

ORDE Prestige Altdoc | FD Residential Loan



70% MAX LVR

UPDATED: 21 May 2026

The Prestige Altdoc Loan is an alternate documentation loan specifically tailored to suit the needs of self-employed borrowers with clean credit and minimum 2 years ABN in the same business wishing to purchase or refinance a dwelling. Company & Trust borrowers are welcome.

Loan Purpose:	Purchase, refinance, debt consolidation and equity release – Altdoc or Full Doc.			Credit History:	Clean Credit required. Max 2 defaults with combined value <\$500 may be considered.
Loan Amount:	Min: \$2,000,001 Max: \$5,000,000 (70%) Sydney & Melbourne Max: \$3,500,000 (75%) Sydney & Melbourne			Application Fee:	1.50% of loan amount (payable at settlement, can be capitalized to the loan amount, but cannot exceed the hard cap of 75% including fees.) Special Promo
Loan Requirements	6 months BAS or Accountants Declaration			Legal Fees:	At Cost Approx. \$495 – Individual borrowers. Approx. \$1,100 – company / trust borrowers.
Loan to Value Ratio:	75% maximum LVR. Non-gen savings accepted.			Valuation Fee:	At Cost – quote required.
ABN GST:	Min. 24 mths ABN & 12 mths GST required. Accountants Declaration or 6 mths BAS			Title Insurance:	Minimum \$260 if >\$600k
Term:	Up to 30 years.			Risk Fee:	Not Applicable.
Interest Rate Type:	Variable rates available.			LMI:	Lenders Mortgage Insurance is Not Applicable.
Repayments:	Principal & Interest or Interest Only. Int Only can be considered up to 5 years (no rate loading).			Settlement Fee:	Not Applicable.
Extra Repayments:	Additional repayments available without penalty.			Monthly Fee:	\$Nil
Repayment Method & Frequency:	Weekly, Fortnightly or Monthly options.			Annual Fee:	\$Nil.
100% Offset Account:	Not available.			Annual Reviews:	No annual reviews.
Cash Out:	Unlimited for acceptable stated purpose.			Loan Splits:	4 splits allowed (no fee to split loans).
Redraw:	Free Redraw available on Variable rates only.			Discharge Fee:	\$450 plus funder’s legal costs.
Locations:	Residential securities in categories 1 & 2.			Early Repayment Fee (ERF):	1.50% of original loan amount if discharged within first 3 years – UNREGULATED loans only. ERF Waiver Fee: The ERF can be waived by adding 0.50% to the application fee.
Acceptable Securities:	Standard residential properties – minimum population 20,000.				
Unacceptable Securities:	Non-Standard Security Properties & Construction. Retirement homes, Resort style dwellings, Serviced Apartments, Dwellings with >4 dwellings on 1 title, vacant land.				
Loan Size Limits:	Sydney Melbourne		Brisbane Adelaide Perth Hobart		Other – Cat 1 & 2 Locations
	≤60%	\$5,000,000	\$5,000,000		\$3,500,000
	≤70%	\$5,000,000			
	≤75%	\$3,500,000			
IMPORTANT:	Rates and fees are subject to change without notice. All fees include GST. Please refer to your BDM for confirmation of the current rates and fees.				
Points of Difference:	Clean credit history required – no arrears. Will accept Visas with a minimum of 12 months to run (if on the acceptable list). Individuals, Companies, Family Trusts or Unit Trusts are acceptable (Hybrid Trusts excluded). Same rates and fees apply for Altdoc and Full Doc loans (no loadings). Same rates apply for P&I or Interest Only – no loadings.				

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