

NAVY Commercial SMSF Loan - Full Doc



80% Max LVR Commercial

UPDATED:
19 Feb 2026

The Navy Commercial self-managed super fund loan (SMSF) loan is the ideal funding option for a self-managed super fund wanting to purchase a commercial property and obtain exposure to real estate assets.

Description:	Owner Occupied or Investment purposes. Purchase an existing property or refinance an existing SMSF loan.	Application Fee:	\$550
Loan Amount: Residential:	Minimum: \$ 150,000 Maximum: \$2,000,000 (to 80% Maximum: \$1,500,000 (to 60% - Regional)	Valuation Fees:	At cost – quote required.
Loan to Value Ratio:	80% LVR (metro) 60% LVR (regional)	Solicitor Fees:	\$1,500 (Standard Inclusions: Documentation, Review CoS, Settlement, 2 x Guarantors, Review Bare Trust Deed).
Term:	Up to 30 years maximum.	Guarantor Fee:	Quote required if >2 guarantors.
Repayment type:	Variable Rate P&I or Interest Only (max 5 yrs). Fixed rates available on request.	Title Insurance:	Not applicable for standard purchase & refinance.
Corporate Trustee:	Must have corporate trustees.	Settlement Fee:	\$250
Redraw:	Not Available for SMSF loans.	Risk Fee:	Waived as a special. Expires 31/3/2026
Offset Account:	Optional – 0.10% rate loading applies. Offset can be added or removed at any time.	Split Loans:	Not available.
Maximum Number of SMSF Members:	No limit. (Guarantee required from all SMSF members >18 yrs)	Annual Fee:	\$395 per annum (first payment at settlement)
Borrower:	SMSF Trustee/s, which hold the beneficial interest in the security property, has the right to acquire the property from the Property Trustee, and is permitted to borrow in accordance with the relevant legislative requirements (and any associated regulations).	Discharge Fee:	\$1,295
Mortgagor:	Property Trustee/s, which meet the requirements of the relevant legislation (and any associated regulations). Holds the legal interest in the security property on trust for the SMSF.	Early Repayment Fee (ERF):	3 months interest (inclusive of any applicable loadings) in the first 3 years.
Guarantors:	Loans must be supported by personal guarantee/s for the full amount of the loan from all beneficiaries of the SMSF. Guarantees must be in accordance with the requirements of the relevant legislation and associated regulations. Non-resident guarantors are unacceptable.		
Guarantors Advice:	SMSF Trustee borrowers and guarantors must obtain independent legal and financial advice and proof of such advice must be retained on the loan file.		
Acceptable Securities:	In addition to the general requirements regarding the security property, loans made to SMSF Trustee/s must be secured by a "single asset" comprising a security property on a single title (not two or more separate titles) and the loan must not cover any additional assets purchased at the time of property purchase. Includes NDIS with 3 or more apartments.		
Unacceptable Purposes or Securities:	Construction Loans or Bridging Finance Equity Release, Cash Out, Debt Consolidation or Home Improvements. Purchase/Refinance of properties occupied by SMSF beneficiaries or related parties Non-Arm's length transactions. Purchases from a related party of the SMSF Trustee/s Purchase or refinance of owner-occupied property. Vacant land, development sites, construction, subdivision, security substitutions, acquisition of property from members or related parties. Units <50 sqm will not be considered.		
Additional Requirements:	Minimum \$120,000 SMSF net tangible assets required (post settlement). Minimum liquidity: Must have 3 months repayments for proposed SMSF repayments. Full Doc only – can be serviced either Inside or Outside the Fund. ABN: Min 24 mths GST: Min 12 mths Express REFI: 2 years repayment history, rates notice and 12 months rental statements.		
IMPORTANT:	Conditions Apply. All fees include GST. Rates, fees & policies subject to change without notice. RISK FEE WAIVED UNTIL 31 MARCH 2026.		

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- ✓ Commercial – Torrens Title, Strata Title – 75% LVR
- ✓ Industrial – Owner Occupied or Leased – 75% LVR
- ✓ Industrial – Tenants – 75% LVR
- ✓ Retail – Owner Occupied or Leased – 75% LVR
- ✓ Retail – Torrens Title, Strata Title – 75% LVR
- ✓ Retail – Tenants – 75% LVR
- ✓ Residential ≥ 3 or more on one title – 75% LVR
- ✓ Strata Offices & Showrooms (minimum area 50 square metres) – 75% LVR
- ✓ Medical/Dental Suites – 70% LVR
- ✓ Display/Exhibition Homes – 70% LVR
- ✓ Childcare Centre – 60% LVR
- ✓ Serviced Apartments – 60% LVR
- ✓ Student Accommodation – 60% LVR
- ✓ Retail outlets (e.g. shops, restaurants)
- ✓ Industrial Units/Factories
- ✓ Mixed Residential & Commercial Use

Unacceptable Securities: *(This is not the complete list – just the most common enquiries)*

- Motels
- Caravan Parks
- Rural Acres >10 hectares
- Stables
- Farms
- Clubs
- Golf courses
- Vineyards / Wineries
- Sporting Centres
- Vacant land