

Purple Season Special 000 Full Doc Residential Loan



80% MAX LVR

UPDATED: 3 December 2025

Our residential full doc mortgage product has flexible features that cater for your clients' purchase or refinance requirements. These include a free redraw facility and cash out for your personal or business/investment needs. This loan is for individuals who are owner-occupiers only.

Loan Purpose:	Purchase, refinance, debt consolidation, equity release, cash out. ATO Debts & council rates arrears can be repaid (in full) with this product.	Credit History:	Clean Credit required. Max 2 defaults with combined value <\$500 allowed.
		Application Fee:	\$1,495 - payable at settlement.
Loan Amount:	Min: \$ 100,000 Max: \$ 5,000,000 (80% LVR) Max \$10,000,000 (75% LVR)	Legal Fees:	From \$880 – Individual borrowers.
		Processing Fee:	\$499 (payable at settlement).
Loan Requirements:	Recent 2 years full personal & company returns + ATO Notices. PAYG: 2 recent computer-generated payslips plus employment check. NOA, employment letter or 3 mths salary credit may be required.	Valuation Fee:	At cost – from \$308 for metro securities. We will advise a quote for each property.
		Early Termination Fee (ETF):	\$Nil - Individual Borrowers. Corporate Borrowers: 3 months interest on the loan balance if the loan is repaid within 5 years.
Loan to Value Ratio:	80% maximum LVR. Non-gen savings accepted.	Title Insurance:	\$145 Loans to \$600k; \$260 if >\$600k
ABN GST:	Min. 12 mths ABN & GST as required.	Risk Fee:	Not Applicable (included in the application fee).
Term:	Up to 30 years.	Lenders Mortgage Insurance (LMI):	Not Applicable.
Interest Rate Type:	Variable rates available.	Settlement Fee:	From \$500 plus disbursements, including Electronic lodgements (PEXA). Varies with circumstances.
Repayments:	Principal & Interest or Interest Only. Int Only can be considered up to 5 years (rate loading applies).	Monthly Fee:	\$15pm per split.
Extra Repayments:	Additional repayments may be made at any time without penalty.	Annual Fee:	\$50 (Insurance maintenance)
Repayment Method & Frequency:	Weekly, Fortnightly or Monthly options.	Annual Reviews:	No annual reviews.
Cash Out:	Unlimited to 80% LVR with reasonable justification.	Discharge Fee:	\$490 Code loan + funder's legal costs. (\$1350 Non-Code + funder's legal costs).
Redraw:	Free redraw available on Variable rates only.	Loan Splits:	Unlimited splits allowed.
Locations:	Residential securities in categories 1, 2 & 3.	Offset Account:	Not available.
Acceptable Securities:	Owner Occupied properties only.	Unacceptable Securities:	Non-Standard Security Properties.
Promotions:	Bundle Offer: If client combines Owner Occupied property with an Investment property, the Owner Occupied rate and fees apply. Securities will be cross-collateralised.		
IMPORTANT NOTICE:	Rates and fees are subject to change without notice. Please refer to your Allstate representative for confirmation of the current rates and fees. * Conditions Apply. All fees include GST.		
Points of Difference:	The security determines the rate – not the purpose. (e.g. Loan can be in a company name & be OO). Clean credit history required – no arrears (excluding Council Rates) or defaults. ATO Debts and Business Debts can be refinanced by this loan. Will accept Visas with a minimum of 12 months to run – refer Visa number for confirmation it is acceptable. Construction is available to max 80% LVR - Term is 1 Year Int Only & 29 yrs P&I. Construction rate applies until construction is completed then reverts to the applicable product rate. Unlimited number of debts allowed for debt consolidation.		

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