



ALLSTATE FULL DOC CONSTRUCTION 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
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CABERNET FlexiBuild

INV

Add

60%	2.59%	3.32%	\$ 330	\$1.0M	2.79%	3.51%	n/a	n/a	2 Yrs
70%	2.69%	3.41%	\$ 330	\$1.0M	2.89%	3.60%	n/a	n/a	
80%	2.79%	3.51%	\$ 330	\$1.0M	2.99%	3.70%	n/a	n/a	
90%	3.29%	3.98%	\$ 330	\$1.0M	3.49%	4.17%	LMI	n/a	

Min: \$50K

CABERNET FlexiBuild - 1 Yr Fixed

INV

60%	3.29%	3.98%	\$ 330	\$1.0M	3.49%	4.17%	n/a	n/a	2 Yrs
70%	3.39%	4.08%	\$ 330	\$1.0M	3.59%	4.27%	n/a	n/a	
80%	3.49%	4.17%	\$ 330	\$1.0M	3.69%	4.36%	n/a	n/a	
90%	3.99%	4.65%	\$ 330	\$1.0M	4.19%	4.84%	LMI	n/a	

Min: \$50K

0.30% Rate Loading applies to Company & Trust borrowers.

Higher Fees apply to Companies & Trusts.

CABERNET FlexiBuild - 2 Yr Fixed

INV

60%	3.99%	4.65%	\$ 330	\$1.0M	4.19%	4.84%	n/a	n/a	2 Yrs
70%	4.09%	4.74%	\$ 330	\$1.0M	4.29%	4.93%	n/a	n/a	
80%	4.19%	4.84%	\$ 330	\$1.0M	4.39%	5.03%	n/a	n/a	
90%	4.69%	5.32%	\$ 330	\$1.0M	4.89%	5.51%	LMI	n/a	

Min: \$50K

0.30% Rate Loading applies to Company & Trust borrowers.

Higher Fees apply to Companies & Trusts.

CABERNET FlexiBuild Max

INV

60%	2.89%	3.60%	\$ 330	\$1.5M	2.99%	3.70%	n/a	n/a	2 Yrs
70%	2.99%	3.70%	\$ 330	\$1.5M	3.19%	3.89%	n/a	n/a	
80%	3.09%	3.79%	\$ 330	\$1.5M	3.29%	3.98%	n/a	n/a	
90%	3.59%	4.27%	\$ 330	\$1.1M	3.79%	4.46%	LMI	n/a	

Min: \$1.0M

CABERNET FlexiBuild Max 1 Yr Fixed

INV

60%	3.59%	4.27%	\$ 330	\$1.5M	3.69%	4.36%	n/a	n/a	2 Yrs
70%	3.69%	4.36%	\$ 330	\$1.5M	3.89%	4.55%	n/a	n/a	
80%	3.79%	4.46%	\$ 330	\$1.5M	3.99%	4.65%	n/a	n/a	
90%	4.29%	4.93%	\$ 330	\$1.1M	4.49%	5.13%	LMI	n/a	

Min: \$1.0M

0.30% Rate Loading applies to Company & Trust borrowers.

Higher Fees apply to Companies & Trusts.

CABERNET FlexiBuild Max 2 Yr Fixed

INV

60%	4.29%	4.93%	\$ 330	\$1.5M	4.39%	5.03%	n/a	n/a	2 Yrs
70%	4.39%	5.03%	\$ 330	\$1.5M	4.59%	5.22%	n/a	n/a	
80%	4.49%	5.13%	\$ 330	\$1.5M	4.69%	5.32%	n/a	n/a	
90%	4.99%	5.61%	\$ 330	\$1.1M	5.19%	5.80%	LMI	n/a	

Min: \$1.0M

0.30% Rate Loading applies to Company & Trust borrowers.

Higher Fees apply to Companies & Trusts.





ALLSTATE FULL DOC CONSTRUCTION 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
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PURPLE Construction: 1-2 Dwellings

	<i>Int Only</i>				<i>Int Only</i>				
65%	6.99%		1.50%	\$5.0M	6.99%		n/a	n/a	Nil
75%	6.99%		1.50%	\$5.0M	6.99%		n/a	n/a	
80%	6.99%		1.50%	\$2.0M	7.29%		n/a	n/a	

Min: \$100K

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.

Higher Fees apply to Companies & Trusts.

No Offset account or Internet Banking.

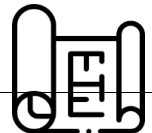


PURPLE Construction - Multiple Properties

	<i>Int Only</i>				<i>Int Only</i>				
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

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.



Rates and Fees subject to change without notice.