

PURPLE Prime Special Altdoc Residential Loan



80% MAX LVR

UPDATED: 4 September 2025

Allstate Prime Special Altdoc Home Loan is an alternate documentation home loan specifically tailored to suit the needs of self-employed borrowers with clean credit and minimum 12 months ABN in the same business. 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:	1.00% of loan amount (includes Risk Fee) payable at settlement..
Loan Amount:	Min: \$100,000 Max: \$3,000,000 (80% LVR)	Legal Fees:	From \$880 – Individual borrowers.
Loan Requirements:	Accountants Declaration (on letterhead) or 12 months BAS	Valuation Fee:	At cost – from \$308 for metro securities. We will advise a quote for each property.
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. Accountants Declaration or 12 mths BAS 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:	\$Nil.
		Annual Reviews:	No annual reviews.
Repayment Method & Frequency:	Weekly, Fortnightly or Monthly options.	Processing Fee:	Not Applicable.
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:	Available on Variable rates only.	Early Termination Fee (ETF):	\$ Nil Individual Borrowers.
Locations:	Residential securities in categories 1 & 2.	Offset Account:	Not available.
Acceptable Securities:	Owner Occupied properties only – max 10ha.	Unacceptable Securities:	Investment or Non-Standard Security Properties.
Construction:	Construction is available to max 80% LVR. Term is 1 Year Int Only & 29 yrs P&I.	Loan Splits:	Unlimited splits allowed.
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:	<p>Clean credit history required – no arrears (excluding Council Rates) or defaults.</p> <p>ATO Debts and Business Debts can be refinanced on this loan (no default listings).</p> <p>Will accept Visas with a minimum of 12 months to run.</p> <p>Construction rate applies until construction is completed then reverts to the applicable product rate.</p>		

Allstate Home Loans Pty Ltd

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