

Platinum Primo [Cat 1 & 2] Residential Loan



80% MAX LVR

UPDATED: 10 July 2025

Allstate Platinum Primo Home Loan is a full documentation home loan specifically tailored to suit the needs of self-employed borrowers with clean credit and minimum 24 months ABN. Includes Temporary & Bridging Visas with a minimum of 12 months remaining (rate loading applies).

Loan Purpose:	Purchase, refinance, debt consolidation, equity release, cash out on owner-occupied and 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 & 2	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]	Application Fee:	\$330 Individuals \$550 Companies & Trusts
		Valuation Fee:	At cost – from \$305 for metro securities. We will advise a quote for each property.
PAYG Requirements:	2 Pay Slips <i>or</i> Current Employment Contract <i>or</i> Letter from Employer <60days old @ Conditional Approval AND last financial year PAYG statement YTD tax portal statement.	Legal Fees:	\$330 plus disbursements – Individual borrowers.
		Risk Fee: Option #1	Not Applicable.
Self-Employed Requirements:	Last Year's Accountant prepared Financial Statements incl previous year P&L <18 months old @ conditional approval AND latest NOA.	Risk Fee: Option #2	1.0% Risk Fee paid @ settlement – No Clawback
		Annual Fee:	\$395pa charged at settlement and annually thereafter. (Annual Fee can be waived by adding 0.10% loading to the interest rate).
Loan to Value Ratio:	80% maximum LVR. Non-gen savings accepted.		
ABN GST:	Min. 24 mths ABN - GST as required.	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] - n/a Early Repayment Fee [ERF] - n/a 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:	No evidence required to \$100k, Max \$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. 0.50% Loading – Temporary Residents / Visas 0.20% Rate Loading – Overseas Income 0.10% Rate Loading – Annual Fee Waiver
Locations:	Residential securities in categories 1 & 2.		
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. <u>Any Visa with min. 1 Year to run</u> can qualify, including Bridging Visas 010, 020 & 050 with 0.50% rate loading.		

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Full Doc Checklist

Applicants Name: Date:

A	REQUIRED FOR ALL FULL DOC APPLICATIONS	Y / N / N/A
A1	Fully completed Loan Application and Identification (VOI)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
A2	Servicing Calculator	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
A3	Exit Strategy if applicant is 55 years of age or over for Owner Occupied Mortgage Manager documents <ul style="list-style-type: none"> • Loan Application Cover Sheet • Loan Summary Notes • Equifax Fraud Check (If Mortgage Manager participates) • Comprehensive Credit Report (CCR) for all individuals • Equifax Company/Business Enquiry (all current Directorships) • Valuation report listing as an interested party • Review and confirm borrowers INCOME sourced from Approved countries (Foreign income) • English translation of foreign language documents (Foreign income) 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
B	PURCHASE	Y / N / N/A
B1	Contract of Sale – including deposit receipt.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
B2	Funds to complete (savings statement) no older than 45 days at conditional approval	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
C2	Council Rates notice on security property	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
C3	Cash out >100k – 1 month's Bank Statements showing Salary Credits OR 1 month's personal Bank statement for Self-Employed not older than 45 days at conditional approval	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
D	PAYG	Y / N / N/A
D1	Australian Income; (2 pay slips OR Letter from employer not older than 60 days at conditional approval OR Current employment contract) AND last financial year PAYG statement If employment started this financial year, the YTD statement from the tax portal Foreign Income; (2 pay slips OR Letter from employer not older than 60 days at conditional approval OR Employment Contract) AND 6 months statements showing salary credits not older than 45 days at conditional approval Mortgage Manager documents <ul style="list-style-type: none"> • ABN Search for the employer • Vevo Search to validate (NA for Citizens) • XE.com currency conversion calc of income used 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
E	SELF-EMPLOYED	Y / N / N/A
E1	Last year's Accountant prepared Financial Statements with Balance Sheet including previous year's Profit & Loss for comparison purposes only not older than 18 months at conditional approval AND Individuals latest ATO Notice of Assessment (Minimum 5 Years as declared on application) Mortgage Manager documents <ul style="list-style-type: none"> • Company ASIC Search (If applicable) • Business ABN Search • Accountant or Tax Agent Search (ATO) 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>