

# PURPLE Rural

## Residential Loan 75%

### PRODUCT FACT SHEET

UPDATED: 3 December 2025



Allstate Rural Home Loan is available as an Altdoc or Full Doc loan specifically tailored to suit the needs of PAYG or self-employed clients who wish to live on a rural or rural residential property. 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:	Clean Credit required. Max 2 defaults with combined value <\$500 allowed.
Loan Amount:	Min: \$100,000 Max: \$2,500,000 (75% LVR) - Less than 100 acres  Max: \$2,000,000 (55% LVR) - More than 100 acres	Application Fee:	1.40% of loan amount (No Risk Fee). Payable at settlement.
		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 or Standard Full Doc requirements.	Valuation Fee:	Quotation required – charged at cost which may include travel time.
Loan to Value Ratio:	80% maximum LVR. Non-gen savings accepted.	Title Insurance:	\$145 Loans to \$600k; \$260 if >\$600k
ABN   GST:	Min. 24 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 (Residential to 100 acres). 1 to 5 years (Commercial >100 acres)	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 to 100 acres. Interest Only for >100 acres [No P&I option]. 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 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.
Offset Account:	Not available.		
Locations:	Residential securities in categories 1 & 2.		
Acceptable Securities:	Owner Occupied and Investment properties.	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.
Unacceptable Securities:	Non-Standard Security Properties.		
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). Individuals, Companies, Family Trusts or Unit Trusts are acceptable. Unlimited loan splits allowed. Construction may be considered as an exception.		

Allstate Home Loans Pty Ltd

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