| 70%                   | 5.30% |  | 1.50% | \$2.0M  | 5.30%   |  | Nil | 0.30% |     |
| 75%                   | 5.30% |  | 1.50% | \$1.5M  | 5.30%   |  | Nil | 0.30% |     |

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

ABN | GST: 24 | 12

**Prime:**

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

ABN | GST: **#REF!**

**Prime Plus:**

0.50% rate loading for terms <5.1 Yrs.

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

| OCEAN Retained Stock - Resi INV PI (<18mR) |        |     |       | ABN/GST | 24 / 12 |     |     |       |     |
|--|--------|-----|-------|---------|---------|-----|-----|-------|-----|
| 70%  | P.O.A. | n/a | 1.30% | \$2.0M  | P.O.A.  | n/a | Nil | 0.00% | Nil |
| 75%  | P.O.A. | n/a | 1.30% | \$1.5M  | P.O.A.  | n/a | Nil | 0.00% | Nil |

| OCEAN Retained Stock - Resi INV PI (>18mR) |        |     |       | ABN/GST | 24 / 12 |     |     |       |     |
|--|--------|-----|-------|---------|---------|-----|-----|-------|-----|
| 70%  | P.O.A. | n/a | 1.30% | \$2.0M  | P.O.A.  | n/a | Nil | 0.00% | Nil |
| 80%  | P.O.A. | n/a | 1.30% | \$1.5M  | P.O.A.  | n/a | Nil | 0.00% | Nil |

| OCEAN Retained Stock - DevRes INV PI (Dev Loan Refi) |       |     |       | ABN/GST | 24 / 12 |     |     |       |     |
|--|-------|-----|-------|---------|---------|-----|-----|-------|-----|
| 70%  | 5.50% | n/a | 1.30% | \$2.0M  | 5.50%   | n/a | Nil | 0.00% | Nil |
| 75%  | 5.50% | n/a | 1.30% | \$1.5M  | 5.50%   | n/a | Nil | 0.00% | Nil |

|      |        |
|------|--------|
| Min: | \$100K |
|------|--------|

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

ABN | GST: 24 | 12

0.50% rate loading for terms <5.1 Yrs.

**Same Rates for Full Doc or AltDoc**

*Allows unlimited defaults <\$1k and 2 Paid Defaults <12 months old.*

*This is a Commercial product (with ERF) for corporate borrowers.*

*Rates and Fees subject to change without notice.*



## ALLSTATE ALTD OC RESIDENTIAL INTEREST RATES

### ORANGE ALTD OC

01-Apr-22

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

#### ORANGE Prime Altdoc

ABN | GST

2 Yrs

Add

|     |       |       |        |        |       |       |       |       |       |
|-----|-------|-------|--------|--------|-------|-------|-------|-------|-------|
| 70% | 2.99% | 3.03% | \$ Nil | \$2.0M | 3.29% | 3.33% | 0.00% | 0.15% |       |
| 75% | 2.99% | 3.03% | \$ Nil | \$2.0M | 3.29% | 3.33% | 0.00% | 0.15% |       |
| 80% | 2.99% | 3.03% | \$ Nil | \$1.5M | 3.29% | 3.33% | 0.00% | 0.15% | 2 Yrs |

Min: \$50K

Accts Dec or 6 mths BAS

Risk Fee can be capped @ 80% LVR; 2 Yr ABN.

**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%.

Business Debts OK to \$500k

Clean credit only.

Unlimited Cash Out to \$1.5m with detailed use of funds (Max \$100k for loans >\$1.5m)

**Risk Fee WAIVED from 15 Mar 2021**

Expires: **Until Further Notice**

#### ORANGE Lifestyle Altdoc

ABN | GST

1 Yr

|     |       |       |        |         |       |       |       |       |       |
|-----|-------|-------|--------|---------|-------|-------|-------|-------|-------|
| 65% | 3.82% | 3.92% | \$ Nil | \$2.5M  | 4.12% | 4.22% | 0.00% | 0.15% |       |
| 70% | 3.82% | 3.92% | \$ Nil | \$2.0M  | 4.12% | 4.22% | 0.00% | 0.15% |       |
| 75% | 4.29% | 4.39% | \$ Nil | \$1.75M | 4.59% | 4.69% | 1.25% | 0.15% |       |
| 80% | 4.29% | 4.39% | \$ Nil | \$1.25m | 4.59% | 4.69% | 1.25% | 0.15% |       |
| 85% | 4.84% | 4.94% | \$ Nil | \$1.0M  | 5.14% | 5.24% | 1.50% | 0.15% |       |
| 90% | 5.54% | 5.64% | \$ Nil | \$750k  | 5.84% | 5.94% | 2.00% | 0.15% | 2 Yrs |

Min: \$50K

Accts Dec or 6 mths BAS

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.**

Discharged Bankrupts - 1 Day.

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

Expires: **Until Further Notice**

#### ORANGE Plus Altdoc

ABN | GST

6 mths

|     |       |       |        |        |       |       |       |       |       |
|-----|-------|-------|--------|--------|-------|-------|-------|-------|-------|
| 70% | 4.80% | 4.90% | \$ Nil | \$1.5M | 5.10% | 5.20% | 0.00% | 0.15% |       |
| 75% | 5.80% | 5.90% | \$ Nil | \$1.5M | 6.10% | 6.20% | 1.25% | 0.15% |       |
| 80% | 5.80% | 5.90% | \$ Nil | \$1.0M | 6.67% | 6.77% | 1.25% | #REF! |       |
| 85% | 6.37% | 6.47% | \$ Nil | \$750k | 6.67% | 6.77% | 1.50% | n/a   | 2 Yrs |

Min:

Accts Dec or 6 mths BAS

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 <3 FULL months in the last 6 mths OK.

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

Discharged Bankrupts - >2 Years allowed.

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

Expires: **Until Further Notice**





## ALLSTATE ALTD OC RESIDENTIAL INTEREST RATES

### PURPLE ALTD OC

01-Apr-22

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

| PURPLE Prime Special Altdoc |       |       | ABN/GST | 1 Yr   | Add |     |     |       |     |
|-----------------------------|-------|-------|---------|--------|-----|-----|-----|-------|-----|
| 65%                         | 3.59% | 3.89% | 1.00%   | \$2.0M | n/a | n/a | n/a | 0.40% | Nil |
| 75%                         | 3.79% | 4.08% | 1.00%   | \$2.0M | n/a | n/a | n/a | 0.40% |     |
| 80%                         | 3.99% | 4.28% | 1.00%   | \$2.0M | n/a | n/a | n/a | 0.40% |     |

Min: \$100K

Acct Dec or 12 mths BAS

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

Council rates arrears do not impact credit history.

Construction is 80% LVR.

**Owner Occupied Only.**

Unlimited number of Debts Consolidated, incl Business Debt.

Higher Fees apply to Companies & Trusts.

No Offset account or Internet Banking.

| PURPLE Prime Altdoc |       |       | ABN/GST | 1 Yr   |       |       |     |       |     |
|---------------------|-------|-------|---------|--------|-------|-------|-----|-------|-----|
| 65%                 | 3.69% | 3.99% | 1.50%   | \$2.0M | 3.69% | 3.99% | n/a | 0.40% | Nil |
| 75%                 | 3.89% | 4.19% | 1.50%   | \$2.0M | 3.89% | 4.19% | n/a | 0.40% |     |
| 80%                 | 4.09% | 4.59% | 1.50%   | \$2.0M | 4.09% | 4.59% | n/a | 0.40% |     |

Min: \$100K

| PURPLE Prime Max Altdoc |       |       | ABN/GST | 1 Yr   |       |       |     |       |     |
|-------------------------|-------|-------|---------|--------|-------|-------|-----|-------|-----|
| 65%                     | 4.99% | 5.25% | 1.50%   | \$5.0M | 4.99% | 5.25% | n/a | 0.40% | Nil |
| 70%                     | 5.29% | 5.65% | 1.50%   | \$5.0M | 5.29% | 5.65% | n/a | 0.40% |     |
| 75%                     | 5.49% | 5.75% | 1.50%   | \$5.0M | 5.49% | 5.75% | n/a | 0.40% |     |

Min: \$2.0M

Acct Dec or 12 mths BAS

Unlimited Cash Out; Unlimited ATO Debts.

Council rates arrears do not impact credit history.

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

**NDIS to 75% LVR.**

Higher Fees apply to Companies & Trusts.

No Offset account or Internet Banking.

| PURPLE Rural <100 Acres |       |            | ABN/GST | 1 Yr   | Rural Acreage |            |     |       |     |
|-------------------------|-------|------------|---------|--------|---------------|------------|-----|-------|-----|
| 65%                     | 4.99% | 5.32%      | 1.50%   | \$1.5M | 4.99%         | 5.32%      | n/a | 0.40% | Nil |
| 75%                     | 5.49% | 5.81%      | 1.50%   | \$1.5M | 5.49%         | 5.81%      | n/a | 0.40% |     |
| 55%                     | 7.99% | >100 Acres | 1.50%   | \$2.0M | 7.99%         | >100 Acres | n/a | 0.40% |     |

Min: \$100K

Acct Dec or 12 mths BAS

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

Council rates arrears do not impact credit history.

Higher Fees apply to Companies & Trusts.

No Offset account or Internet Banking.

| PURPLE Construction Altdoc - Single Property |       |  | ABN/GST | 1 Yr   | Construction Loan |  |     |     |     |
|--|-------|--|---------|--------|-------------------|--|-----|-----|-----|
| 65%  | 6.99% |  | 1.25%   | \$5.0M | 6.99%             |  | n/a | n/a | Nil |
| 75%  | 6.99% |  | 1.25%   | \$5.0M | 6.99%             |  | n/a | n/a |     |
| 80%  | 7.29% |  | 1.25%   | \$2.0M | 7.29%             |  | n/a | n/a |     |

Min: \$100K

Acct Dec or 12 mths BAS

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

Council rates arrears do not impact credit history.

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)

Higher Fees apply to Companies & Trusts.

No Offset account or Internet Banking.

Rates and Fees subject to change without notice.



## ALLSTATE ALTD OC RESIDENTIAL INTEREST RATES

| PURPLE ALTD OC              |        |            |         |          |         |            |                | 01-Apr-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 Altdoc     |        |            | ABN/GST | 1 Yr     |         |            |                | Add       |           |
| 65%                         | 4.44%  | 4.72%      | 1.50%   | \$2.0M   | 4.44%   | 4.72%      | n/a            | 0.40%     | Nil       |
| 75%                         | 4.64%  | 4.92%      | 1.50%   | \$2.0M   | 4.64%   | 4.92%      | n/a            | 0.40%     |           |
| 80%                         | 4.84%  | 5.11%      | 1.50%   | \$2.0M   | 4.84%   | 5.11%      | n/a            | 0.40%     |           |
| Min: \$100K                 |        |            |         |          |         |            |                |           |           |
| PURPLE Lifestyle Max Altdoc |        |            | ABN/GST | 1 Yr     |         |            |                |           |           |
| 65%                         | 5.64%  | 5.90%      | 1.50%   | \$5.0M   | 5.64%   | 5.90%      | n/a            | 0.40%     | Nil       |
| 70%                         | 5.84%  | 6.09%      | 1.50%   | \$5.0M   | 5.84%   | 6.09%      | n/a            | 0.40%     |           |
| 75%                         | 6.04%  | 6.29%      | 1.50%   | \$5.0M   | 6.04%   | 6.29%      | n/a            | 0.40%     |           |
| Min: \$2.0M                 |        |            |         |          |         |            |                |           |           |

Acct Dec or 12 mths BAS

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

Min. Loan - \$300k; Max. Loan \$2.5m.

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.

|   |       |  |         |         |          |  |     |     |     |
|---|-------|--|---------|---------|----------|--|-----|-----|-----|
| <b>PURPLE Construction Altdoc - Multiple Properties</b> |       |  | ABN/GST | 1 Yr    |          |  |     |     |     |
| Int Only  |       |  |         |         | Int Only |  |     |     |     |
| 70%   | 7.49% |  | 1.65%   | \$5.0M  | 7.49%    |  | n/a | n/a | Nil |
| 65%   | 7.99% |  | 1.65%   | \$15.0M | 7.99%    |  | n/a | n/a | Nil |
| 65%   | 8.99% |  | 1.65%   | \$25.0M | 8.99%    |  | n/a | n/a | Nil |

Int Only for 12 mths construction period, then reverts to applicable rate.  
Min. Loan - \$300k; Max. Loan \$5.0m to 70% LVR or \$15m to 65% LVR. Application Fee is inclusive of GST.  
Note: Funder retains 100% of Cost to Complete (no allowance for deposit paid to builder, reimbursed @ slab payment)

Acct Dec or 12 mths BAS

| PURPLE Relocation Altdoc (with End Debt)                                |       |       |       |        | ABN/GST   | 1 Yr     |     |     |     |  |
|---|-------|-------|-------|--------|---|----------|-----|-----|-----|--|
| Int Only  |       |       |       |        |   | Int Only |     |     |     |  |
| 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 |     |  |
| Min: \$100K   |       |       |       |        |   |          |     |     |     |  |
| PURPLE Relocation Altdoc Max (with End Debt)                            |       |       |       |        | ABN/GST   | 1 Yr     |     |     |     |  |
| 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 End Debt - Max. Term 2 Years.                        |       |       |       |        | Altdoc or Full Doc - no rate loading.             |          |     |     |     |  |
| Council rates arrears do not impact credit history.                     |       |       |       |        |   |          |     |     |     |  |
| Servicing required for End Debt loan (min. \$100,000).                  |       |       |       |        | Interest is prepaid for the 1st Year from equity. |          |     |     |     |  |
| 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.            |          |     |     |     |  |

| PURPLE Relocation Altdoc (\$ Nil End Debt)                              |       |       |       | ABN/GST | 1 Yr  |          |     |     |     |
|---|-------|-------|-------|---------|---|----------|-----|-----|-----|
| Int Only  |       |       |       |         |   | Int Only |     |     |     |
| 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 | Nil |
| Min: \$100K   |       |       |       |         |   |          |     |     |     |
| PURPLE Relocation Altdoc Max (\$ Nil End Debt)                          |       |       |       | ABN/GST | 1 Yr  |          |     |     |     |
| 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.                    |       |       |       |         | Altdoc or Full Doc - no rate loading.             |          |     |     |     |
| Council rates arrears do not impact credit history.                     |       |       |       |         |   |          |     |     |     |
| No servicing required for \$ Nil End Debt loan.                         |       |       |       |         | Interest is prepaid for the 1st Year from equity. |          |     |     |     |
| 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.            |          |     |     |     |





## ALLSTATE ALTD0C RESIDENTIAL INTEREST RATES

### RedZed ALTD0C

01-Apr-22

| LVR                           | OO P&I | Comp. Rate | App Fee | Max Loan | INV P&I         | Comp. Rate | Risk Fee | Int Only | Claw Back |
|-------------------------------|--------|------------|---------|----------|-----------------|------------|----------|----------|-----------|
| <b>RedZed SE Prime Altdoc</b> |        |            |         |          | ABN / GST 2 Yrs |            | Add      |          |           |
| 50%                           | 3.09%  | 3.40%      | \$ Nil  | \$1.5M   | 3.24%           | 3.55%      | Nil      | 0.15%    | 2 Yrs     |
| 60%                           | 3.09%  | 3.40%      | \$ Nil  | \$1.5M   | 3.24%           | 3.55%      | Nil      | 0.15%    |           |
| 65%                           | 3.24%  | 3.55%      | \$ Nil  | \$1.5M   | 3.39%           | 3.70%      | Nil      | 0.15%    |           |
| 70%                           | 3.29%  | 3.60%      | \$ Nil  | \$1.5M   | 3.44%           | 3.75%      | Nil      | 0.15%    |           |
| 75%                           | 3.39%  | 3.75%      | \$ Nil  | \$1.5M   | 3.54%           | 3.90%      | 0.50%    | 0.15%    |           |
| 80%                           | 3.39%  | 3.75%      | \$ Nil  | \$1.5M   | 3.54%           | 3.90%      | 0.50%    | n/a      |           |

Min: \$100K

Acct Dec or 6 mths BAS

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).

**Interest Only is NOT available on owner occupied loans.**

Can still lodge an Altdoc loan if last year's return has been filed.

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

Unlimited number of Debts Consolidated, incl Business Debt.

No Offset account or Internet Banking.

|                             |       |       |        |        |              |       |       |       |     |
|-----------------------------|-------|-------|--------|--------|--------------|-------|-------|-------|-----|
| <b>RedZed Reward Altdoc</b> |       |       |        |        | ABN/GST 1 Yr |       |       |       |     |
| 50%                         | 3.39% | 3.77% | \$ Nil | \$1.5M | 3.54%        | 3.91% | 0.35% | 0.15% | Nil |
| 60%                         | 3.49% | 3.86% | \$ Nil | \$1.5M | 3.64%        | 4.01% | 0.35% | 0.15% |     |
| 65%                         | 3.64% | 4.01% | \$ Nil | \$1.5M | 3.79%        | 4.16% | 0.35% | 0.15% |     |
| 70%                         | 3.79% | 4.16% | \$ Nil | \$1.5M | 3.94%        | 4.31% | 0.35% | 0.15% |     |
| 75%                         | 3.85% | 4.24% | \$ Nil | \$1.5M | 4.00%        | 4.39% | 0.50% | 0.15% |     |
| 80%                         | 3.89% | 4.28% | \$ Nil | \$1.5M | 4.04%        | 4.41% | 0.50% | n/a   |     |

Min: \$100K

Acct Dec or 6 mths BAS

Risk Fee can be capped at 80%.

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

Unlimited Defaults <\$1,000

**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.

Unsecured Debt Arrears

|                               |       |       |        |         |              |       |       |       |     |
|-------------------------------|-------|-------|--------|---------|--------------|-------|-------|-------|-----|
| <b>RedZed Recharge Altdoc</b> |       |       |        |         | ABN/GST 1 Yr |       |       |       |     |
| 50%                           | 4.99% | 5.43% | \$ Nil | \$1.75M | 5.14%        | 5.58% | 1.00% | 0.15% | Nil |
| 60%                           | 5.09% | 5.53% | \$ Nil | \$1.75M | 5.24%        | 5.68% | 1.00% | 0.15% |     |
| 65%                           | 5.29% | 5.73% | \$ Nil | \$1.75M | 5.44%        | 5.88% | 1.00% | 0.15% |     |
| 70%                           | 5.69% | 6.13% | \$ Nil | \$1.75M | 5.84%        | 6.28% | 1.00% | 0.15% |     |
| 75%                           | 5.99% | 6.43% | \$ Nil | \$1.75M | 6.14%        | 6.58% | 1.00% | 0.15% |     |
| 80%                           | 6.39% | 6.83% | \$ Nil | \$1.75M | 6.54%        | 6.98% | 1.00% | n/a   |     |

Min: \$100K

Acct Dec or 6 mths BAS

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.

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

**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.

|                                    |     |     |        |        |              |       |       |       |     |
|------------------------------------|-----|-----|--------|--------|--------------|-------|-------|-------|-----|
| <b>RedZed Recharge Land Altdoc</b> |     |     |        |        | ABN/GST 1 Yr |       |       |       |     |
| 50%                                | n/a | n/a | \$ Nil | \$750k | 6.14%        | 6.58% | 1.00% | 0.15% | Nil |
| 60%                                | n/a | n/a | \$ Nil | \$750k | 6.24%        | 6.68% | 1.00% | 0.15% |     |
| 65%                                | n/a | n/a | \$ Nil | \$750k | 6.44%        | 6.88% | 1.00% | 0.15% |     |
| 70%                                | n/a | n/a | \$ Nil | \$750k | 6.84%        | 7.28% | 1.00% | 0.15% |     |
| 75%                                | n/a | n/a | \$ Nil | \$750k | 7.14%        | 7.58% | 1.00% | 0.15% |     |

Min: \$100K

Acct Dec or 6 mths BAS

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

No Construction.

Defaults & Arrears as per Recharge Altdoc above.

**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.



Rates and Fees subject to change without notice.