

# Platinum Alternate Altdoc Resi Loan



**80% MAX LVR**

UPDATED: 22 August 2025

Allstate Platinum Alternate Altdoc Home Loan is an alternate documentation home loan specifically tailored to suit the needs of self-employed borrowers with clean credit and minimum 24 months ABN | 12 months GST using accountant prepared Financial Statements.

<b>Loan Purpose:</b>	Purchase, refinance, debt consolidation, equity release, cash out.	<b>Credit History:</b>	Clean Credit required. Max 3 non-financial defaults (Telco / Utility) <\$1,500 in total allowed if paid or cleared at settlement.
<b>Loan Amount: Cat 1 &amp; 2</b>	Min: \$150,000      Rate Loading applies >\$1.0m Max: \$2.0m - 80% [Cat 1] Max: \$1.5m - 65% [Cat 2] Max: \$1.2m - 80% [Cat 2]	<b>Application Fee:</b>	\$330 Individuals \$550 Companies
		<b>Valuation Fee:</b>	At cost – from \$305 for metro securities. We will advise a quote for each property.
<b>Loan Amount: Cat 3 &amp; 4</b>	Min: \$150,000 Max: \$500,000 - 70% Max: \$400,000 - 80%	<b>Legal Fees:</b>	\$330 plus disbursements – Individual borrowers.
		<b>Risk Fee: Option #1</b>	Not Applicable.
<b>Not Required:</b>	<i>Accountants Declaration, Tax Returns or Notice of Assessment [NOA] are NOT REQUIRED.</i>	<b>Risk Fee: Option #2</b>	1.0% Risk Fee paid @ settlement – No Clawback.
<b>Loan to Value Ratio:</b>	80% maximum LVR. Non-gen savings accepted.	<b>Annual Fee:</b>	\$395. Charged at settlement & annually thereafter. (Annual Fee can be waived by adding 0.10% loading to the interest rate).
<b>Loan Splits:</b>	4 splits allowed.		
<b>ABN   GST:</b>	Min. 24 mths ABN – 1 Day GST (2 Yrs experience). Accountants Declaration or 6 mths BAS required.	<b>Settlement Fee:</b>	\$150 plus disbursements, including Electronic lodgements (PEXA). Varies with circumstances.
<b>Term:</b>	Minimum 2 Years up to 30 years.	<b>Discharge Fee:</b>	\$795
<b>Interest Rate Type:</b>	Variable rates only available.	<b>Fees that are Not Applicable:</b>	Lenders Mortgage Insurance [LMI] Early Repayment Fee [ERF] Establishment Fee [\$ Nil] Title Insurance n/a Monthly Fees [\$ Nil]
<b>Repayments:</b>	Principal & Interest or Interest Only. Int Only can be considered up to 5 years (rate loading applies).		
<b>Extra Repayments:</b>	Additional repayments may be made at any time without penalty.	<b>100% Offset:</b>	Free Offset account (multiple offsets are not available).
<b>Repayment Method &amp; Frequency:</b>	Weekly, Fortnightly or Monthly options.	<b>Annual Reviews:</b>	No annual reviews.
<b>Cash Out:</b>	Unlimited. >\$500k with supporting evidence.	<b>Redraw:</b>	Available on Variable rates only.
<b>Locations:</b>	Residential securities in categories 1 & 2. Cat 3 & 4 by exception with reduced loan sizes.	<b>Rate Loadings:</b>	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
<b>Acceptable Securities:</b>	Owner Occupied or investment properties to 10 ha. <b>Air BnB properties   Display Homes   House with DA - No Rate Loadings.</b>		
<b>Unacceptable Securities:</b>	Non-Standard Security Properties or > 10ha.   Vacant land   Rural securities   Student accommodation   Island securities without a bridge to the mainland.		
<b>Loan Requirements:</b>	<b>Self Certification Declaration &amp; last year's Accountant prepared Financial Statements with Balance Sheet incl prior year Profit &amp; Loss Statement (for comparison purposes only)</b> – not older than 18 months at Conditional Approval.		
<b>IMPORTANT:</b>	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.		
<b>Points of Difference:</b>	Unlimited number of debts consolidated. No rate loading for Interest only.		

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