



LOAN PRODUCT

**Allott**

Effective January 2025

For authorised broker only

# Product Guide



Loan Product	Type	Loan Term	Loan Size	Repayment	LVR	Interest Rate(pa)
Residential Short Term	House Townhouse Unit Apartment	Up to 6 months	$\geq$ \$200k $\leq$ \$5mil	Interest Only	Up to 75%	From 4.59%
Residential Middle Term	House Townhouse Unit Apartment	Up to 36 months	$\geq$ \$200k $\leq$ \$5mil	Interest Only	Up to 75%	From 5.59%
Residential Long Term	House Townhouse Unit Apartment	Up to 30 years	$\geq$ \$200k $\leq$ \$3mil	Principal & Interest	Up to 80%	From 6.59%
Commercial	Retail Office Industrial Warehouse	Up to 36 months	$\geq$ \$200k $\leq$ \$5mil	Interest Only	Up to 65%	From 6.99%
Land	Residential Development	Up to 24 months	$\geq$ \$500k $\leq$ \$5mil	Interest Only	Up to 55%	From 6.99%
Construction	Residential Commercial	Up to 24 months	$\geq$ \$500k $\leq$ \$50mil	Interest Only	Up to 75%	From 7.99%
SMSF	Residential Commercial	Up to 36 months	$\geq$ \$200k $\leq$ \$5mil	Interest Only	Up to 75%	From 5.99%
Jumbo	Residential Commercial	Up to 24 months	$>$ \$5mil $\leq$ \$100mil	Interest Only	Up to 75%	From 6.59%
Mezzanine	Residential Commercial Construction	Up to 12 months	$\geq$ \$100k $\leq$ \$2mil	Interest Only	Up to 75%	From 15.00%
Small Business	Business Cash flow Merchant Cash Advance	Up to 12 months	$\geq$ \$50k $\leq$ \$200k	Principal & Interest	Up to 100%	From 19.80%



# Residential Short Term

- House
- Townhouse

- Unit
- Apartment

Type	Loan Term	Loan Size	Repayment	LVR	Interest Rate (pa)
House Townhouse	Up to 3 months	≥ \$200k ≤ \$5mil	Interest Only	≤50%	4.59%
				≤60%	4.99%
				≤70%	5.59%
				≤75%	5.99%
House Townhouse	Up to 6 months	≥ \$200k ≤ \$5mil	Interest Only	≤50%	4.99%
				≤60%	5.59%
				≤70%	5.99%
				≤75%	6.59%
Unit Apartment	Up to 3 months	≥ \$200k ≤ \$5mil	Interest Only	≤50%	4.59%
				≤55%	4.99%
				≤60%	5.59%
				≤65%	5.99%
Unit Apartment	Up to 6 months	≥ \$200k ≤ \$5mil	Interest Only	≤50%	4.99%
				≤55%	5.59%
				≤60%	5.99%
				≤65%	6.59%

## Fees

Establishment Fee	1.65%
Line Fee	Cash Rate
Valuation Fee	At Cost
Legal Fee	At Cost
Discharge Fee	\$880

## Key Features

- ☑ Purchase, refinance or releasing equity
- ☑ The loan term up to 6 months
- ☑ Prepaid interest
- ☑ Discharged bankrupts considered
- ☑ Unlimited cash out
- ☑ Unlimited debt consolidation
- ☑ Pay out ATO debts
- ☑ No commission claw backs
- ☑ No requirements for income documents
- ☑ No postcode restrictions
- ☑ ACN with no minimum period



## Residential Middle Term

- House
- Townhouse

- Unit
- Apartment

Type	Loan Term	Loan Size	Repayment	LVR	Interest Rate (pa)
House Townhouse	Up to 12 months	≥ \$200k ≤ \$5mil	Interest Only	≤50%	5.59%
				≤60%	5.99%
				≤70%	6.59%
				≤75%	6.99%
House Townhouse	Up to 36 months	≥ \$200k ≤ \$5mil	Interest Only	≤50%	5.99%
				≤60%	6.59%
				≤70%	6.99%
				≤75%	7.59%
Unit Apartment	Up to 12 months	≥ \$200k ≤ \$5mil	Interest Only	≤50%	5.59%
				≤55%	5.99%
				≤60%	6.39%
				≤65%	6.59%
Unit Apartment	Up to 36 months	≥ \$200k ≤ \$5mil	Interest Only	≤50%	5.99%
				≤55%	6.59%
				≤60%	6.79%
				≤65%	6.99%

### Fees

Establishment Fee	1.85%
Line Fee	Cash Rate
Valuation Fee	At Cost
Legal Fee	At Cost
Discharge Fee	\$880

### Key Features

- ☑ Purchase, refinance or releasing equity
- ☑ The loan term up to 36 months
- ☑ Interest only loan repayment
- ☑ Credit impairment considered
- ☑ Loan repayment arrears considered
- ☑ Discharged bankrupts considered
- ☑ Unlimited cash out
- ☑ Unlimited debt consolidation
- ☑ Pay out ATO debts
- ☑ No commission claw backs
- ☑ No requirements for income documents
- ☑ No postcode restrictions
- ☑ ACN with no minimum period



## Residential Long Term

- House
- Townhouse

- Unit
- Apartment

Type	Loan Term	Loan Size	Repayment	LVR	Interest Rate (pa)
House Townhouse	Up to 10 years	≥ \$200k ≤ \$3mil	Principal & Interest	≤50%	5.99%
				≤60%	6.59%
				≤70%	6.99%
				≤80%	7.99%
House Townhouse	Up to 30 years	≥ \$200k ≤ \$3mil	Principal & Interest	≤50%	6.59%
				≤60%	6.99%
				≤70%	7.59%
				≤80%	8.59%
Unit Apartment	Up to 10 years	≥ \$200k ≤ \$5mil	Principal & Interest	≤50%	5.99%
				≤55%	6.59%
				≤60%	6.99%
				≤65%	7.59%
Unit Apartment	Up to 30 years	≥ \$200k ≤ \$5mil	Principal & Interest	≤50%	6.59%
				≤55%	6.99%
				≤60%	7.59%
				≤65%	7.99%

### Fees

Establishment Fee	2.2%
Line Fee	Cash Rate
Valuation Fee	At Cost
Legal Fee	At Cost
Discharge Fee	\$880

### Key Features

- ☑ Purchase, refinance or releasing equity
- ☑ The loan term up to 30 years
- ☑ Principal & Interest Loan Repayment
- ☑ Credit impairment considered
- ☑ Loan repayment arrears considered
- ☑ Discharged bankrupts considered
- ☑ Unlimited cash out
- ☑ Unlimited debt consolidation
- ☑ Pay out ATO debts
- ☑ No commission claw backs
- ☑ Requirements for low documents
- ☑ No postcode restrictions
- ☑ ABN & ACN with 3 month minimum period



# Commercial

- Retail
- Industrial

- Office
- Warehouse

Type	Loan Term	Loan Size	Repayment	LVR	Interest Rate (pa)
Retail	Up to 12 months	≥ \$200k ≤ \$3mil	Interest Only	≤50%	6.99%
Office				≤55%	7.29%
Industrial				≤60%	7.59%
Warehouse				≤65%	7.99%
Retail	Up to 36 months	≥ \$200k ≤ \$3mil	Interest Only	≤50%	6.99%
Office				≤55%	7.29%
Industrial				≤60%	7.59%
Warehouse				≤65%	7.99%

## Fees

Establishment Fee	2.2%
Line Fee	Cash Rate
Valuation Fee	At Cost
Legal Fee	At Cost
Discharge Fee	\$880

## Key Features

- Purchase, refinance or releasing equity
- The loan term up to 36 months
- Interest only loan repayment
- Credit impairment considered
- Loan repayment arrears considered
- Discharged bankrupts considered
- Unlimited cash out
- Unlimited debt consolidation
- Pay out ATO debts
- No commission claw backs
- No requirements for income documents
- No postcode restrictions
- ACN with no minimum period



# Land

- Residential
- Development

Type	Loan Term	Loan Size	Repayment	LVR	Interest Rate (pa)
Residential	Up to 12 months	≥ \$200k ≤ \$5mil	Interest Only	≤45%	6.99%
				≤50%	7.59%
				≤55%	7.99%
				≤60%	8.59%
Development	Up to 24 months	≥ \$200k ≤ \$5mil	Interest Only	≤40%	6.99%
				≤45%	7.59%
				≤50%	7.99%
				≤55%	8.59%

## Fees

Establishment Fee	2.2%
Line Fee	Cash Rate
Valuation Fee	At Cost
Legal Fee	At Cost
Discharge Fee	\$880

## Key Features

- ☑ Purchase, refinance or releasing equity
- ☑ The loan term up to 24 months
- ☑ Interest only loan repayment
- ☑ Credit impairment considered
- ☑ Loan repayment arrears considered
- ☑ Discharged bankrupts considered
- ☑ Unlimited cash out
- ☑ Unlimited debt consolidation
- ☑ Pay out ATO debts
- ☑ No commission claw backs
- ☑ No requirements for income documents
- ☑ No postcode restrictions
- ☑ ACN with no minimum period



# Construction

➤ Residential

➤ Commercial

Type	Loan Term	Loan Size	Repayment	LVR	Interest Rate (pa)
Residential	Up to 18 months	≥ \$500k ≤ \$50mil	Interest Only	≤50%	7.99%
				≤60%	8.59%
				≤70%	8.99%
				≤75%	9.59%
Commercial	Up to 24 months	≥ \$500k ≤ \$50mil	Interest Only	≤50%	8.59%
				≤55%	8.99%
				≤60%	9.59%
				≤65%	9.99%

## Fees

Establishment Fee	2.2%
Line Fee	Cash Rate
Valuation Fee	At Cost
Legal Fee	At Cost
Discharge Fee	\$880

## Key Features

- Purchase, refinance or releasing equity
- The loan term up to 24 months
- Prepaid Interest
- Incomplete projects
- Discharged bankrupts considered
- Unlimited cash out
- Unlimited debt consolidation
- Pay out ATO debts
- No commission claw backs
- No requirements for income documents
- No postcode restrictions
- ACN with no minimum period





# SMSF

➤ Residential

➤ Commercial

Type	Loan Term	Loan Size	Repayment	LVR	Interest Rate (pa)
Residential	Up to 36 months	≥ \$200k ≤ \$5mil	Interest Only	≤50%	5.99%
				≤60%	6.59%
				≤70%	6.99%
				≤75%	7.59%
Commercial	Up to 36 months	≥ \$200k ≤ \$5mil	Interest Only	≤50%	6.99%
				≤55%	7.59%
				≤60%	7.99%
				≤65%	8.49%

## Fees

Establishment Fee	2.2%
Line Fee	Cash Rate
Valuation Fee	At Cost
Legal Fee	At Cost
Discharge Fee	\$880

## Key Features

- Purpose for purchase or refinance
- The loan term up to 36 months
- Interest only loan repayment
- Off the plan properties considered
- Credit impairment considered
- Loan repayment arrears considered
- Discharged bankrupts considered
- Pay out ATO debts
- No commission claw backs
- No requirements for income documents
- No postcode restrictions
- ACN with no minimum period



# Jumbo

➤ Residential

➤ Commercial

Type	Loan Term	Loan Size	Repayment	LVR	Interest Rate (pa)
Residential	Up to 24 months	> \$5mil ≤ \$100mil	Interest Only	≤50%	6.59%
				≤60%	6.99%
				≤70%	7.59%
				≤75%	7.99%
Commercial	Up to 24 months	> \$5mil ≤ \$100mil	Interest Only	≤50%	6.99%
				≤55%	7.59%
				≤60%	7.99%
				≤65%	8.59%

## Fees

Establishment Fee	2.2%
Line Fee	Cash Rate
Valuation Fee	At Cost
Legal Fee	At Cost
Discharge Fee	\$880

## Key Features

- ☑ Purchase, refinance or releasing equity
- ☑ The loan term up to 24 months
- ☑ Interest only loan repayment
- ☑ Credit impairment considered
- ☑ Loan repayment arrears considered
- ☑ Discharged bankrupts considered
- ☑ Unlimited cash out
- ☑ Unlimited debt consolidation
- ☑ Pay out ATO debts
- ☑ No commission claw backs
- ☑ No requirements for income documents
- ☑ No postcode restrictions
- ☑ ACN with no minimum period



# Mezzanine

- Residential
- Commercial
- Construction

Type	Loan Term	Loan Size	Repayment	LVR	Interest Rate (pm)
Residential	Up to 12 months	≥ \$100k ≤ \$2mil	Interest Only	≤50%	1.25%
				≤60%	1.50%
				≤70%	1.75%
				≤75%	2.00%
Commercial	Up to 6 months	≥ \$100k ≤ \$2mil	Interest Only	≤50%	1.50%
				≤60%	1.75%
				≤65%	2.00%
				≤70	2.25%
Construction	Up to 6 months	≥ \$100k ≤ \$2mil	Interest Only	≤50%	1.75%
				≤60%	2.00%
				≤65%	2.25%
				≤70%	2.50%

## Fees

Establishment Fee	2.75%
Line Fee	Cash Rate
Valuation Fee	At Cost
Legal Fee	At Cost
Discharge Fee	\$880

## Key Features

- Purchase, refinance or releasing equity
- The loan term up to 12 months
- Interest only loan repayment
- Credit impairment considered
- Loan repayment arrears considered
- Discharged bankrupts considered
- Unlimited cash out
- Unlimited debt consolidation
- Pay out ATO debts
- No commission claw backs
- No requirements for income documents
- No postcode restrictions
- ACN with no minimum period



## Small Business

➤ Business Cashflow

➤ Merchant Cash Advance

Type	Loan Term	Loan Size	Repayment	LVR	Interest Rate (pm)
Business Cash-flow	Up to 12 months	≥ \$5k ≤ \$200k	Principal & Interest	≤100 %	From 1.65%
Merchant Cash Advance	Up to 6 months	≥ \$5k ≤ \$200k	Principal & Interest	≤100%	From 1.65%

### Fees

Establishment Fee	3.85%
Risk Assessment Fee	Yes
Discharge Fee	\$330

### Key Features

- ☑ The loan term up to 12 months
- ☑ LVR up to 100% against property
- ☑ Interest from 1.65% per month
- ☑ Purpose for business cash flow
- ☑ Principal & Interest Loan Repayment
- ☑ Pay out ATO debts
- ☑ No commission claw backs
- ☑ ABN & ACN with 3 months minimum period
- ☑ minimum monthly revenue of \$10,000



# Why Choose Allott

---

- Loan size up to \$100mil
- Unlimited cash out
- Unlimited debt consolidation
- Credit impairment considered
- Loan repayment arrears considered
- Discharged bankrupts considered
- Pay out ATO debts
- ABN & ACN with no minimum period
- No commission clawbacks
- No requirements for income documents
- No postcode restrictions
- Non-resident

# Our Process



## 1 Application

You will receive our approval letter within 2 hours of submission



## 2 Approval

Accept and sign the approval offer, pay the application fee, and then send the signed offer and payment receipt to us



## 3 Valuation

The valuation process typically takes 2 to 3 business days after the inspection



## 4 Loan Documents

Loan documents will be issued within 24 hours after formal approval



## 5 Settlement

Settlement will be arranged once we receive notification from legal team that the loan documents have been signed satisfactorily



## 6 Ongoing support

Provide continuous support for your application

# Lending Policy



1. Every mortgage application must show a clear commercial financial benefit for the applicant(s), and all Guarantors must seek independent legal and financial advice.

2. Allott will only provide loans to companies registered with the Australian Securities and Investments Commission.

3. Allott will provide loans for:

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> House                      | <input checked="" type="checkbox"/> Childcare Centre                |
| <input checked="" type="checkbox"/> Townhouse                  | <input checked="" type="checkbox"/> Medical Centre                  |
| <input checked="" type="checkbox"/> Unit                       | <input checked="" type="checkbox"/> Boarding House                  |
| <input checked="" type="checkbox"/> Apartment                  | <input checked="" type="checkbox"/> Serviced Apartment              |
| <input checked="" type="checkbox"/> Retail Shop                | <input checked="" type="checkbox"/> Development Site                |
| <input checked="" type="checkbox"/> Industrial                 | <input checked="" type="checkbox"/> Land Banking                    |
| <input checked="" type="checkbox"/> Warehouse                  | <input checked="" type="checkbox"/> Mixed Zoning                    |
| <input checked="" type="checkbox"/> Office                     | <input checked="" type="checkbox"/> Leasehold properties in the ACT |
| <input checked="" type="checkbox"/> Heritage-listed properties |   |

4. Allott will not provide loans for:

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> National Consumer Credit Protection Act | <input checked="" type="checkbox"/> An internal area of less than 40 sqm |
| <input checked="" type="checkbox"/> Contaminated or contaminated sites      | <input checked="" type="checkbox"/> Relocatable or Kit homes             |
| <input checked="" type="checkbox"/> Life tenant occupancy                   | <input checked="" type="checkbox"/> Abattoirs                            |
| <input checked="" type="checkbox"/> Nursing or retirement homes             | <input checked="" type="checkbox"/> Motels                               |
| <input checked="" type="checkbox"/> Company title properties                | <input checked="" type="checkbox"/> Hospitality establishments           |
| <input checked="" type="checkbox"/> NDIS properties                         |  |

5. All credit approvals are contingent upon an independent valuation report, which must be commissioned by us from our panel of approved valuers. Valuations instructed by existing clients cannot be used.

6. An application fee of 0.1% of the loan amount or \$1,650 (whichever is greater) will be charged to cover the costs associated with processing the application.

7. Loan term extensions are accepted, contingent upon a good payment history and credit approval.

8. Our establishment fee may vary depending on the specific terms of the loan.

9. The loading rate is 0.5% for loan amounts greater than or equal to \$3 million and 1% for rural area properties.

10. The risk fee may be applied based on the Loan-to-Value Ratio and a comprehensive assessment.