

PURPLE Lifestyle Full Doc RESIDENTIAL LOAN



80% MAX LVR

UPDATED: 3 December 2025

Allstate Lifestyle Full Doc Home Loan is a home loan specifically tailored to suit the needs of self-employed borrowers with minor credit impairment 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 unforeseen "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.
Loan Amount:	Min Loan: \$100,000 Max Loan: \$5,000,000 80% Std (\$10,000,000 75% – available on Lifestyle Max – Higher App Fee may apply)	Application Fee:	1.40% of loan amount (includes 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:	Recent 1 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.
		Title Insurance:	\$145 Loans to \$600k; \$260 if >\$600k
Loan to Value Ratio:	80% maximum LVR. Non-gen savings accepted.	Risk Fee:	Not Applicable (included in the application fee).
ABN GST:	Min. 12 mths ABN & GST as required.	LMI:	Lenders Mortgage Insurance is Not Applicable.
Term:	Up to 30 years.	Monthly Fee:	\$15pm per split.
Interest Rate Type:	Variable rates available.	Annual Fee:	\$Nil.
Repayments:	Principal & Interest or Interest Only. Int Only can be considered up to 5 years (rate loading applies).	Annual Reviews:	No annual reviews.
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.	Settlement Fee:	From \$500 plus disbursements, including Electronic lodgements (PEXA). Varies with circumstances.
Repayment Method:	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.	ERF Waiver (Optional):	ERF can be waived if Application Fee is increased by 0.25%
Acceptable Securities:	Owner Occupied and Investment properties to 10ha.		
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. Defaults paid >2 years and <\$5,000 ignored. Discharged bankrupts >2 years allowed.		

Allstate Home Loans Pty Ltd

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