

Platinum Altdoc Residential Loan



80% MAX LVR

UPDATED: 10 July 2025

Allstate Platinum Altdoc Home Loan is an alternative documentation home loan specifically tailored to suit the needs of self-employed borrowers with clean credit and minimum 12 months ABN | 1 day GST and 2 years experience (same industry).

Loan Purpose:	Purchase, refinance, debt consolidation, equity release, cash out for owner-occupied or investment loans.		Credit History:	Clean Credit required. Max 3 non-financial defaults (Telco / Utility) <\$1,500 in total allowed if paid or cleared at settlement.
Loan Amount: Cat 1 Cat 2	Min: \$150,000 Max: \$2.0m - 80% Max: \$1.5m – 65% Max: \$1.2m - 80%	Rate Loading applies >\$1.0m [Cat 1] [Cat 1 & 2] [Cat 2]	Application Fee:	\$330 Individuals \$550 Companies & Trusts
			Legal Fees:	\$330 plus disbursements – Individual borrowers.
Loan Amount: Cat 3 & 4	Min: \$150,000 Max: \$500,000 - 70% Max: \$400,000 - 80%		Legal Fees:	\$330 plus disbursements – Individual borrowers.
			Valuation Fee:	At cost – from \$305 for metro securities. We will advise a quote for each property.
Loan Requirements:	Any Income items of Accountants Declaration, 6 months BAS or 6 months statements.		Risk Fee: Option #1	Not Applicable.
			Risk Fee: Option #2	1.0% Risk Fee paid @ settlement – No Clawback.
Loan to Value Ratio:	80% maximum LVR. Non-gen savings accepted.		Annual Fee:	\$395. Charged at settlement & annually thereafter. <i>(Annual Fee can be waived by adding 0.10% loading to the interest rate).</i>
ABN GST:	Min. 24 mths ABN - GST as required. Accountants Declaration or 6 mths BAS.		Settlement Fee:	\$150 plus disbursements, including Electronic lodgements (PEXA). Varies with circumstances.
Term:	Minimum 2 Years up to 30 years.		Discharge Fee:	\$795
Interest Rate Type:	Variable rates only available.		Fees that are Not Applicable:	Lenders Mortgage Insurance [LMI] Early Repayment Fee [ERF] Establishment Fee [\$ Nil] Title Insurance n/a Monthly Fees [\$ Nil]
Repayments:	Principal & Interest or Interest Only. Int Only can be considered up to 5 years (rate loading applies).			
Extra Repayments:	Additional repayments may be made at any time without penalty.		100% Offset:	Free Offset account (multiple offsets are not available).
Repayment Method & Frequency:	Weekly, Fortnightly or Monthly options.		Annual Reviews:	No annual reviews.
Cash Out:	Unlimited. >\$500k with supporting evidence.		Redraw:	Available on Variable rates only.
Loan Splits:	4 splits allowed.		Rate Loadings:	0.30% Rate Loading - Loans >\$1,000,000 0.20% Rate Loading - Companies/Trusts. 0.20% Rate Loading – Overseas Income 0.10% Rate Loading – Annual Fee Waiver 0.30% Rate Loading – Interest Only
Locations:	Residential securities in categories 1 & 2. Cat 3 & 4 by exception - reduced loan sizes apply			
Acceptable Securities:	Owner Occupied or investment properties to 10a Air BnB properties Display Homes House with DA			
Unacceptable Securities:	Non-Standard Security Properties or > 10ha Vacant land or Rural securities Student accommodation Island securities without a bridge to the mainland No Construction loans.			
IMPORTANT:	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	Unlimited number of debts including Business Debts can be consolidated. Non-standard properties can be considered on the Altdoc Security option where a 0.50% rate loading applies.			

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Alt Doc (Acc Dec) Checklist

Applicants Name: Date:

A	REQUIRED FOR ALL ALT DOC (ACC DEC) APPLICATIONS	Y / N / N/A
A1	Fully completed Loan Application and Identification (VOI)	☐ ☐ ☐
A2	Servicing Calculator	☐ ☐ ☐
A3	Exit Strategy if applicant is 55 years of age or over for Owner Occupied	☐ ☐ ☐
A4	Self Employed Declaration Plus one of the following: Accountants Declaration or 6 months BAS (ensure BAS calculator is provided if this method is selected) Mortgage Manager documents • Loan Application Cover Sheet • Loan Summary Notes • Equifax Fraud Check (If applicable) • Comprehensive Credit Report (CCR) for all individuals • Equifax Company/Business Enquiry (all current Directorships) • Valuation report listing as an interested party	☐ ☐ ☐
B	PURCHASE	Y / N / N/A
B1	Contract of Sale – including deposit receipt	☐ ☐ ☐
B2	Funds to complete (savings statement) no older than 45 days at conditional approval	☐ ☐ ☐
C	REFINANCE	Y / N / N/A
C1	Lenders that participate in comprehensive reporting – no statements required. OR Last 3 month's statements for all debt(s) being refinanced not older than 45 days at conditional approval	☐ ☐ ☐
C2	Council Rates notice on security property	☐ ☐ ☐
D	PAYG	Y / N / N/A
D1	2 pay slips OR Letter from employer not older than 60 days at conditional approval OR Current employment contract Mortgage Manager documents • ABN Search for the employer	☐ ☐ ☐
E	SELF-EMPLOYED	Y / N / N/A
E1	Self Employed Declaration Plus one of the following: Accountants declaration OR 6 months BAS (ensure BAS calculator is provided if this method is selected) Mortgage Manager documents • Company ASIC Search (If applicable) • Business ABN Search • Accountant or Tax Agent Search (ATO)	☐ ☐ ☐
F	RENT	Y / N / N/A
F1	Residential - Latest Rental Statement or if vacant Real Estate Rental appraisal letter not older than 45 days at conditional approval	☐ ☐ ☐
F2	Commercial – Copy of current formal lease agreement and evidence of payment over most recent 3 months (ie via Bank statements not older than 45 days at conditional approval)	☐ ☐ ☐