Platinum Primo [Cat 3 & 4] 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.

investment loans. investment loans. paid or cleared at settlement. Loan Amount: Cat 3 & 4 Mix: \$150,000 Mix: \$50,000 - 70%, Mix: \$400,000 - 80% Application Fee: \$330 individuals \$550 companies & Trusts PAYG sequirements: 2 Pay Silps or Current Employment Contract or Letter from Employer 40549x old @LOCMINE statement I MTD tax portal statement. Yaluation Fee: At cost - from \$3005 for metro securities. We will advice a quote for each property. Solf Employed Requirements: Last Year's Accountant properts Financial Statements ind previous year PAYCs attaement. Nisk Fee: Option # Not Applicable. Requirements: Last Year's Accountant properts Financial Statements ind previous year PAYCs attaement. Nisk Fee: Option # Not Applicable. Requirements: Mix: 24 mths ABN - GST as required. LMI: Lenders Kontgee Insurance - Not Applicable. ABN GST. Min: 24 mths ABN - GST as required. LMI: Lenders Kontgee Insurance - Not Applicable. Term: Minimum 2 Years up to 30 years. Settlement Fee: \$150 plus disbursements, including Electronic be considered up to 5 years (rate loading applies) Annual Fee: Nill. Repayments: Additional repayments may be made at any time without penalty. Annual Fee: \$100% for ading to the interest rate. Repayments: Additional repayments may be made at an					
Cat 3 8.4 Max: \$500.000 - 70% Max: \$400.000 - 80% Requirements: 2 Pay Silss or Current Employment Contract or Experiment ADD last financial year PATS statement YTD tax portal statement. 2 Valuation Fee: At cost – from \$305 for metro securities. We will advise a quote for each property. Self-Employed Requirements: 2 Last Year's Accountant prepared Financial Statement YTD tax portal statement. Risk Fee: Option # Not Applicable. Self-Employed Requirements: Last Year's Accountant prepared Financial Statement. Risk Fee: Option # Not Applicable. Self-Employed Requirements: Last Year's Accountant prepared Financial Statement. Risk Fee: Option # Not Applicable. SettementSe Minimum LVR. Non-gen savings accepted. 100% Offset: Free Offset account (multiple offsets are not available). ABN GST: Minimum 2 Years up to 30 years. Settement Fee: \$150 plus disbursements, including Electronic lodgements (PEXA). Varies with circumstances. Interest Rate Type: Variable rates only available. Monthy 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. RepaymentMethod Weekly. Fortrightly or Monthly options. Establishment Fee: 1/26 0.20% Rate Loading - Companies Thusts. 0.20% Rate Loading - Companies T	Loan Purpose:	release, cash out on owner-occupied and	Credit History:	defaults (Telco / Utility) <\$1,500 in total allowed if	
Requirements:: Letter from Employer -60days old @ Conditional Approval AND Last financial year PA/G statement. advise a quote for each property. Self-Employed statement I YTD tax portal statement. Laga Fees: \$330 plus disbursements - Individual borrowers Self-Employed Requirements:: Last Year's Accountant prepared Financial old @ Conditional approval AND latest Notice 0 Risk Fee: Option #1 Not Applicable. Loan to Value Ratio: 30% maximum LVR. Non-gen savings accepted. 100% Offset: Free Offset account (multiple offsets are not available). ABN GST: Min. 24 mths ABN - GST as required. LMI: Lenders Mortage Insurance - Not Applicable. Term: Minimum 2 Years up to 30 years. Settlement Fee: \$150 plus disbursements, including Electronic Icdgements (PEXA) Varies with circumstances. Interest Rate Type: Variable rates only available. Monthly Fee: SNII. Repayments: Principal & Interest ro Interest Only. Int Only can be considered up to 5 years (rate loading applies). Annual Reviews: No annual reviews. Repayments: Additional repayments may be made at any time district. Stiblishment Fee: n/a Repayment Wethod Vaeilable on Variable rates only. ERF: Early Repayment Fee (ERF) is Not applicable. Loan Splits: 4 splits allowed. <		Max: \$500,000 - 70%	Application Fee:		
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Requirements: Statements incl previous year P&L <18 months of Applicable. Not Applicable. Risk Fee: Option #1 Not Applicable. Loan to Value Ratic: 80% maximum LVR. Non-gen savings accepted. 100% Offset: Free Offset account (multiple offsets are not available). ABN GST: Min. 24 mths ABN - GST as required. LMI: Lenders Mortgage Insurance - Not Applicable. Term: Minimum 2 Years up to 30 years. Settlement Fee: \$150 plus disbursements, including Electronic Indgements (PEXA). Varies with circumstances. Interest Rate Type Variable rates only available. Monthly Fee: \$Nil. Repayments: principal & Interest Only. Int Only can be considered up to 5 years (rate loading applies). Annual Reviews: No annual reviews. Repayments: Additional repayments may be made at any time without penalty. Annual Reviews: No annual reviews. Refarew: Additional repayments may be made at any time supporting evidence. Establishment Fee: \$795 Refarew: Available on Variable rates only. ERF: Early Repayment Fee (ERF) is Not applicable. Load Splits: 4 splits allowed. Owner Occupied or investment properties to 10a Jr Br B properties Display Homes House with DA Loatinos: Residential securitities no categor			Legal Fees:	\$330 plus disbursements – Individual borrowers.	
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rates and fees. * Conditions Apply. All fees include GST. Points of Unlimited number of debts including Business Debts can be consolidated.		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.			
				where a 0.50% rate loading applies.	

Allstate Home Loans Pty Ltd Phone 1800 101 368 Email: hello@allstateloans.com.au | Website: www.allstatehomeloans.com.au Postal: PO Box 3553, Loganholme Qld 4129 Australian Credit Licence: 384512 | ABN: 86 010 377 018

Full Doc Checklist

Applie	cants Name: Date:	
Α	REQUIRED FOR ALL FULL DOC APPLICATIONS	Y / N / N/A
A1	Fully completed Loan Application and Identification (VOI)	
A2	Servicing Calculator	
	Exit Strategy if applicant is 55 years of age or over for Owner Occupied	
A3	 Mortgage Manager documents 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) 	
В	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	
С	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	
С3	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	
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 ABN Search for the employer Vevo Search to validate (NA for Citizens) XE.com currency conversion calc of income used 	
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 • 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)	