

## May 2022 Security Postcode Matrix and Max Loan Amounts

Below information to be used as a guide only. Details contained below may change at any time.

### **Max Loan and LVR**

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

		Inner-City	Metro (Cat 1)	Non-Metro (Cat 2)	Regional (Cat 3)
<b>Existing Dwelling<sup>12</sup></b>	0 - 70.00	\$1,750,000	\$2,500,000	\$2,000,000	\$1,050,000
	70.01 - 80.00	\$1,500,000	\$2,500,000	\$1,500,000	\$1,000,000
	80.01 - 90.00	N/A	\$1,350,000	\$1,000,000	\$850,000 <sup>3</sup>
	90.01 - 95.00	N/A	\$1,000,000	\$850,000	N/A
<b>Construction<sup>12</sup></b>	0 - 70.00	\$1,500,000	\$1,500,000	\$1,500,000	\$1,250,000
	70.01 - 80.00	\$1,250,000	\$1,500,000	\$1,250,000	\$1,000,000
	80.01 - 90.00	N/A	\$1,350,000	\$1,000,000	\$850,000 <sup>4</sup>
	90.01 - 95.00	N/A	\$1,000,000	\$850,000	\$750,000 <sup>4</sup>

<sup>1</sup> Maximum LVR for Unclassified postcode properties is 80%.

<sup>2</sup> Maximum LVR for Inner-City, High Density, High-Risk and Regional postcode properties is 80%.

<sup>3</sup> Maximum LVR for Regional postcode properties for newly completed house and land packages is 90% for pre-approved originators and builders only.

<sup>4</sup> Maximum LVR for Non-Metro and Regional postcode properties for house and land construction loans is 95% for pre-approved originators and builders only.

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

		Inner-City	Metro (Cat 1)	Non-Metro (Cat 2)	Regional (Cat 3)
<b>Existing Dwelling</b>	0 - 65.00 <sup>1</sup>	\$2,000,000	\$3,000,000	\$1,500,000	\$1,250,000
	65.01 - 70.00 <sup>2</sup>	\$1,500,000	\$2,500,000	\$1,250,000	N/A
	70.01 - 80.00 <sup>3</sup>	\$1,250,000 <sup>2</sup>	\$2,500,000	\$1,000,000	N/A

<sup>1</sup> Maximum LVR for Regional and Unclassified Postcode properties is 65%.

<sup>2</sup> Maximum LVR for Inner-City and High Density Postcode properties is 75%.

<sup>3</sup> Maximum LVR for Metro and Non-Metro Postcode properties is 80%.

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

<b>Acceptable Security Location Postcodes</b>			
<b>Unacceptable Postcodes at any LVR/Product: 6721 and 6722</b>			
State	Metro (Category 1)	Non-Metro (Category 2)	Regional (Category 3)
NSW	2000, 2007 thru 2011, 2015 thru 2050, 2052, 2060 thru 2077, 2079 thru 2090, 2092 thru 2097, 2099 thru 2122, 2125 thru 2138, 2140 thru 2148, 2150 thru 2168, 2170 thru 2179, 2190 thru 2200, 2203 thru 2214, 2216 thru 2234, 2563 thru 2570, 2572 thru 2573, 2745, 2747 thru 2750, 2752 thru 2754, 2756 thru 2763, 2765 thru 2770, 2773 thru 2774, 2776 thru 2780, 2782 thru 2785	2250 thru 2251, 2256 thru 2265, 2280 thru 2285, 2287, 2289 thru 2291, 2295, 2298 thru 2300, 2303 thru 2305, 2309, 2315 thru 2327, 2330, 2333, 2335, 2337, 2340, 2350, 2360, 2370, 2380, 2390, 2400, 2422, 2428 thru 2431, 2440, 2443 thru 2448, 2450, 2452, 2454, 2456, 2460, 2463 thru 2464, 2470, 2474, 2477 thru 2478, 2480 thru 2487, 2489, 2500, 2502, 2505 thru 2506, 2508, 2515 thru 2519, 2525 thru 2530, 2533 thru 2537, 2539 thru 2541, 2546, 2548, 2550, 2555 thru 2557, 2560, 2571, 2574 thru 2577, 2580, 2582, 2590, 2594, 2611, 2619 thru 2621, 2624, 2630, 2640 thru 2641, 2646, 2650, 2663, 2666, 2680, 2705, 2710, 2720, 2731, 2790, 2794 thru 2795, 2800, 2820, 2830, 2850, 2870 thru 2871, 2880	2267, 2278, 2286, 2292 thru 2294, 2296 thru 2297, 2306 thru 2308, 2312, 2328 thru 2329, 2334, 2336, 2338, 2341, 2343, 2346 thru 2347, 2352 thru 2354, 2357 thru 2358, 2365, 2371 thru 2372, 2381 thru 2382, 2388, 2402, 2404, 2409, 2420 thru 2421 2423, 2425, 2427, 2439, 2441, 2449, 2453, 2455, 2462, 2466, 2469, 2471 thru 2473, 2479, 2488, 2538, 2545, 2549, 2551, 2578 thru 2579, 2581, 2583, 2586 thru 2587, 2618, 2622, 2627 thru 2628, 2632, 2642 thru 2644, 2647 thru 2648, 2651 thru 2653, 2655 thru 2656, 2658, 2660, 2665, 2669, 2671 thru 2672, 2675, 2681, 2700 thru 2701, 2706 thru 2707, 2711 thru 2717 2722, 2729 thru 2730, 2732, 2738 thru 2739, 2775, 2786 thru 2787, 2798 thru 2799, 2804, 2810, 2821,

			2823 thru 2825, 2827, 2829, 2831 thru 2835, 2839 thru 2840, 2843 thru 2845, 2847 thru 2849, 2852, 2866, 2869, 2877,
ACT	2600 thru 2609, 2611 thru 2612, 2614 thru 2615, 2617, 2900, 2902 thru 2906, 2911 thru 2914	2619 thru 2620	2618
VIC	3000 3002 thru 3006, 3008, 3011 thru 3013, 3015 thru 3016, 3018 thru 3034, 3036 thru 3068, 3070 thru 3076, 3078 thru 3079, 3081 thru 3085, 3087 thru 3091, 3093 thru 3097, 3099, 3101 thru 3109, 3111, 3113 thru 3116, 3121 thru 3156, 3158 thru 3163, 3165 thru 3175, 3177 thru 3202, 3204 thru 3207, 3211, 3335 thru 3338, 3429, 3750, 3752, 3754 thru 3755, 3757, 3759, 3761, 3765 thru 3767, 3770, 3775, 3777, 3781 thru 3783, 3785 thru 3789, 3791 thru 3793, 3795 thru 3796, 3802 thru 3810, 3910 thru 3913, 3915 thru 3916, 3918 thru 3920, 3926 thru 3931, 3933 thru 3934, 3936 thru 3944, 3975 thru 3978	3212, 3214 thru 3220, 3222 thru 3224, 3226, 3228, 3250, 3280, 3300, 3305, 3331, 3340, 3350 thru 3352, 3355 thru 3356, 3358, 3377, 3380, 3400, 3434, 3437, 3442, 3444, 3450 thru 3451, 3465, 3496, 3498, 3500, 3550 thru 3551, 3555 thru 3556, 3564, 3579, 3585, 3616, 3620, 3629 thru 3631, 3636, 3644, 3658, 3660, 3672, 3677 thru 3678, 3690 thru 3691, 3722, 3730, 3756, 3764, 3799, 3812, 3818, 3820, 3824 thru 3825, 3840, 3844, 3850 thru 3851, 3860, 3875, 3909, 3922, 3953, 3984, 3995 thru 3996	3213, 3225, 3227, 3230 thru 3233, 3240 thru 3241, 3249, 3260, 3264 thru 3266, 3268, 3272, 3277, 3281 thru 3285, 3301, 3304, 3311 thru 3312, 3315, 3318, 3321, 3328, 3332, 3341 thru 3342, 3345, 3357, 3363 thru 3364, 3370, 3373, 3381, 3393, 3401, 3414, 3418, 3427, 3431, 3435, 3438, 3440 thru 3441, 3446, 3453, 3458, 3460 thru 3464, 3467, 3472, 3478, 3480, 3490, 3501, 3505, 3515, 3517 thru 3518, 3523, 3525, 3537, 3549, 3561, 3568, 3584, 3608, 3610, 3612, 3621, 3634, 3638, 3641, 3662, 3664, 3666, 3669, 3673, 3675, 3683, 3685, 3687 thru 3701, 3707, 3713 thru 3714, 3717, 3723, 3737, 3740 thru 3741, 3747, 3749, 3753, 3758, 3763, 3797, 3814 thru 3816, 3821, 3823, 3831, 3842, 3847, 3854, 3858, 3862, 3869 thru 3871,

			3878, 3880, 3882, 3885, 3888, 3892, 3904, 3925, 3950 thru 3951, 3956, 3959 thru 3960, 3971, 3980 thru 3981, 3987
QLD	4000 4005 thru 4014, 4017 thru 4022, 4030 thru 4032, 4034 thru 4037, 4051 thru 4055, 4059 thru 4061, 4064 thru 4070, 4072 thru 4078, 4101 thru 4125, 4127 thru 4133, 4151 thru 4161, 4163 thru 4165, 4169 thru 4174, 4178 thru 4179, 4205, 4300 thru 4305, 4500 thru 4512, 4514, 4516, 4520 thru 4521	4184, 4207 thru 4221, 4223 thru 4228, 4280, 4285, 4306, 4310 thru 4311, 4340 thru 4341, 4343, 4350, 4352, 4356, 4370, 4380, 4390, 4401, 4405, 4413, 4455, 4471, 4518 thru 4519, 4551 thru 4553, 4555 thru 4567 4570, 4573, 4575, 4610, 4615, 4650, 4655, 4660, 4670 thru 4671, 4680, 4700 thru 4703, 4715, 4720, 4737, 4740 thru 4741, 4744, 4750, 4800, 4802, 4805, 4807, 4810 thru 4818, 4820, 4825, 4850, 4854, 4857, 4860, 4865, 4868 thru 4871, 4873 thru 4875, 4877 thru 4879, 4881, 4883, 4892	4183, 4270 thru 4272, 4275, 4307, 4309, 4312 thru 4313, 4342, 4344, 4347, 4354 thru 4355, 4357 thru 4359, 4361 thru 4362, 4373, 4385, 4387, 4400, 4406, 4410, 4415, 4420 thru 4421, 4465, 4470, 4472, 4487, 4490, 4515, 4550, 4554, 4568 thru 4569, 4572, 4574, 4580 thru 4581, 4601, 4605 thru 4606, 4614, 4621, 4625 thru 4626, 4630, 4659, 4674, 4677, 4695, 4709 thru 4711, 4714, 4717 thru 4719, 4721 thru 4723, 4725, 4730, 4738, 4742, 4745 thru 4746, 4751, 4753 thru 4754, 4799, 4803 thru 4804, 4806, 4808 thru 4809, 4819, 4821, 4824, 4830, 4849, 4852, 4858, 4861, 4872, 4876, 4881 thru 4882, 4884 thru 4885, 4887 thru 4888, 4890, 4895
SA	5000, 5006 thru 5025, 5031 thru 5035, 5037 thru 5052,	5118, 5153, 5211, 5214, 5251 thru 5253, 5255, 5271, 5280, 5290 thru 5291,	5157, 5201, 5203 thru 5204, 5210, 5212 thru 5213,

	5061 thru 5070, 5072 thru 5076, 5081 thru 5098, 5106 thru 5117, 5120 thru 5121, 5125 thru 5127, 5134, 5136 thru 5138, 5140 thru 5142, 5144, 5150 thru 5152, 5154 thru 5156, 5158 thru 5174	5333, 5341, 5351 thru 5352, 5355, 5501, 5540, 5554, 5600, 5606, 5608, 5700	5223, 5231, 5233 thru 5235, 5238, 5241 thru 5242, 5244 thru 5245, 5250, 5254, 5256, 5259 thru 5260, 5264, 5267 thru 5268, 5275 thru 5277, 5322, 5330, 5340, 5342 thru 5343, 5345, 5353, 5360, 5371 thru 5374, 5412, 5417, 5422, 5433, 5453, 5461, 5491, 5502, 5522 thru 5523, 5556, 5558, 5571, 5573, 5575 thru 5576, 5602, 5605, 5607, 5609, 5631, 5640 thru 5641, 5680, 5690, 5710, 5723, 5725
WA	6000 6003 thru 6012, 6014 thru 6038, 6050 thru 6074, 6076 thru 6079, 6081 thru 6082, 6090, 6100 thru 6112, 6121 thru 6126, 6147 thru 6176, 6182	6084, 6180, 6208, 6210 thru 6211, 6225, 6230, 6232 thru 6233, 6258, 6280 thru 6281, 6285, 6330, 6333, 6401, 6430, 6432, 6450, 6530, 6532, 6701, 6714, 6722, 6725 thru 6726, 6728, 6743, 6753	6041, 6044, 6083, 6207, 6209, 6215, 6220, 6224, 6236 thru 6237, 6239, 6244, 6255, 6260, 6271, 6275, 6282, 6284, 6290, 6302, 6304, 6306, 6308, 6312, 6315, 6317, 6324, 6375, 6390 thru 6391, 6395, 6407, 6410, 6415, 6431, 6440, 6442, 6502 thru 6503, 6510, 6516, 6525, 6535 thru 6536, 6556, 6558, 6560, 6562, 6566, 6603, 6642, 6707, 6710, 6712 thru 6713, 6718, 6720 thru 6721, 6740, 6751, 6754, 6758, 6765, 6770
TAS	7000, 7004 thru 7005, 7007 thru 7012, 7015 thru 7019, 7021, 7025, 7050, 7052 thru 7055, 7170 thru 7173	7030, 7109, 7140, 7248 thru 7250, 7277, 7304, 7307, 7310, 7315 thru 7316, 7320, 7325, 7330	7020, 7112 thru 7113, 7116, 7120, 7150, 7190, 7210, 7212, 7215 thru 7216, 7252 thru 7253, 7256, 7260, 7262, 7268, 7270, 7275, 7290,

			7300 thru 7303, 7305 thru 7306, 7321 thru 7322, 7467
NT	0800, 0810, 0812, 0820, 0828 thru 0830, 0832, 0834 thru 0836	0822, 0850, 0852, 0870, 0872, 0880	0860, 0873, 0875, 0886

#### Regional (Cat 3) Postcode Properties

- (a) The following restrictions & conditions apply to this type of security location:
- (i) maximum LVR is 80% Standard 65% SMSF; and
  - (ii) minimum town size population 5,000 or the property is within 25k radius of a major regional town with a population of 25,000.

#### Unclassified Postcode Properties

- (a) The following restrictions & conditions apply to this type of security location:
- (i) maximum LVR is 80% Standard 65% SMSF; and
  - (ii) minimum town size population 5,000 or the property is within 25k radius of a major regional town with a population of 25,000.

Inner-City Postcodes				
State	NSW	VIC	QLD	SA/WA/NT/TAS
	2000 thru 2005	3000 thru 3010, 8000 thru 8399	4000 thru 4004, 9000 thru 9299	5000 thru 5005, 6000 thru 6004, 7000 thru 7003

#### Inner-City Postcode Properties

- (a) The following restrictions & conditions apply to this type of security location:
- (i) maximum LVR is 80% Standard 75% SMSF

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

- (a) A high-density postcode property is a strata titled apartment which forms part of a development comprising more than 30 apartments in high density postcodes.

- (b) A development can comprise more than one (1) tower to reach the 30 apartments.
- (c) The following restrictions & conditions apply to this type of security:
  - (i) maximum LVR is 80% Standard 75% SMSF;
  - (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 40m2 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

- (b) The following restrictions & conditions apply to this type of security location:
  - (i) maximum LVR is 80% Standard 75% SMSF