September 2025 Security Postcode and Max Loan Matrix

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

Standard & Expatriate Residential Properties Maximum Loan Size and LVR Matrix

	LVR (%)	Standard Documentation		
		Inner-City	Metro/Non-Metro	Regional
Existing Dwelling[1,2,3,4,5]	0 - 70.00	$3,500,000	$3,500,000	$3,000,000
	70.01 - 80.00	$3,500,000	$3,500,000	$2,000,000
	80.01 - 90.00	$3,000,000	$3,000,000	n/a
	90.01 - 95.00	$2,000,000	$2,000,000	n/a
Construction[1,2,3,4,5]	0 - 70.00	$3,500,000	$3,500,000	$3,000,000
	70.01 - 80.00	$3,500,000	$3,500,000	$2,000,000
	80.01 - 90.00	$3,000,000	$3,000,000	n/a
	90.01 - 95.00	$2,000,000	$2,000,000	n/a

[1] Metro Postcodes for Maximum LVR is 95%

[2] Maximum LVR for Inner-City and High-Density postcodes is 95% subject to LMI approval.

[3] Maximum LVR for High-Risk postcodes is 90% subject to LMI approval.

[4] Non-Metro Postcodes – Maximum LVR where the property is owner occupied, or the property is investment and is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is 95% otherwise 90%

[5] Regional and Unclassified Postcodes – Maximum LVR where the property is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is 80% otherwise 65%

Commercial Properties Maximum Loan Size and LVR Matrix

	LVR (%)	Standard Documentation		
		Inner-City	Metro/Non-Metro	Regional
Existing Dwelling[1,2,3]	0 - 70.00	$3,500,000	$3,500,000	$3,000,000
	70.01 - 80.00	$3,500,000	$3,500,000	N/A

[1] Maximum LVR for Metro postcodes is 80%

[2] Non-Metro Postcodes – Maximum LVR where the property is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is 80% otherwise 65%

[3] Regional and Unclassified Postcodes – Maximum LVR where the property is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is 80% otherwise 65%

SMSF Residential and Commercial Properties Maximum Loan Size and LVR Matrix

	LVR (%)	Standard Documentation		
		Inner-City	Metro/Non-Metro	Regional
Existing Dwelling[1,2,3,4]	0 - 70.00	$3,500,000	$3,500,000	$3,000,000
	70.01 -80.00	$3,500,000	$3,500,000	n/a
	80.01 -90.00	$3,000,000	$3,000,000	n/a

[1] *Maximum LVR for Metro postcodes is 90% subject to LMI approval.*

[2] *Non-Metro Postcodes – Maximum LVR where the property is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is 80% otherwise 65%*

[3] *Regional and Unclassified Postcodes – Maximum LVR where the property is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is 80% otherwise 65%*

Commercial securities (in addition to the above)

[4] *Maximum LVR for Metro postcodes is 80%*

Non-Resident Maximum Loan Size and LVR Matrix

	LVR (%)	Standard Documentation		
		Inner-City	Metro/Non-Metro	Regional
Existing Dwelling[1,2,3,4]	0 - 70.00[2]	$3,000,000	$3,000,000	$2,500,000[2]
	70.01 - 80.00	$3,000,000	$3,000,000	N/A
	80.01 - 85.00	$2,500,000	$2,500,000	N/A
Construction[1,2,3,4]	0 - 70.00[2]	$3,000,000	$3,000,000	$2,500,000[2]
	70.01 - 80.00	$3,000,000	$3,000,000	N/A
	80.01 - 85.00	$2,500,000	$2,500,000	N/A

[1] *Maximum LVR for Metro postcodes is 85% subject to LMI approval.*

[2] *Non-Metro Postcodes – Maximum LVR where the property is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is 85% otherwise 65%*

[3] *Regional and Unclassified Postcodes – Maximum LVR where the property is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is 85% otherwise 65%*

[4] *Maximum LVR for Western Australia (WA), Tasmania (TAS), Northern Territory (NT), Inner-City, Regional postcode properties is 80%*

Security Property Postcode Matrix

Acceptable Security Location Postcodes = Restriction and Conditions apply

Acceptable Security Location Postcodes				
State	**Inner-City**	**Metro**	**Non-Metro**	**Regional**
NSW	2000 thru 2005	1000 thru 1920, 2006 thru 2308, 2500 thru 2534, 2555 thru 2574, 2619, 2745 thru 2786	1921 thru 1999, 2312, 2315 thru 2327, 2330, 2333 thru 2335, 2340, 2350, 2380, 2420 thru 2423, 2428 thru 2431, 2440 thru 2448, 2450 thru 2452, 2460, 2478, 2481, 2485 thru 2489, 2535 thru 2541, 2548, 2575 thru 2582, 2590, 2620, 2625, 2640 thru 2641, 2650 thru 2651, 2680, 2720, 2722, 2739, 2800, 2820 thru 2821, 2830, 2844 thru 2847, 2850, 2852, 2870 thru 2871, 2880, 2898 thru 2899	2309 thru 2311, 2313 thru 2314, 2328 thru 2329, 2331 thru 2332, 2336 thru 2339, 2341 thru 2349, 2351 thru 2379, 2381 thru 2399, 2400 thru 2419, 2424 thru 2427, 2432 thru 2439, 2449, 2453 thru 2459, 2461 thru 2477, 2479 thru 2480, 2482 thru 2484, 2490 thru 2499, 2542 thru 2547, 2549 thru 2554, 2583 thru 2589, 2591 thru 2599, 2618, 2621 thru 2624, 2626 thru 2639, 2642 thru 2649, 2652 thru 2679, 2681 thru 2719, 2721, 2723 thru 2738, 2740 thru 2744, 2787 thru 2799, 2801 thru 2819, 2822 thru 2829, 2831 thru 2843, 2848 thru 2849, 2851, 2853 thru 2869, 2872 thru 2879, 2881 thru 2897,

			2921 thru 2999
ACT		2600 thru 2617, 2619, 2900 thru 2920	0200 thru 0799, 2618
VIC	3000 thru 3010, 8000 thru 8399	3011 thru 3232, 3235, 3240 thru 3241, 3321, 3328 thru 3340, 3427 thru 3441, 3910 thru 3920, 3926 thru 3944, 3972 thru 3978, 3980 thru 3983, 8400 thru 8899	3280, 3350 thru 3359, 3363, 3377, 3380, 3400, 3460, 3478, 3498 thru 3500, 3550 thru 3556, 3629 thru 3631, 3660, 3677, 3685 thru 3691, 3722, 3737, 3750 thru 3758, 3765 thru 3820, 3840 thru 3846, 3850, 3880, 3909, 3921 thru 3925, 3979, 3984 thru 3999	3233 thru 3234, 3236 thru 3239, 3242 thru 3279, 3281 thru 3320, 3322 thru 3327, 3341 thru 3349, 3360 thru 3362, 3364 thru 3376, 3378 thru 3379, 3381 thru 3399, 3401 thru 3426, 3442 thru 3459, 3461 thru 3477, 3479 thru 3497, 3501 thru 3549, 3557 thru 3628, 3632 thru 3659, 3661 thru 3676, 3678 thru 3684, 3692 thru 3721, 3723 thru 3736, 3738 thru 3749, 3759 thru 3764, 3821 thru 3839, 3847 thru 3849, 3851 thru 3879, 3881 thru 3908, 3945 thru 3971, 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, 4346 4350	4314 thru 4339, 4343 thru 4345, 4347 thru 4349, 4351 thru 4499, 4576 thru 4999, 9300 thru 9399, 9597 thru 9999
SA	5000 thru 5005	5006 thru 5199, 5800 thru 5999	5250 thru 5252, 5290, 5350 thru 5352, 5371 thru 5372	5200 thru 5249, 5253 thru 5289, 5291 thru 5349, 5353 thru 5370, 5373 thru 5799
WA	6000 thru 6004	6005 thru 6214, 6800 thru 6999	6215 thru 6239, 6250 thru 6302	6240 thru 6249, 6303 thru 6799

TAS	7000 thru 7003,	7004 thru 7170, 7800 thru 7899	7240 thru 7253, 7276 thru 7277, 7290 thru 7291, 7300, 7307, 7310, 7315	7171 thru 7239, 7254 thru 7275, 7278 thru 7289, 7292 thru 7299, 7301 thru 7306, 7308 thru 7309, 7311 thru 7314, 7316 thru 7799, 7900 thru 7999
NT		0800 thru 0820, 0828 thru 0832		0821 thru 0827, 0833 thru 0999

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 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

Inner-City Postcode Properties

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

- Maximum LVR for standard residential properties is 95%.
- Maximum LVR for Commercial properties is 80%.

Metro Postcode Properties

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

- Maximum LVR for standard residential properties is 95%.
- Maximum LVR for commercial properties is 80%

Non-Metro Postcode Properties

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

- Maximum LVR for standard residential properties where the property is owner occupied or where the property is investment and is in a town with a population > 10,000 or is within a 15k radius of the GPO in a town with a population > 50,000 is 95% otherwise 90%.
- Maximum LVR for commercial properties is 80%

High Density Postcode Properties

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.

A development can comprise more than one (1) tower to reach the 100 apartments.

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

- Maximum exposure is limited to 10% of the development.
- 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.
- general commentary from the valuer to be noted for such items as oversupply and two-tier marketing if applicable.
- minimum floor size 30m² excluding balcony & car spaces with at least one bedroom separate from the living areas.

High Risk Postcode Properties

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

- Maximum LVR for standard residential properties is 90%

Regional Postcode Properties

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

- Maximum LVR for standard residential properties where the property is in a town with a population > 10,000 or is within a 15k radius of the GPO in a town with a population > 50,000 is 80% otherwise 65%.
- Maximum LVR for commercial properties is 65%.
- Maximum LVR Where the town size population is greater than 10,000 or the subject property is within 15k radius of a major regional town with a town size population greater than 50,000, the maximum LVR for standard residential properties is 80%.

Unclassified Postcode Properties

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

- Maximum LVR for standard residential properties where the property is in a town with a population > 10,000 or is within a 15k radius of the GPO in a town with a population > 50,000 is 80% otherwise 65%.
- Maximum LVR for commercial properties is 65%.