PURPLE Lifestyle Altdoc RESIDENTIAL LOAN

80% MAX LVR

UPDATED: 3 December 2025

Allstate Lifestyle 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. Company & Trust borrowers are welcome.

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:	Applicants who have experienced an unforseen "life event" such as a redundancy or divorce, which has temporarily affected their ability to service their obligations and in turn has led to minor credit impairment will be considered.
		Application Fee:	1.40% of loan amount (includes Risk Fee) payable at settlement.
Loan Amount:	Min Loan: $100,000 Max Loan: $5,000,000 80% LVR ($10m to 75% LVR – available on Lifestyle Max)	Legal Fees:	From $880 – Individual borrowers. Higher fees apply to different structures. Allow min $2,000 +GST for Company / Trusts.
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.	LMI:	Lenders Mortgage Insurance is 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 to $10,000 pm may be made at any time without penalty. Early Termination Fee (ETF) applies to principal reductions for Company / Corporate Trustee borrowers.	Annual Fee:	$Nil.
		Annual Reviews:	No annual reviews.
Repayment Method & Frequency:	Weekly, Fortnightly or Monthly options.	Processing Fee:	$499 (payable at settlement).
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 Repayment Fee (ERF):	2.0% ERF applies to Company / Corporate Trustee borrowers if loan is discharged in the first 5 years (based on original loan amount).
Offset Account:	Not available.	ERF – Principal Reductions:	ERF (Early Repayment Fee) also applies to principal reductions >$10,000 per month.
Locations:	Residential securities in categories 1, 2 & 3.		
Acceptable Securities:	Owner Occupied and Investment properties.	ERF Waiver (Optional):	ERF can be waived if Application Fee is increased by 0.25%
Unacceptable Securities:	Non-Standard Security Properties.	Loan Splits:	Unlimited splits allowed.
Points of Difference:	Rates and fees are subject to change without notice - refer to your Allstate Manager for confirmation of current rates and fees. ATO Debts and Business Debts can be refinanced on this loan. Will accept Visas with a minimum of 12 months to run. ERF can be avoided with a rate loading of approx. 0.25%. (Company / Corporate Trustee borrowers). Construction rate applies until construction is completed then reverts to the applicable product rate. Individuals, Companies, Family Trusts or Unit Trusts are acceptable. Discharged bankrupts >2 years allowed. Defaults paid >2 years and <$5,000 ignored. REFER TO YOUR BDM FOR OO PROMOTION FROM TIME TO TIME.		

Allstate Home Loans Pty Ltd
Phone 1800 101 368
Email: hello@allstateloans.com.au | Website: www.allstatehomeloans.com.au
Postal: PO Box 3553, Loganholme Qld 4129 Australian Credit Licence: 384512 | ABN: 86 010 377 018