

Navy Commercial Full Doc Loan [Commercial Security]



75% MAX LVR

UPDATED: 19 November 2025

Allstate Commercial Full Doc Loan is an alternate documentation home loan specifically tailored to suit the needs of self-employed borrowers with clean credit and minimum 12 months ABN using commercial security for predominantly business purposes.

Loan Purpose:	Purchase, refinance, unlimited debt consolidation, equity release, cash out using commercial security for predominantly business purposes.	Credit History:	Clean Credit required. Max 2 defaults (Telco / Utility) <\$1,000 each allowed if paid or cleared at settlement.
Loan Amount:	Min: \$ 100,000 Metro & Non-Metro Max: \$3,000,000 [75% LVR]	Application Fee:	\$990
Loan Requirements:	2 Yrs Full Financials (personal & company) incl Profit & Loss and Balance Sheet. The most recent years tax assessment & financials allowed if ABN is >4yrs and credit score is >700.	Legal Fees:	\$1,500 – Documentation Fee incl COS, Review Trust Deeds and Company.
Loan to Value Ratio [LVR]:	75% maximum LVR.	Valuation Fee:	At cost – quote provided. Allow 2-4 weeks for completion.
ABN GST:	Min. 12 mths ABN & 12 mths GST.	Risk Fee:	0.50% Risk Fee to 75% LVR. Risk Fee reduced to 0.50% until 31 December 2025 [Spring Special]
Term:	Minimum 3 years up to 30 years. Maximum Interest Only Period is 5 years.	100% Offset:	Not Applicable.
Interest Rate Type:	Variable or Fixed rates available.	LMI:	Not Applicable [Lenders Mortgage Insurance].
		Title Insurance:	Not Applicable.
Repayments:	Principal & Interest or Interest Only. IO can be considered up to 5 years (IO rate loading WAIVED).	Settlement Fee:	\$395 plus disbursements, including electronic lodgements (PEXA). Varies with circumstances.
Extra Repayments:	Maximum \$120,000 per annum applies for the first three [3] years on the Variable Rate. Maximum \$20,000pa on Fixed Rate loans.	Monthly Fee:	\$ Nil.
		Annual Fee:	\$395 payable at settlement and then annually on the settlement anniversary – No Annual Reviews.
Cash Out:	Unlimited to 80% LVR with reasonable justification. No evidence required to \$500,000.	Discharge Fee:	\$1,295
Repayment Method & Frequency:	Weekly, Fortnightly or Monthly options.	Early Repayment Fee (ERF):	3 months interest if the loan is repaid within the first 3 years.
Offset Account:	Not Available.	ERF Waiver Fee:	1.50% Optional Early Repayment Waiver.
Redraw:	Available on Variable rates only.	Loan Splits:	4 splits allowed.
Locations:	Residential securities in categories 1 & 2. Non-Metro must have >20,000 population.		
Acceptable Securities:	Offices, showrooms, retail outlets, industrial units, factories, mixed use, medical & dental suites, childcare centres, serviced apartments, student accommodation and boarding houses.		
Unacceptable Securities:	Non-Standard Security Properties, Regional locations, Vacant Land, Income producing securities, Construction.		
Bullet Loan:	Bullet Loan is available for business purposes. Min 3 yrs – Max 5 yrs Interest Only. Must have Exit Strategy or Strategies.		
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.		

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