

## December 2024 Security Postcode and Max Loan Matrix

Below information to be used as a guide. Details contained below will change as required.

### Max Loan Amounts and LVR

#### Standard Residential Properties Maximum Loan Size and LVR Matrix

|                                 | LVR (%)                | Standard Documentation |             |             |
|---------------------------------|------------------------|------------------------|-------------|-------------|
|                                 |                        | Inner-City             | Metro       | Non-Metro   |
| Existing Dwelling <sup>12</sup> | <sup>1</sup> 0 - 70.00 | \$3,000,000            | \$3,500,000 | \$3,000,000 |
|                                 | 70.01 - 80.00          | \$2,500,000            | \$3,000,000 | \$2,500,000 |
|                                 | 80.01 - 90.00          | \$2,000,000            | \$2,000,000 | \$1,750,000 |
|                                 | 90.01 - 95.00          | N/A                    | \$1,750,000 | N/A         |
| Construction <sup>12</sup>      | 0 - 70.00              | \$3,000,000            | \$3,500,000 | \$3,000,000 |
|                                 | 70.01 - 80.00          | \$2,500,000            | \$3,000,000 | \$2,500,000 |
|                                 | 80.01 - 90.00          | \$2,000,000            | \$2,000,000 | \$1,750,000 |
|                                 | 90.01 - 95.00          | N/A                    | \$1,750,000 | N/A         |

<sup>1</sup> Maximum LVR greater than 80% is subject to LMI approval

<sup>2</sup> Maximum LVR for High Density postcode properties and Expatriate Borrowers is 90% subject to LMI approval.

<sup>3</sup> Maximum LVR for Inner-City, High-Risk and Non-Metro postcode properties is 85%

#### SMSF Residential and Commercial Properties Maximum Loan Size and LVR Matrix

|                                | LVR (%)       | Standard Documentation |                          |             |
|--------------------------------|---------------|------------------------|--------------------------|-------------|
|                                |               | Inner-City             | Metro                    | Non-Metro   |
| Existing Dwelling <sup>1</sup> | 0 - 70.00     | \$3,000,000            | \$3,500,000              | \$3,000,000 |
|                                | 70.01 - 80.00 | \$2,000,000            | \$3,000,000              | \$2,000,000 |
|                                | 80.01 - 90.00 | n/a                    | \$2,500,000 <sup>1</sup> | n/a         |

<sup>1</sup> Maximum LVR for Inner-City, High Density, High-Risk and Non-Metro postcode properties is 80%

# Unacceptable Postcodes

## Postcodes at any LVR/Product

6721, 6722, and 4183 (Stradbroke Island)

## Plus, until 31 March 2025, below unacceptable postcodes apply to:

- 1) Any investment construction loans or
- 2) Newly built or established NDIS properties
- 3) Exceptions: Standard Owner Occupied and NDIS Owner Occupied, or participant related loans are.

| NT   | NSW  | VIC  | SA   | QLD  | WA   |
|------|------|------|------|------|------|
| 0832 | 2739 | 3024 | 5113 | 4014 | 6052 |
| 0839 |      | 3029 | 5114 | 4017 | 6053 |
|      |      | 3030 | 5115 | 4032 | 6054 |
|      |      | 3216 | 5116 | 4034 | 6055 |
|      |      | 3217 | 5117 | 4036 | 6056 |
|      |      | 3335 | 5118 | 4053 | 6063 |
|      |      | 3337 |      | 4159 | 6069 |
|      |      | 3338 |      | 4163 | 6104 |
|      |      | 3340 |      | 4164 | 6111 |
|      |      | 3350 |      | 4165 | 6112 |
|      |      | 3351 |      | 4344 | 6122 |
|      |      | 3352 |      | 4350 | 6164 |
|      |      | 3355 |      | 4352 | 6167 |
|      |      | 3356 |      | 4811 | 6168 |
|      |      | 3358 |      | 4814 | 6169 |
|      |      | 3500 |      | 4815 | 6170 |
|      |      | 3753 |      | 4816 | 6171 |
|      |      | 3977 |      | 4817 | 6180 |
|      |      | 3978 |      |      | 6208 |
|      |      |      |      |      | 6210 |
|      |      |      |      |      | 6211 |
|      |      |      |      |      | 6721 |
|      |      |      |      |      | 6722 |

### **Security Property Postcode Matrix Acceptable Security Location Postcodes**

| Acceptable Security Location Postcodes – Restrictions and Conditions apply (see below) |                                   |                                                                                                                                                                                                             |                                                                                                                                                                                                                       |
|----------------------------------------------------------------------------------------|-----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| State                                                                                  | Inner-City                        | Metro                                                                                                                                                                                                       | Non-Metro                                                                                                                                                                                                             |
| NSW                                                                                    | 2000 thru 2005                    | 1000 thru 1920,<br>2006 thru 2308,<br>2500 thru 2534,<br>2555 thru 2574,<br>2745 thru 2786                                                                                                                  | 1921 thru 1999,<br>2309 thru 2499,<br>2535 thru 2554,<br>2575 thru 2599,<br>2618 thru 2744,<br>2787 thru 2899,<br>2921 thru 2999                                                                                      |
| ACT                                                                                    |                                   | 2900 thru 2920                                                                                                                                                                                              | 0200 thru 0799                                                                                                                                                                                                        |
| VIC                                                                                    | 3000 thru 3010,<br>8000 thru 8399 | 3011 thru 3232,<br>3235,<br>3240 thru 3241,<br>3321,<br>3328 thru 3340,<br>3427 thru 3441,<br>3750 thru 3815,<br>3910 thru 3920,<br>3926 thru 3944,<br>3972 thru 3978,<br>3980 thru 3983,<br>8400 thru 8899 | 3233 thru 3234,<br>3236 thru 3239,<br>3242 thru 3320,<br>3322 thru 3327,<br>3341 thru 3426,<br>3442 thru 3749,<br>3816 thru 3909,<br>3921 thru 3925,<br>3945 thru 3971,<br>3979,<br>3984 thru 3999,<br>8900 thru 8999 |
| QLD                                                                                    | 4000 thru 4004,<br>9000 thru 9299 | 4005 thru 4228,<br>4270 thru 4313,<br>4340 thru 4342,<br>4346,<br>4500 thru 4575,<br>9400 thru 9596                                                                                                         | 4229 thru 4269,<br>4314 thru 4339,<br>4343 thru 4345,<br>4347 thru 4499,<br>4576 thru 4999,<br>9300 thru 9399,<br>9597                                                                                                |
| SA                                                                                     | 5000 thru 5005                    | 5006 thru 5199,<br>5800 thru 5999                                                                                                                                                                           | 5200 thru 5799                                                                                                                                                                                                        |
| WA                                                                                     | 6000 thru 6004                    | 6005 thru 6214,<br>6800 thru 6999                                                                                                                                                                           | 6215 thru 6799                                                                                                                                                                                                        |
| TAS                                                                                    | 7000 thru 7003,                   | 7004 thru 7199,<br>7800 thru 7899                                                                                                                                                                           | 7200 thru 7799,<br>7900 thru 7999                                                                                                                                                                                     |
| NT                                                                                     | 0800 thru 0820,                   | 0800 thru 0820,<br>0828 thru 0832                                                                                                                                                                           | 0821 thru 0827,<br>0833 thru 0999                                                                                                                                                                                     |

### **Construction loans**

1) *Metro Postcodes minimum radius from GPO Capital City:*

- i) Sydney and Melbourne: 35 km*
- ii) Adelaide and Brisbane: 20 km*
- iii) Perth, Hobart and Darwin: 15 km*

2) *Non-Metro Postcodes:*

- i) Population must be greater than 20,000 AND*
- ii) Within 5 km of town centre*

### **Inner-City Postcode Properties**

1) The following restrictions & conditions apply to this type of security location:

- i) maximum LVR is 85%

### **Non-Metro Postcode Properties**

1) The following restrictions & conditions apply to this type of security location:

- i) maximum LVR is 85%
- ii) minimum town size population 3,000 or the property is within 25k radius of a major regional town with a population of 15,000.

### **Unclassified Postcode Properties**

1) The following restrictions & conditions apply to this type of security location:

- i) maximum LVR is 80%; and minimum town size population 3,000 or the property is within 25k radius of a major regional town with a population of 15,000.

| High Density Postcodes |                                                                                                                              |                                                                              |                                                                  |                                    |
|------------------------|------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------|
| State                  | NSW                                                                                                                          | VIC                                                                          | QLD                                                              | SA/WA/NT/TAS                       |
|                        | 2000, 2017, 2018, 2020, 2077, 2113, 2114, 2121, 2127, 2141, 2142, 2144, 2145, 2150, 2155, 2160, 2170, 2220, 2241, 2250, 2750 | 3000, 3003, 3004, 3006, 3008, 3011, 3066, 3122, 3123, 3128, 3141, 3145, 3169 | 4000, 4001, 4002, 4003, 4004, 4006, 4101, 4209, 4215, 4217, 4218 | 5000, 6000, 6001, 6002, 0800, 7000 |

### **High Density Postcode Properties**

- 1) A high-density postcode property is a strata titled apartment which forms part of a development comprising more than 100 apartments in high density postcodes.
- 2) A development can comprise more than one (1) tower to reach the 100 apartments.
- 3) The following restrictions & conditions apply to this type of security:
  - i) maximum LVR is 90%;
  - ii) maximum exposure is limited to 10% of the development;
  - iii) at least 2 of the comparable sales in the valuation report must be from similar apartments outside the actual development and only resales within the complex should form part of the additional comparable sales;
  - iv) general commentary from the valuer to be noted for such items as oversupply and two-tier marketing if applicable;
  - v) minimum floor size 30m<sup>2</sup> excluding balcony & car spaces with at least one bedroom separate from the living areas.

| High Risk Postcode |                  |                                                                                                                                                                  |                                                     |                                                                                                                                                                                          |
|--------------------|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| State              | NSW/VIC          | QLD                                                                                                                                                              | SA/NT/TAS                                           | WA                                                                                                                                                                                       |
|                    | 2834, 2835, 2880 | 4184, 4413, 4415, 4455, 4581, 4615, 4671, 4680, 4702, 4709, 4717, 4718, 4720, 4721, 4723, 4742, 4743, 4744, 4745, 4746, 4801, 4803, 4804, 4805, 4820, 4825, 4874 | 5221, 5601, 5722, 5723, 5725 7253, 7467, 7469, 7470 | 6225, 6254, 6390, 6429, 6430, 6432, 6438, 6440, 6442, 6443, 6620, 6642, 6707, 6710, 6713, 6714, 6716, 6718, 6720, 6721, 6722, 6728, 6743, 6751, 6753, 6754, 6758, 6760, 6762, 6770, 6799 |

**High Risk Postcode Properties**

- 1) The following restrictions & conditions apply to this type of security location:
  - i) maximum LVR is 85%