

# Platinum Primo NDIS [Cat 1] Residential Loan



**80% MAX LVR**

UPDATED: 22 August 2025

Allstate Platinum Primo NDIS 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.

|  |   |                                      |  |
|--|---|--------------------------------------|--|
| <b>Loan Purpose:</b>                     | Purchase, refinance, debt consolidation, equity release, cash out available.  | <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:<br/>Cat 1 Only</b>       | Min: \$150,000<br>Max: \$1.0m - 80% [Cat 1]   | <b>Application Fee:</b>              | \$550 Companies & Trusts   |
|  |   | <b>Valuation Fee:</b>                | Commercial Val approx. \$3,500 and 2 weeks required. We will advise a quote for each property.   |
| <b>PAYG Requirements:</b>                | 2 Pay Slips <i>or</i> Current Employment Contract <i>or</i> Letter from Employer <60days old @ Conditional Approval <b>AND</b> last financial year PAYG statement   YTD tax portal statement. | <b>Legal Fees:</b>                   | \$330 plus disbursements – Individual borrowers.   |
|  |   | <b>Risk Fee: Option #1</b>           | Not Applicable.  |
| <b>Self-Employed Requirements:</b>       | Last Year's Accountant prepared Financial Statements incl previous year P&L <18 months old @ conditional approval AND latest NOA.   | <b>Risk Fee: Option #2</b>           | 1.0% Risk Fee paid @ settlement – No Clawback  |
|  |   | <b>Annual Fee:</b>                   | \$395pa charged at settlement and annually thereafter. (Annual Fee can be waived by adding 0.10% loading to the interest rate).  |
| <b>Loan to Value Ratio:</b>              | Lower of 100% LVR of Alternate Use Value or \$1m .  |                                      |  |
| <b>ABN   GST:</b>                        | Min. 24 mths ABN - GST as 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] - n/a<br>Early Repayment Fee [ERF] - n/a<br>Establishment Fee [\$ Nil]<br>Title Insurance n/a<br>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>                         | No evidence required to \$100k, Max \$500k with supporting evidence.  | <b>Redraw:</b>                       | Available on Variable rates only.  |
| <b>Loan Splits:</b>                      | 4 splits allowed.   | <b>Rate Loadings:</b>                | 0.30% Rate Loading - Loans >\$1,000,000<br>0.50% Loading – Temporary Residents / Visas<br>0.20% Rate Loading – Overseas Income<br>0.10% Rate Loading – Annual Fee Waiver |
| <b>Locations:</b>                        | Residential securities in categories 1 only.  |                                      |  |
| <b>Acceptable Securities:</b>            | Established Owner Occupied or investment NDIS houses only (No units or construction).   |                                      |  |
| <b>Unacceptable Securities:</b>          | Non-Standard Security Properties or > 10ha   Vacant land or Rural securities   Student accommodation   Island securities without a bridge to the mainland   No Construction loans.            |                                      |  |
| <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 including Business Debts (excl. ATO) can be consolidated.   |                                      |  |

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