

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