

Navy Prime INV Promo Full Doc Residential Loan



80% MAX LVR

UPDATED: 22 April 2025

Allstate Navy Prime Investment Promo Home Loan is a full documentation promotional home loan tailored to suit the needs of PAYG and/or self-employed borrowers with clean credit and one or two years tax returns. This loan is for individuals who are investors only.

Loan Purpose:	Purchase, refinance, debt consolidation, equity release, cash out for investors only .	Credit History:	Clean Credit required. To 80% LVR: Max 2 defaults (Telco / Utility) <\$1,000 each allowed if paid at /by settlement. >80%: Max. 2 Paid defaults totalling \$1,000
Loan Amount: Minimum Loan: Maximum Loan:	METRO & Non-Metro \$ 100,000 \$2,000,000 70% LVR \$1,750,000 80% LVR	Application Fee:	\$330 Individuals [\$550 Companies]
		Valuation Fee:	At cost – from \$330 for metro securities.
		Title Insurance:	Not Applicable.
Loan Requirements:	1 Year Tax Return (2 Yr ABN 1 Yr GST) no extra BAS required or 2 yrs personal and business ITR's, 2 recent payslips.	Legal Fees:	\$395 – Individual borrowers. (Standard Inclusions: Documentation, Review CoS, Settlement)
Loan to Value Ratio:	80% maximum LVR. Non-gen savings accepted.	Lenders Mortgage Insurance (LMI):	Not Applicable to 80% LVR.
ABN GST:	2 Year ABN & 1 Year GST	Risk Fee:	Not Applicable.
Term:	Up to 30 years.	Settlement Fee:	\$250 plus disbursements, including Electronic lodgements (PEXA). Varies with circumstances.
Interest Rate Type:	Variable or Fixed Rates available.	Monthly Fee:	\$Nil.
Repayments:	Principal & Interest or Interest Only. Int Only can be considered up to 5 years (rate loading applies).	Annual Fee:	\$395.
Extra Repayments:	Additional repayments may be made at any time without penalty.	Annual Reviews:	No annual reviews.
Repayment Method & Frequency:	Weekly, Fortnightly or Monthly options.	Offset Account:	Optional – Free on Prime Full Doc Loans (Variable rates Only).
Locations:	Residential securities in categories 1 & 2. Non-Metro must have >20,000 population.	Early Repayment Fee (ERF):	3 months Interest ERF applies if the loan is discharged in less than 3 years – UNREGULATED loans only.
Cash Out:	Unlimited to 80% LVR with reasonable justification.	Discharge Fee:	\$895
Redraw:	Available on Variable rates.	Processing Fee:	Not Applicable
Acceptable Securities:	Investment properties only.	Rate Loading:	Waived.
Unacceptable Securities:	Owner Occupied or Non-Standard Security Properties. No construction.	Loan Splits:	4 splits allowed.
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.		
Points of Difference:	Clean credit history required – no arrears or defaults. Will accept Visas with a minimum of 12 months to run. One Year Tax Returns acceptable. No Interest Only rate loading - WAIVED until 30 June 2025).		

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