

PURPLE Prime Max Altdoc Residential Loan

PRODUCT FACT SHEET

UPDATED: 3 December 2025



Allstate Prime Max 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. Owner Occupiers or Investors.

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.
Loan Amount:	Min: \$ 5,000,000 Max: \$10,000,000 (75% LVR)	Application Fee:	1.40% of loan amount (No Risk Fee) payable at settlement.
Loan Requirements:	Accountants Declaration (on letterhead) or 12 months BAS	Legal Fees:	From \$880 – Individual borrowers. Higher fees apply to different structures. Allow min \$2,000 +GST for Company / Trusts.
Loan to Value Ratio:	75% maximum LVR. Non-gen savings accepted.	Valuation Fee:	At cost – we will advise a quote for each property.
ABN GST:	Min. 12 mths ABN & GST as required. Accountants Declaration or 12 mths BAS required.	Title Insurance:	Min. \$260
Term:	Up to 30 years.	Risk Fee:	Not Applicable (included in the application fee).
Interest Rate Type:	Variable rates available.	LMI:	Lenders Mortgage Insurance is Not Applicable.
Repayments:	Principal & Interest or Interest Only. Int Only can be considered up to 5 years (rate loading applies).	Settlement Fee:	From \$500 plus disbursements, including Electronic lodgements (PEXA). Varies with circumstances.
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.	Monthly Fee:	\$15pm per split.
Repayment Method & Frequency:	Weekly, Fortnightly or Monthly options.	Annual Fee:	\$Nil.
Cash Out:	Unlimited to 75% LVR with reasonable justification.	Annual Reviews:	No annual reviews.
Redraw:	Available on Variable rates only.	Processing Fee:	\$499 (payable at settlement).
Offset Account:	Not available.	Discharge Fee:	\$490 Code loan + funder's legal costs. (\$1350 Non-Code + funder's legal costs).
Locations:	Residential securities in categories 1 & 2.	Early Termination Fee (ETF):	\$ Nil Individual Borrowers. 2.0% ETF applies to Company / Corporate Trustee borrowers if loan is discharged in the first 3 years (based on original loan amount). ETF also applies to principal reductions >\$10,000 per month.
Acceptable Securities:	Owner Occupied and Investment properties.	Unacceptable Securities:	Non-Standard Security Properties.
Construction:	Construction is available to max 75% 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:	Clean credit history required – no arrears (excluding Council Rates) or defaults. ATO Debts and Business Debts can be refinanced on this loan. Will accept Visas with a minimum of 12 months to run. ETF 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.		

Allstate Home Loans Pty Ltd

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