

Platinum Altdoc Residential Loan



80% MAX LVR

UPDATED: 4 September 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 24 months ABN | 12 months 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	Min: \$150,000 Max: \$2.0m - 80% [Cat 1]	Application Fee:	\$330 Individuals \$550 Companies & Trusts
Cat 2	Max: \$1.5m – 65% [Cat 1] Max: \$ 750k - 65% [Cat 2]	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.		

Allstate Home Loans Pty Ltd

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