



Lender of the *Real* World

LENDPLUS FINANCIAL

ACL 390936

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◆ **Product Guide**

 www.lend-plus.com.au



Product Guide



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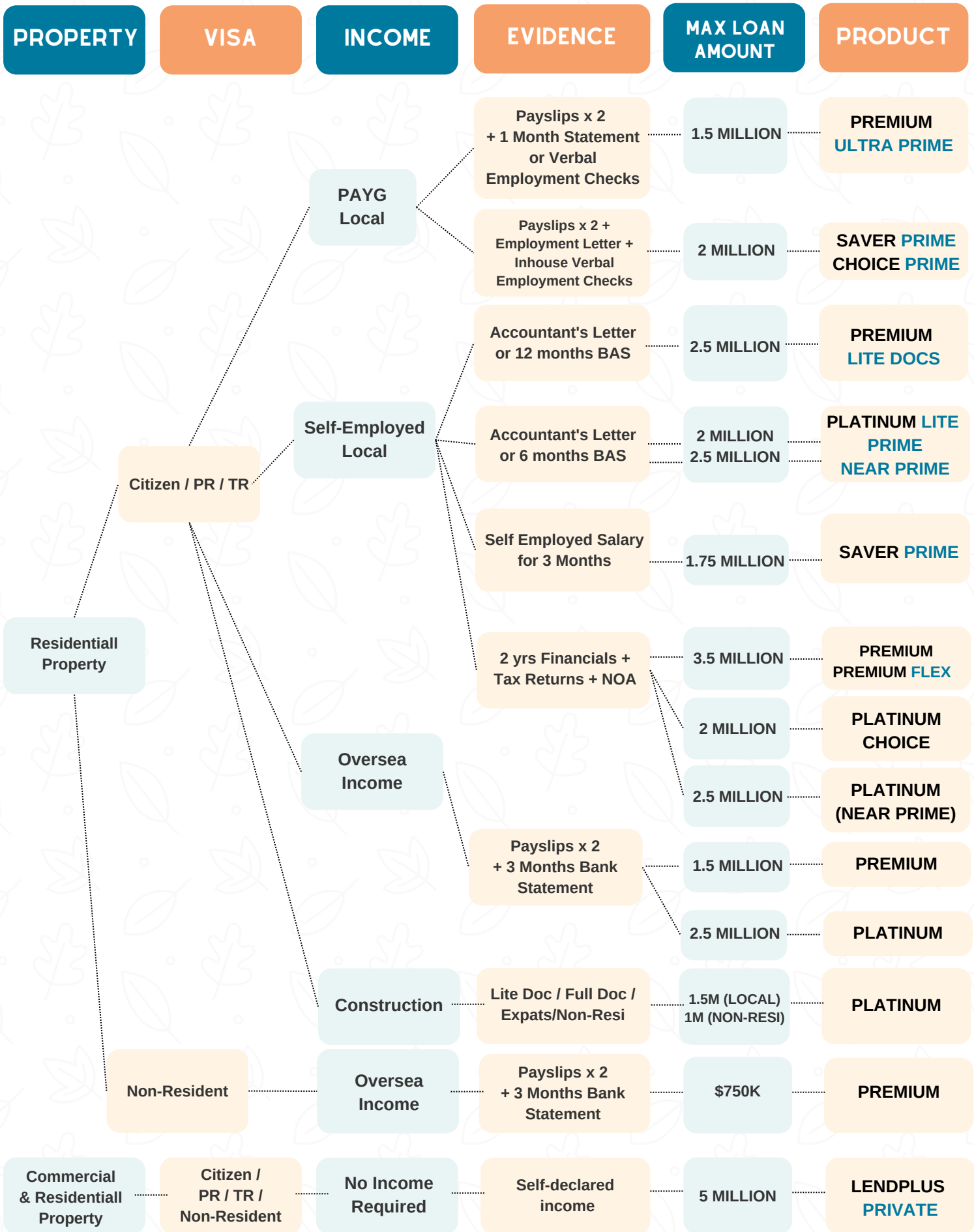
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Residential Full Docs

Local Income





Lendplus | Premium - Ultra Prime

| LVR | Maximum Loan Amount | Owner Occupied | Investment |
|----------|--|----------------|------------|
| ≤80% LVR | ≤\$1m (Pricing Form Needed For \$1m - \$1.5m) | 6.66%p.a | 7.30%p.a |
| ≤90% LVR | ≤\$1m | 7.71%p.a | 8.01%p.a |

Other Products and Add-Ons option

| | | | |
|--|-----------------|---------------------------|-----------|
| Loan >\$1.5m - \$5m | Ask for pricing | Interest Only (INV) ≤5yrs | +0.30%p.a |
| No Clawback (Loyalty Program Available) | +0.66% fee | Loan \$1m - \$1.5m | +0.33%p.a |

Other Fees/Charges

- Valuation - \$375 (<\$1m), \$650 (<\$1.5m)
- Application Fee - \$950

- Annual Fee - \$395*
- Settlement Fee - \$330
- Legal Fee - \$595

Key Features

- Commission not shaded (100% accepted)
- **Negative Credit Reporting**
- Cash out <\$200k stated purpose and >\$200k with evidence
- High-density apartments accepted
- ABN & GST >2 years
- Stated repayments of existing debts
- Credit Score >650
- Lower buffer for servicing
- Citizen & PR only
- Up to 85% LVR with no LMI

*Annual fee only applicable for Plus/Flex/SMSF and loans with offset accounts.



DOCUMENTS CHECKLIST

- Application Form
- Lendplus Servicing Calculator
- Broker Certified 100 points ID
- Valuation Report
- Funds to Complete
- Contract of sale (Purchases)
- PAYG - Payslips x 2 + Verbal Employment Checks
- SE - 2 yrs of Financials & Tax returns for business and individual + 2 NOA
- Most recent 6 months of loan statement (refi only)

For Vacant land, SMSF, Non-Resi, Service Apartments, Expats, Display House, Dual Key, please go to [Resources](#) and download Premium Product Range





Lendplus | Choice - Prime

| OWNER OCCUPIED | Amount | Interest Rate | Investment | Amount | Rate |
|----------------|---------|---------------|------------|---------|----------|
| <80% LVR | <\$1.1m | 6.99%p.a | <80% LVR | <\$1.1m | 7.37%p.a |
| | >\$1.1m | 7.16%p.a | | >\$1.1m | 7.52%p.a |

| | |
|-------------------------------|-------------------------|
| No Clawback (Loyalty Program) | 0.66% Establishment Fee |
|-------------------------------|-------------------------|

| | |
|---------------|--------|
| Interest Only | +0.40% |
|---------------|--------|

Key Features

- Negative credit reporting
- No Bank Statements Required
- Display homes accepted
- Up to \$2m lending
- No DTI restrictions
- No Credit scorings
- Cashout up to \$100k
- No High-Density Apartment
- Flexible addbacks for Self Employed
- Ability to choose valuer
- Stated repayment for existing debts

Other Fees/Charges

- Valuation - \$375 (<\$1m), \$650 (<\$2m)
- Application Fee - \$880
- Annual Fee - \$395
- Legal Fee - \$395
- Settlement - \$275



DOCUMENTS CHECKLIST

- Application Form
- Genworth Servicing Calculator
- Broker Certified 100 points ID
- Upfront Valuation form
- Employment Letter
- Payslips x 2
- Funds to complete evidences
- Contract of sale (Purchases)
- Most recent 6 months of loan statement (refi only)
- Tax returns & Financials x 2 yrs for SE





Lendplus | Home Saver - Promo

| OWNER OCCUPIED | Amount | Interest Rate | Investment | Amount | Rate |
|--------------------------------|-------------------------|---------------|---------------------------|---------------------------------|----------|
| <80% LVR | <\$1m | 6.89%p.a | <80% LVR | <\$1m | 7.14%p.a |
| <80% LVR | <\$2m | 7.09%p.a | <80% LVR | >\$1m | 7.24%p.a |
| No Clawback | 0.88% Establishment Fee | | Interest Only | +0.40% for OO +0.25% for INV | |
| Add-On to waive Est Fee | +0.48% p.a | | Other Fees/Charges | | |

Other Fees/Charges

- Valuation - \$375 (<\$1m), \$650 (<\$2m)
- Application Fee - \$880
- Annual Fee - \$180
- Legal Fee - \$395
- Settlement - \$275

Key Features

- **Self Employed Salary Accepted**
- **No Bank Statements Required**
- No DTI restrictions
- No Credit scorings
- Unlimited cash out with acceptable reasons
- Up to \$200k with stated purpose
- High-density apartments accepted
- Flexible addbacks for Self Employed
- No Valex system for valuation
- Stated repayment
- **Established properties with DA approval**



DOCUMENTS CHECKLIST

- Application Form
- Genworth Servicing Calculator
- Broker Certified 100 points ID
- Upfront Valuation form
- Employment Letter
- Payslips x 2 (additional ITS needed for SE Salary)
- Funds to complete evidences
- Contract of sale (Purchases)
- Most recent 6 months of loan statement (refi only)
- Trust Deed (borrowing in company/trust)



Residential Lite Docs

Local Income - SE





Lendplus | Premium - Lite Doc

| LVR | Maximum Loan Amount | Owner Occupied | Investment |
|----------|---------------------|----------------|------------|
| ≤80% LVR | ≤\$1.5m | 7.86%p.a | 8.16%p.a |

Other Products and Add-Ons

| | | | |
|-------------|----------|--|---|
| ABN 12 -24M | + 1% p.a | <ul style="list-style-type: none"> Valuation - At cost Application Fee - \$950 Annual Fee - \$395 | <ul style="list-style-type: none"> Legal Fee - \$385 |
|-------------|----------|--|---|

Key Features

- Unlimited cash-out for any purpose up to \$200k
- Offset, redraw, and internet banking facilities
- No Credit Scoring or CCR
- 125% of existing mortgage repayments
- Actual repayments on non-mortgage debts
- No DTI
- DSC of 1.00x
- Only established residential properties accepted as security – up to 6 on 1 title
- No shading to any type of income (except rental income which is calculated at 80%)
- Up to 40% of revenue can be used for servicing
- **Negative Credit Reporting**



DOCUMENTS CHECKLIST

- Application Form
- Lendplus Servicing Calculator
- Broker Certified 100 points ID
- Upfront Valuation form
- Accountant's Letter or 12 months BAS
- Council rates
- Funds to complete evidences
- Contract of sale (Purchases)
- Most recent 6 months of loan statement (refi only)
- Trust Deed (borrowing in company/trust)



Lendplus | Platinum- Lite Doc

| LVR | Owner Occupied | Investment | Max Loan | Risk Fee |
|----------|----------------|------------|----------|----------|
| ≤65% LVR | 7.24% | 7.49% | \$2.5m | Waived |
| ≤70% LVR | 7.24% | 7.49% | \$2m | Waived |
| ≤80% LVR | 7.39% | 7.64% | \$1.5m | Waived |

Other Products and Add-Ons

| | | | |
|----------------------|-------------------------------|---|--|
| Other Fees / Charges | + 0.30% p.a for Interest only | <ul style="list-style-type: none"> Valuation - At cost Application Fee - \$660 Annual Fee - \$15/month Commitment Fee - \$880 | <ul style="list-style-type: none"> Legal Fee - \$300 Val - \$385 <\$1m \$850 \$1m - \$2m |
| Max Loan Amount | \$2m | | |

Key Features

- Unlimited cash-out for any purpose up to \$500k
- Low monthly fees for offset, redraw, and internet banking facilities
- 70% LVR for High Density
- 125% of existing mortgage repayments
- Default up to \$500 maybe accepted
- **ABN >2 yrs, GST > 1yr**
- No DTI
- DSC of 1.00x
- Only established residential properties
- No shading to any type of income (except rental income which is calculated at 80%)
- One form of accountant verification
- Refinance business debts
- Debt consolidations



DOCUMENTS CHECKLIST

- Application Form
- Lendplus Servicing Calculator
- Broker Certified 100 points ID
- Upfront Valuation form
- Accountant's Letter or 6 months BAS
- Council rates
- Funds to complete evidences
- Contract of sale (Purchases)
- Most recent 6 months of loan statement (refi only)
- Trust Deed (borrowing in company/trust)



Lendplus | Platinum- Lite Doc - Near Prime

| LVR | Owner Occupied | Investment | Max Loan | Risk Fee |
|----------|----------------|------------|----------|----------|
| ≤65% LVR | 7.74% | 7.99% | \$2.5m | Waived |
| ≤70% LVR | 7.74% | 7.99% | \$2.0m | 0.5% |
| ≤75% LVR | 8.24% | 8.49% | \$1.5m | 1% |
| ≤80% LVR | 8.24% | 8.49% | \$1.5m | 1.25% |

Other Products and Add-Ons

| | | | |
|-----------------------------|-------------------------------|---|--|
| Other Fees / Charges | + 0.30% p.a for Interest only | <ul style="list-style-type: none"> Valuation - At cost Application Fee - \$660 Annual Fee - \$15/month Commitment Fee - \$880 | <ul style="list-style-type: none"> Legal Fee - \$300 Val - \$385 <\$1m \$850 \$1m - \$2m |
| Max Loan Amount | \$2.5m | | |

Key Features

- Unlimited cash-out for any purpose up to \$500k
- Low monthly fees for offset, redraw, and internet banking facilities
- 70% LVR for High Density Units
- Unlimited defaults up to \$1000 (paid or unpaid)
- Unlimited paid defaults >\$1000 registered > 24 months
- **GST for at least 1 day**
- **ABN > 1 Yr**
- No DTI
- DSC of 1.00x
- Only established residential properties
- Sole trader accepted
- One form of accountant verification



DOCUMENTS CHECKLIST

- Application Form
- Lendplus Servicing Calculator
- Broker Certified 100 points ID
- Upfront Valuation form
- Accountant's Letter or 6 months BAS
- Council rates
- Funds to complete evidences
- Contract of sale (Purchases)
- Most recent 6 months of loan statement (refi only)
- Trust Deed (borrowing in company/trust)





Specialist Products

Construction Lite Docs

Vacant Land

Unusual Incomes

Defaults and Bankruptcy





Lendplus | Premium - Specialist (Vacant Land & Construction)

| | | | Owner Occupied | | Investment | |
|----------------------------|-----------------|----------|---------------------------|----------|------------|----------|
| | LVR | Loan Amt | Full Doc | Lo Doc | Full Doc | Lo Doc |
| Flex | <70% LVR | <\$1.5m | 8.01%p.a | 8.81%p.a | 8.31%p.a | 9.11%p.a |
| Flex | <80% LVR | <\$1m | | | | |
| Other Products and Add-Ons | | | | | | |
| Loan >\$2m - \$5m | Ask for pricing | | Interest Only (INV) ≤5yrs | | +0.35%p.a | |
| Risk Fee | Ask pricing | | 40 yrs Loan | | +0.4%p.a | |

Other Fees/Charges

- Valuation - \$450 (<\$1m), \$695 (<\$2m)
- Application Fee - \$950
- Establishment Fee - \$950
- Annual Fee - \$395*
- Settlement Fee - \$330
- Legal Fee - \$595

Key Features

- Vacant land and Construction Loan
- Casual income < 12 months
- **Uber income (Min 6 months, not annualising)**
- Airbnb
- NDIS Rent/NRAS Rent
- Matured borrowers
- **Vacant Land up to 80% at Investment Rate**
- **Credit card ignored if cleared each month (3m)**
- **6 Months Self Employed (Prof only)**
- **Notional rent excluded for rent free borrowers**
- Discharged bankrupts over 2 years
- Paid 3 Telco defaults up to \$1,500 minimum 6 months before application
- Workers compensation (Flex)
- Up to 3 Late payments on unsecured debts (Flex)
- Income protection (Flex)

Cash Out Policy

- Cash out <\$200k stated purpose and >\$200k with evidence

Securities

- Min 40sqm (internal) - 20 Hectares
- Apartment up to 80% LVR
- Display Home,
- **Vacant Land (Flex Inv) Risk Fee apply when loan amt >\$500k**
- DA+ other unusual securities
- Service Apartments 70% LVR
- Dual Key apartment
- Hobby Farms,
- Rural residential,
- Up to four Dwellings on one title





Lendplus | Platinum- Construction - Full/Lite/Expat

| LVR | Owner Occupied/Investment | Risk Fee |
|--------------------|---|----------|
| ≤70% LVR | 8.49% | 1.5% |
| ≤80% LVR | 8.99% | |
| After Construction | Revert to LendPlus Platinum Full/Lite/Expat variable rate. Currently starts from 6.54%p.a. depends on loan purpose, LVR, and repayment methods. | |
| Undrawn Line Fee | If construction is not completed within 12 months, a 2% Undrawn Line Fee will be charged on the undrawn line amount. | |

Other Products and Add-Ons

| | | | |
|------------------------|--------|---|--|
| Max Loan Amount | \$1.5m | <ul style="list-style-type: none"> Valuation - At cost Application Fee - \$660 Annual Fee - \$15/month Commitment Fee - \$880 | <ul style="list-style-type: none"> Legal Fee - \$300 Val - \$385 <\$1m \$850 \$1m - \$2m Settlement - \$330 |
|------------------------|--------|---|--|

Key Features

- Only Cat 1 & Cat 2 location
- Prime customer only
- Revert to lower rate after completion

Lite Docs -

- GST > 1yr
- ABN > 2 Yr
- Sole trader accepted
- One form of income verification

Expats -Australian citizens,PR or TR with income in AUD or an acceptable foreign currency.

Non-Resi - Only up to 70% LVR (ref to Non-Resi products)

- Interest only repayment during construction



DOCUMENTS CHECKLIST

- Application Form
- Lendplus Servicing Calculator
- Broker Certified 100 points ID
- Upfront Valuation form
- Accountant's Letter or 6 months BAS
- Fixed price building contract
- Funds to complete evidences
- Contract of sale (Purchases)
- Most recent 6 months of loan statement (refi only)
- Trust Deed (borrowing in company/trust)
- Full Docs - Normal income requirements





Lendplus | Platinum- Construction - Non-Resi

| LVR | PAYG | Self Employed | Risk Fee |
|--------------------|--|---------------|----------|
| ≤65% LVR | 8.49% | 8.79% | 1.5% |
| ≤70% LVR | 8.79% | 9.09% | |
| After Construction | Revert to LendPlus Platinum Non-Resi variable rate. Currently starts from 7.93%p.a. depends on loan purpose, LVR, and repayment methods. | | |
| Undrawn Line Fee | If construction is not completed within 12 months, a 2% Undrawn Line Fee will be charged on the undrawn line amount. | | |

Other Products and Add-Ons

| | | | |
|------------------------|--------|--|--|
| Max Loan Amount | \$1.0m | <ul style="list-style-type: none"> Valuation - At cost Application Fee - \$660 Annual Fee - \$499/yr Commitment Fee - \$880 Construction inspection - \$300 each time | <ul style="list-style-type: none"> Legal Fee - \$300 Val - \$385 <\$1m \$850 \$1m - \$2m Settlement - \$330 |
| Key Features | | | |

- Only Cat 1 & Cat 2 location
- Prime customer only
- Revert to lower rate after completion
- 10% shade of overseas income
- Clean credit history
- Acceptable country Brazil, Canada, China, France, Germany, HK, Japan, Indonesia, Malaysia, Macau, NZ, Qatar, Saudi Arabia, Singapore, South Africa, South Korea, Switzerland, Taiwan, UAE, UK, USA, Vietnam
- Fixed price building contract



DOCUMENTS CHECKLIST

- Application Form
- Lendplus Servicing Calculator
- Broker Certified 100 points ID
- Upfront Valuation form
- PAYG - Payslips x 2 or Accountant's dec for SE
- Fixed price building contract
- Funds to complete evidences
- Contract of sale (Purchases)
- 3 months bank statement for PAYG
- FIRB Approval





Residential Full Docs

Overseas Income





Lendplus | Premium - Expats Promo

| LVR | Maximum Loan Amount | Owner Occupied | Investment |
|-------------------------------------|---|----------------|------------|
| ≤80% LVR (Non-Traditional Expat) | ≤\$1M (Pricing Form Needed For \$1m - \$2.5m) | 6.99%p.a | 7.39%p.a |
| ≤80% LVR (Traditional Expat) | ≤\$1M (Pricing Form Needed For \$1m - \$2.5m) | 6.66%p.a | 7.10%p.a |

Other Products and Add-Ons

| | | | |
|---------------|-----------|-------------------|-------|
| Interest Only | +0.3% p.a | Establishment Fee | 0.55% |
|---------------|-----------|-------------------|-------|

Other Fees / Charges

- Valuation - At cost
- Application Fee - Waived
- Annual Fee - \$395
- Legal Fee - \$595
- Settlement Fee - \$330

Key Features

- **Non-Traditional Expat = Citizen working overseas (dominant income) + Non-resi or PR or TR working overseas** (If have kids, can use 100% income), (If no kids, can use income 50% income)
- **Traditional Expat = Citizen working in Australia (dominant income) + Non-resi or PR or TR working overseas** (If have kids, can use 100% income), (If no kids, can use income 50% income)
- Cash-out up to \$200k with stated purpose
- A wide range of countries accepted, as long as it is not under sanction
- Citizens of AU or NZ working overseas
- **Overseas credit report only needed for PR or TR**
- Borrowers living overseas without family in Australia will be investment rates
- 90% of the overseas income(converted to AUD)



DOCUMENTS CHECKLIST

- Application Form
- Servicing Calculator
- Broker Certified 100 points ID
- 3 months bank statement showing salary
- Funds to complete evidence
- Valuation report
- PAYG - Payslips x 2
- Contract of sale (Purchases)
- VOI Form
- 6 months loan statement for Refi





Lendplus | Premium - Non - Resident

| LVR | Maximum Loan Amount | Owner Occupied | Investment |
|----------|---------------------|----------------|------------|
| ≤80% LVR | \$1m | N/A | 8.05%p.a |
| ≤70% LVR | \$1m | N/A | 7.75% p.a |

Other Products and Add-Ons

| | | | |
|---------------------|-----------|----------|--------|
| Interest Only ≤5yrs | +0.35%p.a | Risk Fee | Waived |
|---------------------|-----------|----------|--------|

Other Fees / Charges

- Valuation - At cost
- Application Fee - \$950

- Annual Fee - \$395
- Legal Fee - \$595
- Settlement Fee - \$330

Key Features

- Cash-out up to \$200k
- No annual or monthly fees for offset, redraw, and internet banking facilities
- A wide range of countries accepted, as long as it is not under sanction
- High Density accepted
- TR accepted for earning AUD income in Australia
- **No need for a credit report of the overseas country**
- **No risk fee**
- 90% of the overseas income(converted to AUD)
- 3 months bank statement translated by NAATI



DOCUMENTS CHECKLIST

- Application Form
- Servicing Calculator
- Broker Certified 100 points ID
- Valuation report
- PAYG - Payslips x 2
- 3 months bank statement showing salary
- Funds to complete evidence
- Contract of sale (Purchases)
- VOI Form
- 6 months loan statement for Refi





Lendplus | Premium - Overseas Income SE Lo Doc

| LVR | Maximum Loan Amount | Owner Occupied | Investment |
|----------------------------|---|--------------------|------------|
| ≤80% LVR (Expat) | ≤\$1M (Pricing Form Needed For \$1m - \$2.5m) | 8.36%p.a | 8.71%p.a |
| ≤80% LVR (Non-Resi) | ≤\$1M (Pricing Form Needed For \$1m - \$2.5m) | N/A | 9.10%p.a |
| ≤70% LVR (Non-Resi) | ≤\$1M (Pricing Form Needed For \$1m - \$2.5m) | N/A | 8.80%p.a |
| Other Products and Add-Ons | | | |
| Interest Only | +0.3% p.a | No Clawback Option | 0.66% |

Other Fees / Charges

- Valuation - \$450 <\$1m and \$695 <\$2m
- Application Fee - \$950
- Annual Fee - \$395
- Legal Fee - \$595
- Settlement Fee - \$330

Key Features

- Overseas accountant's letter can be used as sole source of income
- Cash-out up to \$200k with stated purpose
- A wide range of countries accepted, as long as it is not under sanction
- Citizens of AU or NZ working overseas
- **Overseas credit report only needed for PR or TR Or Non-Resi**
- Borrowers living overseas without family in Australia will be investment rates
- 90% of the overseas income(converted to AUD)



DOCUMENTS CHECKLIST

- Application Form
- Servicing Calculator
- Broker Certified 100 points ID
- 3 months bank statement showing salary
- Funds to complete evidence
- Valuation report
- PAYG - Payslips x 2
- Contract of sale (Purchases)
- VOI Form
- 6 months loan statement for Refi





Lendplus | Platinum - Expats (PR & TR)

| LVR | Owner Occupied | Investment | Max Loan | Risk Fee |
|----------------------------|----------------|------------|---------------|---|
| ≤70% LVR | 7.13%p.a | 7.38%p.a | \$2.5m | Loans ≤ \$1.5m - 0.25%; ≤\$2m - 0.75%;OR >\$2m - 2.5% |
| ≤75% LVR | 7.33%p.a | 7.58%p.a | \$1.5m | Loans ≤ \$1.5m - 0.25% |
| ≤80% LVR | 7.43%p.a | 7.68%p.a | \$1.5m | Loans ≤ \$1.5m - 0.25% |
| Other Products and Add-Ons | | | | |
| | >\$1.5m | +0.4%p.a | \$2m - \$2.5m | +1.2%p.a |
| | Self Employed | +0.25%p.a | High Density | +0.5%p.a |

Other Fees / Charges

- Valuation - At cost
- Application Fee - \$950

- Annual Fee - \$499
- Legal Fee - \$300
- Establishment Fee - \$660

Key Features

- Up to \$500k with stated purpose
- **Self Employed Alt Doc available**
- Citizen or PR or TR earning AUD incomes or acceptable foreign income (ref VISA list)
- Need for a credit report of the overseas country
- 90% of the overseas income(converted to AUD)
- 3 months bank statement translated by NAATI
- Refer to Acceptable Country
- Cat 1 location only



DOCUMENTS CHECKLIST

- Application Form
- Servicing Calculator
- Broker Certified 100 points ID
- Valuation report
- PAYG - Payslips x 2 or Accountant's dec for SE
- 3 months bank statement showing salary
- Funds to complete evidence
- Contract of sale (Purchases)
- VOI Form
- 6 months loan statement for Refi





Lendplus | Platinum - Non-Resi

| LVR | PAYG | Self Employed | Max Loan | Risk Fee |
|-----------------------------------|----------|---------------|----------|--|
| ≤65% LVR | 7.93%p.a | 8.23%p.a | \$2m | Loans ≤ \$1.5m - 0.5%; >\$1.5m - 1% |
| ≤70% LVR | 8.23%p.a | 8.53%p.a | \$1.5m | 1% |
| ≤75% LVR | 8.33%p.a | 8.63%p.a | \$1m | 1% |
| ≤80% LVR | 8.53%p.a | 8.83%p.a | \$1m | 1.5% |
| Other Products and Add-Ons | | | | |
| >\$1m | +0.4%p.a | \$1.5m - 2m | | +0.8%p.a |

Other Fees / Charges

- Valuation - At cost
- Application Fee - \$950

- Annual Fee - \$499
- Legal Fee - \$300
- Establishment Fee - \$660

Key Features

- Up to \$500k with stated purpose
- **Self Employed Alt Doc available**
- Maximum loan amount \$2m
- Need for a credit report of the overseas country
- 90% of the overseas income(converted to AUD)
- 3 months bank statement translated by NAATI
- Refer to Acceptable Country
- Cat 1 location only



DOCUMENTS CHECKLIST

- Application Form
- Servicing Calculator
- Broker Certified 100 points ID
- Valuation report
- PAYG - Payslips x 2 or Accountant's dec for SE
- 3 months bank statement showing salary
- Funds to complete evidence
- Contract of sale (Purchases)
- VOI Form
- 6 months loan statement for Refi





LendPlus Private

Faster Easier Lower





| Max Loan | LVR | House/Town Houses |
|------------|-----|-------------------|
| Up to \$3m | 70% | 9.60%p.a |
| Up to \$5m | 60% | 9.70%p.a |

| Max Loan | LVR | Units |
|------------|-----|----------|
| Up to \$3m | 65% | 9.60%p.a |
| Up to \$5m | 60% | 9.70%p.a |

| Max Loan | LVR | Vacant Land |
|------------|-----|-------------|
| Up to \$3m | 55% | 10.90%p.a |

| Max Loan | LVR | Vacant Land Development |
|------------|-----|-------------------------|
| Up to \$3m | 55% | 11.60%p.a |

| Max Loan | LVR | Commercial Leased |
|------------|-----|-------------------|
| Up to \$3m | 65% | 10.15%p.a |
| Up to \$5m | 50% | 10.45%p.a |

| Interest Loading | |
|---------------------|------------------------|
| Slim Equity | + 0.2%p.a |
| Credit Score <600 | + 0.25%p.a |
| Overseas Guarantor | + 0.5%p.a |
| Short Term Bridging | + 0.5%p.a |
| Urgent Settlement | + 0.5%p.a |
| 2nd Mortgage | Extra 10% LVR |
| 2nd Mortgage | Please ask for pricing |

| Max Loan | LVR | Commercial Vacant |
|------------|-----|-------------------|
| Up to \$3m | 65% | 10.45%p.a |
| Up to \$5m | 50% | 10.80%p.a |

Other Fees / Charges

- 2.20% Set up fee (0.5% upfront)
- 0.1% Line Fee/month
- Valuation fee at cost
- Legal fees at cost
- App fee - \$2200
- Urgent fee - \$1000
- Legal commitment up to \$5000 (refunded at settlement)

Approval within 24 hours



DOCUMENTS CHECKLIST



Self-declared income



Interest only repayments



Fully flexible, repay loan with 30 days' notice



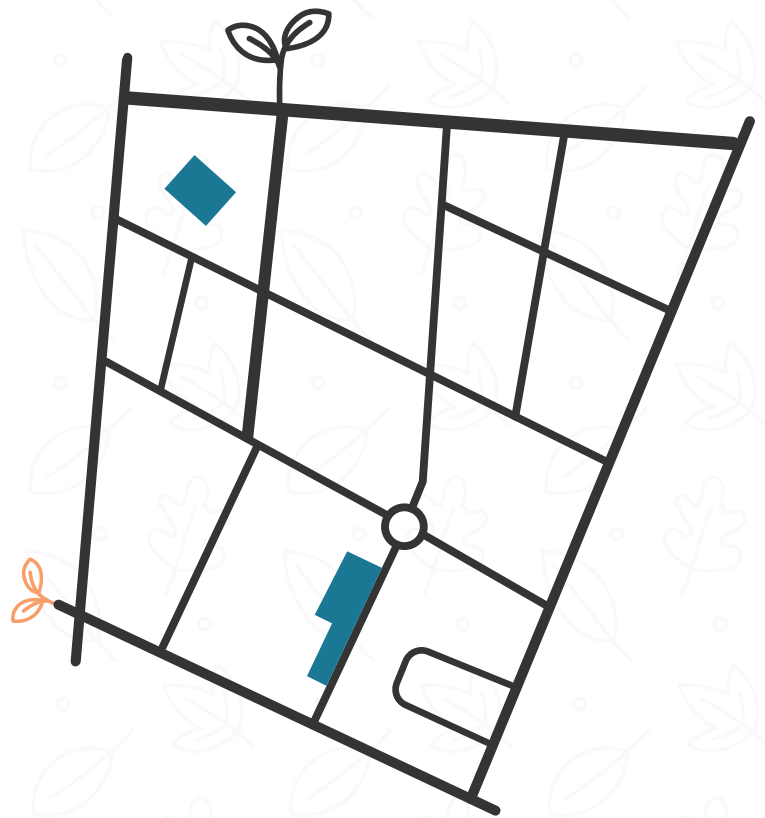
No postcode restrictions (non-metro -5% LVR)





Postcode Restrictions

Postcode & VISA Checklist



Post Code Guide For Lendplus Choice

| ACT | | 2024* | 1 | 2079* | 1 | 2130* | 1 | 2179* | 1 | 2257* | 1 |
|----------|------|-------|---|-------|---|-------|---|-------|---|--------|---|
| Postcode | Cat. | 2025* | 1 | 2080* | 1 | 2131* | 1 | 2190* | 1 | 2258* | 1 |
| 2600 | 1 | 2026* | 1 | 2081* | 1 | 2132* | 1 | 2191* | 1 | 2259 | 1 |
| 2601 | 1 | 2027* | 1 | 2082* | 1 | 2133* | 1 | 2192* | 1 | 2260* | 1 |
| 2602 | 1 | 2028* | 1 | 2083* | 1 | 2134* | 1 | 2193* | 1 | 2261* | 1 |
| 2603 | 1 | 2029* | 1 | 2084* | 1 | 2135* | 1 | 2194* | 1 | 2262* | 1 |
| 2604 | 1 | 2030* | 1 | 2085* | 1 | 2136* | 1 | 2195* | 1 | 2263* | 1 |
| 2605 | 1 | 2031* | 1 | 2086* | 1 | 2137* | 1 | 2196* | 1 | 2264 | 1 |
| 2606 | 1 | 2032* | 1 | 2087* | 1 | 2138* | 1 | 2197* | 1 | 2265 | 1 |
| 2607 | 1 | 2033* | 1 | 2088* | 1 | 2140* | 1 | 2198* | 1 | 2267 | 1 |
| 2609 | 1 | 2034* | 1 | 2089* | 1 | 2141* | 1 | 2199* | 1 | 2278 | 1 |
| 2611 | 1 | 2035* | 1 | 2090* | 1 | 2142* | 1 | 2200* | 1 | 2280 | 1 |
| 2612 | 1 | 2036* | 1 | 2092* | 1 | 2143* | 1 | 2203* | 1 | 2281 | 1 |
| 2614 | 1 | 2037* | 1 | 2093* | 1 | 2144* | 1 | 2204* | 1 | 2282 | 1 |
| 2615 | 1 | 2038* | 1 | 2094* | 1 | 2145* | 1 | 2205* | 1 | 2283 | 1 |
| 2617 | 1 | 2039* | 1 | 2095* | 1 | 2146* | 1 | 2206* | 1 | 2284 | 1 |
| 2618 | 1 | 2040* | 1 | 2096* | 1 | 2147* | 1 | 2207* | 1 | 2285 | 1 |
| 2620 | 1 | 2041* | 1 | 2097* | 1 | 2148* | 1 | 2208* | 1 | 2286 | 1 |
| 2900 | 1 | 2042* | 1 | 2099* | 1 | 2150* | 1 | 2209* | 1 | 2287 | 1 |
| 2902 | 1 | 2043* | 1 | 2100* | 1 | 2151* | 1 | 2210* | 1 | 2289 | 1 |
| 2903 | 1 | 2044* | 1 | 2101* | 1 | 2152* | 1 | 2211* | 1 | 2290 | 1 |
| 2904 | 1 | 2045* | 1 | 2102* | 1 | 2153* | 1 | 2212* | 1 | 2291 | 1 |
| 2905 | 1 | 2046* | 1 | 2103* | 1 | 2154* | 1 | 2213* | 1 | 2292 | 1 |
| 2906 | 1 | 2047* | 1 | 2104* | 1 | 2155* | 1 | 2214* | 1 | 2293 | 1 |
| 2911 | 1 | 2048* | 1 | 2105* | 1 | 2156* | 1 | 2216* | 1 | 2294 | 1 |
| 2912 | 1 | 2049* | 1 | 2106* | 1 | 2157* | 1 | 2217* | 1 | 2295 | 1 |
| 2913 | 1 | 2050* | 1 | 2107* | 1 | 2158* | 1 | 2218* | 1 | 2296 | 1 |
| 2914 | 1 | 2052 | 3 | 2108* | 1 | 2159* | 1 | 2219* | 1 | 2297 | 1 |
| | | 2060* | 1 | 2110* | 1 | 2160* | 1 | 2220* | 1 | 2298 | 1 |
| | | 2061* | 1 | 2111* | 1 | 2161* | 1 | 2221* | 1 | 2299 | 1 |
| | | 2062* | 1 | 2112* | 1 | 2162* | 1 | 2222* | 1 | 2300 | 1 |
| | | 2063* | 1 | 2113* | 1 | 2163* | 1 | 2223* | 1 | 2302 | 1 |
| | | 2064* | 1 | 2114* | 1 | 2164* | 1 | 2224* | 1 | 2303 | 1 |
| | | 2065* | 1 | 2115* | 1 | 2165* | 1 | 2225* | 1 | 2304 | 1 |
| | | 2066* | 1 | 2116* | 1 | 2166* | 1 | 2226* | 1 | 2305 | 1 |
| | | 2067* | 1 | 2117* | 1 | 2167* | 1 | 2227* | 1 | 2306 | 1 |
| | | 2068* | 1 | 2118* | 1 | 2168* | 1 | 2228* | 1 | 2307 | 1 |
| | | 2069* | 1 | 2119* | 1 | 2170* | 1 | 2229* | 1 | 2308 | 1 |
| | | 2070* | 1 | 2120* | 1 | 2171* | 1 | 2230* | 1 | 2311 | 4 |
| | | 2071* | 1 | 2121* | 1 | 2172* | 1 | 2231* | 1 | 2312 | 3 |
| | | 2072* | 1 | 2122* | 1 | 2173* | 1 | 2232* | 1 | 2315 | 1 |
| | | 2073* | 1 | 2125* | 1 | 2174* | 1 | 2233* | 1 | 2316 | 1 |
| | | 2074* | 1 | 2126* | 1 | 2175* | 1 | 2234* | 1 | 2317 | 1 |
| | | 2075* | 1 | 2127* | 1 | 2176* | 1 | 2250* | 1 | 2318FV | 1 |
| | | 2076* | 1 | 2128* | 1 | 2177* | 1 | 2251* | 1 | 2319 | 1 |
| | | 2077* | 1 | 2129 | 3 | 2178* | 1 | 2256* | 1 | 2320 | 1 |

| NSW | |
|----------|------|
| Postcode | Cat. |
| 2000* | 1 |
| 2007* | 1 |
| 2008* | 1 |
| 2009* | 1 |
| 2010* | 1 |
| 2011* | 1 |
| 2015* | 1 |
| 2016* | 1 |
| 2017* | 1 |
| 2018* | 1 |
| 2019* | 1 |
| 2020* | 1 |
| 2021* | 1 |
| 2022* | 1 |
| 2023* | 1 |

*Larger maximum property values apply for Purchase Contracts. Refer to 6.21.1 Valuation types (Sydney Metro & Melbourne Metro, Category I) for guidelines.

** Refer to 19.2 High Density Apartments for units/apartments located in postcodes 0800, 0810, 0812 & 0820.

FV: Full valuation required.

Version Dated October 2022

SECURITY LOCATION CATEGORIES

| | | | | | | | | | | | |
|------|---|------|---|------|---|-------|---|------|---|-------|---|
| 2321 | 1 | 2386 | 3 | 2454 | 3 | 2530 | 1 | 2587 | 3 | 2672 | 3 |
| 2322 | 1 | 2387 | 3 | 2455 | 3 | 2533 | 1 | 2588 | 3 | 2675 | 3 |
| 2323 | 1 | 2388 | 3 | 2456 | 2 | 2534 | 1 | 2590 | 3 | 2680 | 2 |
| 2324 | 1 | 2390 | 3 | 2460 | 2 | 2535 | 2 | 2594 | 3 | 2681 | 3 |
| 2325 | 2 | 2395 | 3 | 2462 | 3 | 2536 | 3 | 2611 | 1 | 2700 | 3 |
| 2326 | 2 | 2396 | 3 | 2463 | 3 | 2537 | 3 | 2618 | 1 | 2701 | 3 |
| 2327 | 1 | 2397 | 3 | 2464 | 2 | 2538 | 2 | 2619 | 1 | 2702 | 3 |
| 2328 | 4 | 2398 | 3 | 2465 | 3 | 2539 | 2 | 2620 | 1 | 2703 | 3 |
| 2329 | 3 | 2399 | 3 | 2466 | 3 | 2540 | 2 | 2621 | 1 | 2705 | 3 |
| 2330 | 2 | 2400 | 4 | 2469 | 3 | 2541 | 2 | 2622 | 3 | 2706 | 3 |
| 2333 | 4 | 2401 | 3 | 2470 | 2 | 2545 | 3 | 2623 | 3 | 2707 | 3 |
| 2334 | 2 | 2402 | 3 | 2471 | 3 | 2546 | 2 | 2625 | 3 | 2710 | 3 |
| 2335 | 2 | 2403 | 3 | 2472 | 3 | 2548 | 2 | 2626 | 3 | 2711 | 3 |
| 2336 | 3 | 2404 | 3 | 2473 | 3 | 2549 | 2 | 2627 | 3 | 2712 | 3 |
| 2337 | 3 | 2405 | 3 | 2474 | 3 | 2550 | 2 | 2628 | 3 | 2713 | 3 |
| 2338 | 3 | 2406 | 3 | 2475 | 3 | 2551 | 2 | 2629 | 3 | 2714 | 3 |
| 2339 | 3 | 2408 | 3 | 2476 | 3 | 2555* | 1 | 2630 | 3 | 2715 | 3 |
| 2340 | 1 | 2409 | 3 | 2477 | 1 | 2556* | 1 | 2631 | 3 | 2716 | 3 |
| 2341 | 3 | 2410 | 3 | 2478 | 1 | 2557* | 1 | 2632 | 3 | 2717 | 3 |
| 2342 | 3 | 2411 | 3 | 2479 | 1 | 2558* | 1 | 2633 | 3 | 2720 | 3 |
| 2343 | 3 | 2415 | 3 | 2480 | 1 | 2559* | 1 | 2640 | 1 | 2721 | 3 |
| 2344 | 3 | 2420 | 3 | 2481 | 1 | 2560* | 1 | 2641 | 1 | 2722 | 3 |
| 2345 | 3 | 2421 | 2 | 2482 | 2 | 2563* | 1 | 2642 | 3 | 2725 | 3 |
| 2346 | 3 | 2422 | 3 | 2483 | 2 | 2564* | 1 | 2643 | 3 | 2726 | 3 |
| 2347 | 3 | 2423 | 3 | 2484 | 1 | 2565* | 1 | 2644 | 3 | 2727 | 3 |
| 2350 | 2 | 2424 | 4 | 2485 | 1 | 2566* | 1 | 2645 | 3 | 2729 | 3 |
| 2352 | 3 | 2425 | 3 | 2486 | 1 | 2567* | 1 | 2646 | 3 | 2730 | 3 |
| 2353 | 3 | 2426 | 3 | 2487 | 1 | 2568* | 1 | 2647 | 3 | 2731 | 2 |
| 2354 | 4 | 2427 | 2 | 2488 | 1 | 2569* | 1 | 2648 | 3 | 2732 | 3 |
| 2355 | 3 | 2428 | 2 | 2489 | 1 | 2570* | 1 | 2649 | 3 | 2733 | 3 |
| 2356 | 3 | 2429 | 2 | 2490 | 2 | 2571* | 1 | 2650 | 1 | 2734 | 3 |
| 2357 | 3 | 2430 | 2 | 2500 | 1 | 2572* | 1 | 2651 | 1 | 2735 | 3 |
| 2358 | 3 | 2431 | 2 | 2502 | 1 | 2573* | 1 | 2652 | 3 | 2736 | 3 |
| 2359 | 3 | 2439 | 3 | 2505 | 1 | 2574 | 1 | 2653 | 3 | 2737 | 3 |
| 2360 | 3 | 2440 | 2 | 2506 | 1 | 2575 | 1 | 2655 | 3 | 2738 | 2 |
| 2361 | 4 | 2441 | 3 | 2508 | 1 | 2576 | 1 | 2656 | 3 | 2739 | 2 |
| 2365 | 3 | 2443 | 2 | 2515 | 1 | 2577 | 1 | 2658 | 3 | 2745* | 1 |
| 2369 | 3 | 2444 | 1 | 2516 | 1 | 2578 | 2 | 2659 | 3 | 2747* | 1 |
| 2370 | 3 | 2445 | 2 | 2517 | 1 | 2579 | 2 | 2660 | 3 | 2748* | 1 |
| 2371 | 3 | 2446 | 2 | 2518 | 1 | 2580 | 2 | 2661 | 3 | 2749* | 1 |
| 2372 | 3 | 2447 | 2 | 2519 | 1 | 2581 | 3 | 2663 | 3 | 2750* | 1 |
| 2379 | 3 | 2448 | 2 | 2525 | 1 | 2582 | 2 | 2665 | 3 | 2752* | 1 |
| 2380 | 3 | 2449 | 3 | 2526 | 1 | 2583 | 3 | 2666 | 3 | 2753* | 1 |
| 2381 | 3 | 2450 | 2 | 2527 | 1 | 2584 | 3 | 2668 | 3 | 2754* | 1 |
| 2382 | 3 | 2452 | 1 | 2528 | 1 | 2585 | 3 | 2669 | 4 | 2756* | 1 |
| 2383 | 3 | 2453 | 3 | 2529 | 1 | 2586 | 3 | 2671 | 3 | 2757* | 1 |

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SECURITY LOCATION CATEGORIES

| | | | | | | | | | | | |
|-------|---|------|---|----------|------|------|---|------|---|------|---|
| 2758* | 1 | 2820 | 3 | NT | | 4011 | 1 | 4109 | 1 | 4183 | 4 |
| 2759* | 1 | 2821 | 3 | Postcode | Cat. | 4012 | 1 | 4110 | 1 | 4184 | 4 |
| 2760* | 1 | 2822 | 3 | 0800** | 1 | 4013 | 1 | 4111 | 1 | 4205 | 1 |
| 2761* | 1 | 2823 | 3 | 0810** | 1 | 4014 | 1 | 4112 | 1 | 4207 | 1 |
| 2762* | 1 | 2824 | 3 | 0812** | 1 | 4017 | 1 | 4113 | 1 | 4208 | 1 |
| 2763* | 1 | 2825 | 3 | 0815 | 3 | 4018 | 1 | 4114 | 1 | 4209 | 1 |
| 2765* | 1 | 2826 | 3 | 0820** | 1 | 4019 | 1 | 4115 | 1 | 4210 | 1 |
| 2766* | 1 | 2827 | 3 | 0822 | 2 | 4020 | 1 | 4116 | 1 | 4211 | 1 |
| 2767* | 1 | 2828 | 3 | 0828 | 1 | 4021 | 1 | 4117 | 1 | 4212 | 1 |
| 2768* | 1 | 2829 | 3 | 0829 | 1 | 4022 | 1 | 4118 | 1 | 4213 | 1 |
| 2769* | 1 | 2830 | 1 | 0830 | 1 | 4025 | 4 | 4119 | 1 | 4214 | 1 |
| 2770* | 1 | 2831 | 3 | 0832 | 1 | 4030 | 1 | 4120 | 1 | 4215 | 1 |
| 2773* | 1 | 2832 | 3 | 0834 | 1 | 4031 | 1 | 4121 | 1 | 4216 | 1 |
| 2774* | 1 | 2833 | 3 | 0835 | 2 | 4032 | 1 | 4122 | 1 | 4217 | 1 |
| 2775* | 1 | 2834 | 3 | 0836 | 2 | 4034 | 1 | 4123 | 1 | 4218 | 1 |
| 2776* | 1 | 2835 | 3 | 0837 | 3 | 4035 | 1 | 4124 | 1 | 4219 | 1 |
| 2777* | 1 | 2836 | 3 | 0838 | 3 | 4036 | 1 | 4125 | 1 | 4220 | 1 |
| 2778* | 1 | 2838 | 3 | 0839 | 3 | 4037 | 1 | 4127 | 1 | 4221 | 1 |
| 2779* | 1 | 2839 | 3 | 0840 | 3 | 4051 | 1 | 4128 | 1 | 4223 | 1 |
| 2780* | 1 | 2840 | 3 | 0841 | 4 | 4053 | 1 | 4129 | 1 | 4224 | 1 |
| 2782* | 1 | 2842 | 3 | 0845 | 3 | 4054 | 1 | 4130 | 1 | 4225 | 1 |
| 2783* | 1 | 2843 | 3 | 0846 | 3 | 4055 | 1 | 4131 | 1 | 4226 | 1 |
| 2784* | 1 | 2844 | 3 | 0847 | 3 | 4059 | 1 | 4132 | 1 | 4227 | 1 |
| 2785* | 1 | 2845 | 3 | 0850 | 3 | 4060 | 1 | 4133 | 1 | 4228 | 1 |
| 2786 | 3 | 2847 | 3 | 0852 | 3 | 4061 | 1 | 4151 | 1 | 4230 | 3 |
| 2787 | 3 | 2849 | 3 | 0853 | 3 | 4064 | 1 | 4152 | 1 | 4270 | 1 |
| 2790 | 2 | 2846 | 4 | 0854 | 3 | 4065 | 1 | 4153 | 1 | 4271 | 1 |
| 2791 | 3 | 2848 | 4 | 0860 | 3 | 4066 | 1 | 4154 | 1 | 4272 | 1 |
| 2792 | 4 | 2850 | 2 | 0862 | 4 | 4067 | 1 | 4155 | 1 | 4275 | 2 |
| 2793 | 3 | 2852 | 3 | 0870 | 2 | 4068 | 1 | 4156 | 1 | 4280 | 1 |
| 2794 | 3 | 2864 | 3 | 0872 | 2 | 4069 | 1 | 4157 | 1 | 4285 | 2 |
| 2795 | 1 | 2865 | 3 | 0873 | 2 | 4070 | 1 | 4158 | 1 | 4287 | 3 |
| 2797 | 3 | 2866 | 3 | 0874 | 2 | 4073 | 1 | 4159 | 1 | 4300 | 1 |
| 2798 | 3 | 2867 | 3 | 0875 | 2 | 4074 | 1 | 4160 | 1 | 4301 | 1 |
| 2799 | 3 | 2868 | 3 | 0880 | 3 | 4075 | 1 | 4161 | 1 | 4303 | 2 |
| 2800 | 2 | 2869 | 3 | 0885 | 4 | 4076 | 1 | 4163 | 1 | 4304 | 2 |
| 2803 | 3 | 2870 | 2 | | | 4077 | 1 | 4164 | 1 | 4305 | 1 |
| 2804 | 3 | 2871 | 3 | | | 4078 | 1 | 4165 | 1 | 4306 | 1 |
| 2805 | 3 | 2873 | 3 | | | 4101 | 1 | 4169 | 1 | 4307 | 3 |
| 2806 | 3 | 2874 | 3 | | | 4102 | 1 | 4170 | 1 | 4309 | 3 |
| 2807 | 3 | 2875 | 3 | | | 4103 | 1 | 4171 | 1 | 4310 | 3 |
| 2808 | 3 | 2876 | 3 | | | 4104 | 1 | 4172 | 1 | 4311 | 3 |
| 2809 | 3 | 2877 | 3 | QLD | | 4105 | 1 | 4173 | 1 | 4312 | 3 |
| 2810 | 3 | 2878 | 3 | Postcode | Cat. | 4106 | 1 | 4174 | 1 | 4313 | 3 |
| 2817 | 3 | 2879 | 3 | 4000 | 1 | 4107 | 1 | 4178 | 1 | 4340 | 3 |
| 2818 | 3 | 2880 | 4 | 4005 | 1 | 4108 | 1 | 4179 | 1 | 4341 | 3 |
| | | | | 4006 | 1 | | | | | | |
| | | | | 4007 | 1 | | | | | | |
| | | | | 4008 | 1 | | | | | | |
| | | | | 4009 | 1 | | | | | | |
| | | | | 4010 | 1 | | | | | | |

*Larger maximum property values apply for Purchase Contracts. Refer to 6.21.1 Valuation types (Sydney Metro & Melbourne Metro, Category I) for guidelines.

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Version Dated October 2022

SECURITY LOCATION CATEGORIES

| | | | | | | | | | | | |
|------|---|------|---|------|---|------|---|------|-----|------|---|
| 4342 | 3 | 4408 | 3 | 4498 | 3 | 4574 | 3 | 4709 | 4 | 4803 | 4 |
| 4343 | 3 | 4410 | 3 | 4500 | 1 | 4575 | 1 | 4710 | 2 | 4804 | 4 |
| 4344 | 3 | 4411 | 3 | 4501 | 1 | 4580 | 3 | 4711 | 1 | 4805 | 3 |
| 4346 | 3 | 4412 | 3 | 4502 | 1 | 4581 | 4 | 4712 | 3 | 4806 | 3 |
| 4347 | 3 | 4413 | 4 | 4503 | 1 | 4600 | 3 | 4713 | 3 | 4807 | 3 |
| 4350 | 1 | 4415 | 4 | 4504 | 1 | 4601 | 3 | 4714 | 4 | 4808 | 3 |
| 4352 | 2 | 4416 | 3 | 4505 | 1 | 4605 | 3 | 4715 | 4 | 4809 | 3 |
| 4353 | 3 | 4417 | 3 | 4506 | 1 | 4606 | 3 | 4716 | 4 | 4810 | 2 |
| 4354 | 3 | 4418 | 3 | 4507 | 1 | 4608 | 3 | 4717 | 4 | 4811 | 1 |
| 4355 | 3 | 4419 | 3 | 4508 | 1 | 4610 | 2 | 4718 | 4 | 4812 | 1 |
| 4356 | 3 | 4420 | 4 | 4509 | 1 | 4611 | 3 | 4719 | 3 | 4813 | 1 |
| 4357 | 3 | 4421 | 3 | 4510 | 1 | 4612 | 3 | 4720 | 4 | 4814 | 1 |
| 4358 | 3 | 4422 | 3 | 4511 | 1 | 4613 | 3 | 4721 | 4 | 4815 | 1 |
| 4359 | 3 | 4423 | 3 | 4512 | 1 | 4614 | 3 | 4722 | 3 | 4816 | 3 |
| 4360 | 3 | 4424 | 3 | 4514 | 2 | 4615 | 3 | 4723 | 4 | 4817 | 1 |
| 4361 | 3 | 4425 | 3 | 4515 | 2 | 4620 | 3 | 4724 | 3 | 4818 | 1 |
| 4362 | 3 | 4426 | 3 | 4516 | 1 | 4621 | 3 | 4725 | 4 | 4819 | 4 |
| 4363 | 3 | 4427 | 3 | 4517 | 1 | 4625 | 3 | 4726 | 3 | 4820 | 3 |
| 4364 | 3 | 4428 | 3 | 4518 | 1 | 4626 | 3 | 4727 | 3 | 4821 | 3 |
| 4365 | 3 | 4454 | 3 | 4519 | 1 | 4627 | 3 | 4728 | 3 | 4822 | 3 |
| 4370 | 2 | 4455 | 4 | 4520 | 1 | 4630 | 3 | 4730 | 4 | 4823 | 3 |
| 4371 | 3 | 4461 | 3 | 4521 | 1 | 4650 | 2 | 4731 | 3 | 4824 | 4 |
| 4372 | 3 | 4462 | 3 | 4550 | 1 | 4655 | 2 | 4732 | 3 | 4825 | 4 |
| 4373 | 3 | 4465 | 3 | 4551 | 1 | 4659 | 2 | 4733 | 3 | 4828 | 3 |
| 4374 | 3 | 4467 | 3 | 4552 | 1 | 4660 | 3 | 4735 | 4 | 4829 | 3 |
| 4375 | 3 | 4468 | 3 | 4553 | 1 | 4662 | 3 | 4736 | 3 | 4830 | 3 |
| 4376 | 3 | 4470 | 3 | 4554 | 2 | 4670 | 2 | 4737 | 2FV | 4849 | 3 |
| 4377 | 3 | 4472 | 4 | 4555 | 1 | 4671 | 3 | 4738 | 4 | 4850 | 3 |
| 4378 | 3 | 4474 | 3 | 4556 | 1 | 4673 | 3 | 4739 | 3 | 4852 | 3 |
| 4380 | 3 | 4477 | 3 | 4557 | 1 | 4674 | 3 | 4740 | 1FV | 4854 | 3 |
| 4381 | 3 | 4478 | 3 | 4558 | 1 | 4676 | 3 | 4741 | 3 | 4855 | 3 |
| 4382 | 3 | 4479 | 3 | 4559 | 1 | 4677 | 2 | 4742 | 4 | 4856 | 3 |
| 4383 | 3 | 4480 | 4 | 4560 | 1 | 4678 | 3 | 4743 | 4 | 4858 | 3 |
| 4384 | 3 | 4481 | 3 | 4561 | 1 | 4680 | 3 | 4744 | 4 | 4859 | 3 |
| 4385 | 3 | 4482 | 3 | 4562 | 1 | 4694 | 3 | 4745 | 4 | 4860 | 3 |
| 4387 | 3 | 4486 | 3 | 4563 | 1 | 4695 | 4 | 4746 | 4 | 4861 | 3 |
| 4388 | 3 | 4487 | 3 | 4564 | 1 | 4697 | 3 | 4750 | 1FV | 4865 | 1 |
| 4390 | 3 | 4488 | 3 | 4565 | 1 | 4699 | 3 | 4751 | 1FV | 4868 | 1 |
| 4400 | 2 | 4489 | 3 | 4566 | 1 | 4700 | 2 | 4753 | 2FV | 4869 | 1 |
| 4401 | 3 | 4490 | 3 | 4567 | 1 | 4701 | 2 | 4754 | 3 | 4870 | 1 |
| 4402 | 3 | 4491 | 3 | 4568 | 2 | 4702 | 2 | 4756 | 3 | 4871 | 3 |
| 4403 | 3 | 4492 | 3 | 4569 | 2 | 4703 | 2 | 4757 | 3 | 4872 | 3 |
| 4404 | 3 | 4493 | 3 | 4570 | 2 | 4704 | 3 | 4798 | 3 | 4873 | 3 |
| 4405 | 4 | 4494 | 3 | 4571 | 3 | 4705 | 3 | 4799 | 3 | 4874 | 4 |
| 4406 | 3 | 4496 | 3 | 4572 | 1 | 4706 | 3 | 4800 | 3 | 4875 | 4 |
| 4407 | 3 | 4497 | 3 | 4573 | 1 | 4707 | 3 | 4802 | 2 | 4876 | 3 |

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Version Dated October 2022

SECURITY LOCATION CATEGORIES

| VIC | | VIC | | VIC | | VIC | | VIC | | VIC | |
|----------|------|----------|------|----------|------|----------|------|----------|------|----------|------|
| Postcode | Cat. | Postcode | Cat. | Postcode | Cat. | Postcode | Cat. | Postcode | Cat. | Postcode | Cat. |
| 3061* | 1 | 3113* | 1 | 3162* | 1 | 3212 | 1 | 3272 | 3 | 3332 | 3 |
| 3062* | 1 | 3114* | 1 | 3163* | 1 | 3213 | 1 | 3273 | 3 | 3333 | 3 |
| 3063* | 1 | 3115* | 1 | 3165* | 1 | 3214 | 1 | 3274 | 3 | 3334 | 3 |
| 3064* | 1 | 3116* | 1 | 3166* | 1 | 3215 | 1 | 3275 | 3 | 3335* | 1 |
| 3065* | 1 | 3121* | 1 | 3167* | 1 | 3216 | 1 | 3276 | 3 | 3336 | 1 |
| 3066* | 1 | 3122* | 1 | 3168* | 1 | 3217 | 1 | 3277 | 3 | 3337* | 1 |
| 3067* | 1 | 3123* | 1 | 3169* | 1 | 3218 | 1 | 3278 | 3 | 3338* | 1 |
| 3068* | 1 | 3124* | 1 | 3170* | 1 | 3219 | 1 | 3279 | 3 | 3340 | 1 |
| 3070* | 1 | 3125* | 1 | 3171* | 1 | 3220 | 1 | 3280 | 2 | 3341 | 1 |
| 3071* | 1 | 3126* | 1 | 3172* | 1 | 3221 | 1 | 3281 | 3 | 3342 | 2 |
| 3072* | 1 | 3127* | 1 | 3173* | 1 | 3222 | 1 | 3282 | 2 | 3345 | 3 |
| 3073* | 1 | 3128* | 1 | 3174* | 1 | 3223 | 1 | 3283 | 3 | 3350 | 2 |
| 3074* | 1 | 3129* | 1 | 3175* | 1 | 3224 | 1 | 3284 | 2 | 3351 | 2 |
| 3075* | 1 | 3130* | 1 | 3177* | 1 | 3225 | 1 | 3285 | 3 | 3352 | 2 |
| 3076* | 1 | 3131* | 1 | 3178* | 1 | 3226 | 1 | 3286 | 3 | 3355 | 2 |
| 3078* | 1 | 3132* | 1 | 3179* | 1 | 3227 | 1 | 3287 | 3 | 3356 | 2 |
| 3079* | 1 | 3133* | 1 | 3180* | 1 | 3228 | 1 | 3289 | 3 | 3357 | 2 |
| 3081* | 1 | 3134* | 1 | 3181* | 1 | 3230 | 1 | 3292 | 3 | 3358 | 2 |
| 3082* | 1 | 3135* | 1 | 3182* | 1 | 3231 | 1 | 3293 | 3 | 3360 | 3 |
| 3083* | 1 | 3136* | 1 | 3183* | 1 | 3232 | 1 | 3294 | 3 | 3361 | 3 |
| 3084* | 1 | 3137* | 1 | 3184* | 1 | 3233 | 1 | 3300 | 3 | 3363 | 2 |
| 3085* | 1 | 3138* | 1 | 3185* | 1 | 3234 | 1 | 3301 | 3 | 3364 | 2 |
| 3086 | 3 | 3139* | 1 | 3186* | 1 | 3235 | 3 | 3302 | 3 | 3370 | 3 |
| 3087* | 1 | 3140* | 1 | 3187* | 1 | 3236 | 3 | 3303 | 3 | 3371 | 3 |
| 3088* | 1 | 3141* | 1 | 3188* | 1 | 3237 | 3 | 3304 | 3 | 3373 | 3 |
| 3089* | 1 | 3142* | 1 | 3189* | 1 | 3238 | 3 | 3305 | 2 | 3374 | 3 |
| 3090* | 1 | 3143* | 1 | 3190* | 1 | 3239 | 3 | 3309 | 3 | 3375 | 3 |
| 3091* | 1 | 3144* | 1 | 3191* | 1 | 3240 | 3 | 3310 | 3 | 3377 | 3 |
| 3093* | 1 | 3145* | 1 | 3192* | 1 | 3241 | 2 | 3311 | 3 | 3378 | 3 |
| 3094* | 1 | 3146* | 1 | 3193* | 1 | 3242 | 3 | 3312 | 3 | 3379 | 3 |
| 3095* | 1 | 3147* | 1 | 3194* | 1 | 3243 | 3 | 3314 | 2 | 3380 | 3 |
| 3096* | 1 | 3148* | 1 | 3195* | 1 | 3249 | 3 | 3315 | 3 | 3381 | 3 |
| 3097 | 1 | 3149* | 1 | 3196* | 1 | 3250 | 3 | 3317 | 3 | 3384 | 3 |
| 3099* | 1 | 3150* | 1 | 3197* | 1 | 3251 | 3 | 3318 | 3 | 3385 | 3 |
| 3101* | 1 | 3151* | 1 | 3198* | 1 | 3254 | 3 | 3319 | 3 | 3387 | 3 |
| 3102* | 1 | 3152* | 1 | 3199* | 1 | 3260 | 3 | 3321 | 3 | 3388 | 3 |
| 3103* | 1 | 3153* | 1 | 3200* | 1 | 3264 | 3 | 3322 | 3 | 3390 | 3 |
| 3104* | 1 | 3154* | 1 | 3201* | 1 | 3265 | 3 | 3323 | 3 | 3391 | 3 |
| 3105* | 1 | 3155* | 1 | 3202* | 1 | 3266 | 3 | 3324 | 3 | 3392 | 3 |
| 3106* | 1 | 3156* | 1 | 3204* | 1 | 3267 | 3 | 3325 | 3 | 3393 | 3 |
| 3107* | 1 | 3158* | 1 | 3205* | 1 | 3268 | 3 | 3328 | 3 | 3395 | 3 |
| 3108* | 1 | 3159* | 1 | 3206* | 1 | 3269 | 3 | 3329 | 3 | 3396 | 3 |
| 3109* | 1 | 3160* | 1 | 3207* | 1 | 3270 | 3 | 3330 | 3 | 3400 | 2 |
| 3111* | 1 | 3161* | 1 | 3211* | 1 | 3271 | 3 | 3331 | 2 | 3401 | 3 |

*Larger maximum property values apply for Purchase Contracts. Refer to 6.21.1 Valuation types (Sydney Metro & Melbourne Metro, Category I) for guidelines.

** Refer to 19.2 High Density Apartments for units/apartments located in postcodes 0800, 0810, 0812 & 0820.

FV: Full valuation required.

Version Dated October 2022

SECURITY LOCATION CATEGORIES

| VIC | | VIC | | VIC | | VIC | | VIC | | VIC | |
|----------|------|----------|------|----------|------|----------|------|----------|------|----------|------|
| Postcode | Cat. | Postcode | Cat. | Postcode | Cat. | Postcode | Cat. | Postcode | Cat. | Postcode | Cat. |
| 3407 | 3 | 3477 | 3 | 3556 | 2 | 3622 | 3 | 3700 | 3 | 3759* | 1 |
| 3409 | 3 | 3478 | 3 | 3557 | 3 | 3623 | 3 | 3701 | 3 | 3760 | 2 |
| 3412 | 3 | 3480 | 3 | 3558 | 3 | 3624 | 3 | 3704 | 3 | 3761* | 1 |
| 3413 | 3 | 3482 | 3 | 3559 | 3 | 3629 | 3 | 3705 | 3 | 3762 | 3 |
| 3414 | 3 | 3483 | 3 | 3561 | 3 | 3630 | 2 | 3707 | 3 | 3763 | 2 |
| 3415 | 3 | 3485 | 3 | 3562 | 3 | 3631 | 2 | 3708 | 3 | 3764 | 1 |
| 3418 | 3 | 3487 | 3 | 3563 | 3 | 3633 | 3 | 3709 | 3 | 3765* | 1 |
| 3419 | 3 | 3488 | 3 | 3564 | 2 | 3634 | 3 | 3711 | 3 | 3766* | 1 |
| 3420 | 3 | 3489 | 3 | 3565 | 3 | 3635 | 3 | 3712 | 3 | 3767* | 1 |
| 3423 | 3 | 3490 | 3 | 3566 | 3 | 3636 | 3 | 3713 | 3 | 3770* | 1 |
| 3424 | 3 | 3491 | 3 | 3567 | 3 | 3637 | 3 | 3714 | 3 | 3775 | 1 |
| 3427 | 1 | 3494 | 3 | 3568 | 3 | 3638 | 3 | 3715 | 3 | 3777 | 2 |
| 3428 | 3 | 3496 | 3 | 3570 | 3 | 3639 | 3 | 3717 | 3 | 3778 | 3 |
| 3429* | 1 | 3498 | 3 | 3571 | 3 | 3640 | 3 | 3718 | 3 | 3779 | 3 |
| 3430 | 3 | 3500 | 2 | 3572 | 3 | 3641 | 3 | 3719 | 3 | 3781* | 1 |
| 3431 | 1 | 3501 | 2 | 3573 | 3 | 3644 | 2 | 3720 | 3 | 3782* | 1 |
| 3432 | 3 | 3505 | 3 | 3575 | 3 | 3646 | 3 | 3722 | 3 | 3783* | 1 |
| 3433 | 3 | 3506 | 3 | 3576 | 3 | 3649 | 3 | 3723 | 3 | 3785* | 1 |
| 3434 | 1 | 3507 | 3 | 3579 | 3 | 3658 | 3 | 3725 | 3 | 3786* | 1 |
| 3435 | 1 | 3509 | 3 | 3580 | 3 | 3659 | 3 | 3726 | 3 | 3787* | 1 |
| 3437 | 1 | 3512 | 3 | 3581 | 3 | 3660 | 3 | 3727 | 3 | 3788* | 1 |
| 3438 | 1 | 3515 | 2 | 3583 | 3 | 3662 | 3 | 3728 | 3 | 3789* | 1 |
| 3440 | 1 | 3516 | 3 | 3584 | 3 | 3663 | 3 | 3730 | 2 | 3791* | 1 |
| 3441 | 1 | 3517 | 3 | 3585 | 2 | 3664 | 3 | 3732 | 3 | 3792* | 1 |
| 3442 | 1 | 3518 | 3 | 3586 | 3 | 3665 | 3 | 3733 | 3 | 3793* | 1 |
| 3444 | 2 | 3520 | 3 | 3588 | 3 | 3666 | 3 | 3735 | 3 | 3795* | 1 |
| 3446 | 2 | 3521 | 4 | 3589 | 3 | 3669 | 3 | 3737 | 3 | 3796* | 1 |
| 3447 | 3 | 3522 | 3 | 3590 | 3 | 3670 | 3 | 3738 | 3 | 3797 | 2 |
| 3448 | 3 | 3523 | 2 | 3591 | 3 | 3672 | 3 | 3739 | 3 | 3799 | 2 |
| 3450 | 2 | 3525 | 3 | 3594 | 3 | 3673 | 3 | 3740 | 2 | 3802* | 1 |
| 3451 | 2 | 3527 | 3 | 3595 | 3 | 3675 | 3 | 3741 | 2 | 3803* | 1 |
| 3453 | 2 | 3529 | 3 | 3596 | 3 | 3677 | 2 | 3744 | 3 | 3804* | 1 |
| 3458 | 2 | 3530 | 3 | 3597 | 3 | 3678 | 3 | 3746 | 3 | 3805* | 1 |
| 3460 | 2 | 3531 | 3 | 3599 | 3 | 3682 | 3 | 3747 | 3 | 3806* | 1 |
| 3461 | 2 | 3533 | 3 | 3607 | 3 | 3683 | 3 | 3749 | 2 | 3807* | 1 |
| 3462 | 3 | 3537 | 3 | 3608 | 3 | 3685 | 3 | 3750* | 1 | 3808* | 1 |
| 3463 | 3 | 3540 | 3 | 3610 | 3 | 3687 | 3 | 3751 | 2 | 3809* | 1 |
| 3464 | 3 | 3542 | 3 | 3612 | 3 | 3688 | 3 | 3752* | 1 | 3810* | 1 |
| 3465 | 3 | 3544 | 3 | 3614 | 3 | 3690 | 1 | 3753 | 1 | 3812* | 1 |
| 3467 | 3 | 3546 | 3 | 3616 | 3 | 3691 | 2 | 3754* | 1 | 3813 | 3 |
| 3468 | 3 | 3549 | 3 | 3617 | 3 | 3695 | 3 | 3755* | 1 | 3814 | 2 |
| 3469 | 3 | 3550 | 2 | 3618 | 3 | 3697 | 3 | 3756 | 2 | 3815 | 2 |
| 3472 | 3 | 3551 | 2 | 3620 | 3 | 3698 | 3 | 3757 | 2 | 3816 | 3 |
| 3475 | 3 | 3555 | 2 | 3621 | 3 | 3699 | 3 | 3758 | 2 | 3818 | 2 |

*Larger maximum property values apply for Purchase Contracts. Refer to 6.21.1 Valuation types (Sydney Metro & Melbourne Metro, Category I) for guidelines.

** Refer to 19.2 High Density Apartments for units/apartments located in postcodes 0800, 0810, 0812 & 0820.

FV: Full valuation required.

Version Dated October 2022

SECURITY LOCATION CATEGORIES

| WA | | WA | | WA | | WA | | WA | | WA | |
|----------|------|----------|------|----------|------|----------|------|----------|------|----------|------|
| Postcode | Cat. | Postcode | Cat. | Postcode | Cat. | Postcode | Cat. | Postcode | Cat. | Postcode | Cat. |
| 6236 | 3 | 6328 | 3 | 6403 | 3 | 6467 | 3 | 6560 | 3 | 6725 | 4 |
| 6237 | 3 | 6330 | 1 | 6405 | 3 | 6468 | 3 | 6562 | 3 | 6726 | 2 |
| 6239 | 3 | 6333 | 3 | 6407 | 3 | 6472 | 3 | 6564 | 3 | 6728 | 4 |
| 6240 | 3 | 6335 | 3 | 6409 | 3 | 6473 | 3 | 6566 | 3 | 6740 | 3 |
| 6243 | 3 | 6336 | 3 | 6410 | 3 | 6475 | 3 | 6567 | 3 | 6743 | 4 |
| 6244 | 3 | 6337 | 3 | 6411 | 3 | 6476 | 3 | 6568 | 3 | 6751 | 4 |
| 6251 | 3 | 6338 | 3 | 6412 | 3 | 6477 | 3 | 6569 | 3 | 6753 | 4 |
| 6252 | 3 | 6341 | 3 | 6413 | 3 | 6479 | 3 | 6571 | 3 | 6754 | 4 |
| 6253 | 3 | 6343 | 3 | 6414 | 3 | 6480 | 3 | 6572 | 3 | 6765 | 3 |
| 6254 | 4 | 6346 | 4 | 6415 | 3 | 6484 | 3 | 6574 | 3 | 6758 | 4 |
| 6255 | 3 | 6348 | 3 | 6418 | 3 | 6485 | 3 | 6575 | 3 | 6760 | 4 |
| 6256 | 3 | 6350 | 3 | 6419 | 3 | 6487 | 3 | 6603 | 3 | 6770 | 4 |
| 6258 | 3 | 6351 | 3 | 6420 | 3 | 6488 | 3 | 6605 | 3 | 6798 | 3 |
| 6260 | 3 | 6352 | 3 | 6421 | 3 | 6489 | 3 | 6606 | 3 | 6799 | 3 |
| 6262 | 3 | 6353 | 3 | 6422 | 3 | 6490 | 3 | 6608 | 3 | | |
| 6271 | 3 | 6355 | 3 | 6423 | 3 | 6501 | 3 | 6609 | 3 | | |
| 6275 | 3 | 6356 | 3 | 6424 | 3 | 6502 | 3 | 6612 | 3 | | |
| 6280 | 1 | 6357 | 3 | 6425 | 3 | 6503 | 3 | 6613 | 3 | | |
| 6281 | 1 | 6358 | 3 | 6426 | 3 | 6504 | 3 | 6616 | 3 | | |
| 6282 | 1 | 6359 | 3 | 6427 | 3 | 6505 | 3 | 6620 | 4 | | |
| 6284 | 1 | 6361 | 3 | 6428 | 3 | 6506 | 3 | 6623 | 3 | | |
| 6285 | 1 | 6363 | 3 | 6429 | 4 | 6507 | 3 | 6625 | 3 | | |
| 6286 | 3 | 6365 | 3 | 6430 | 4 | 6509 | 3 | 6627 | 3 | | |
| 6288 | 3 | 6367 | 3 | 6431 | 3 | 6510 | 3 | 6628 | 3 | | |
| 6290 | 2 | 6368 | 3 | 6432 | 4 | 6511 | 2 | 6630 | 3 | | |
| 6302 | 3 | 6369 | 3 | 6434 | 3 | 6512 | 3 | 6631 | 3 | | |
| 6304 | 3 | 6370 | 3 | 6436 | 4 | 6513 | 3 | 6632 | 3 | | |
| 6306 | 3 | 6372 | 3 | 6437 | 4 | 6514 | 3 | 6635 | 3 | | |
| 6308 | 3 | 6373 | 3 | 6438 | 4 | 6515 | 3 | 6638 | 3 | | |
| 6309 | 3 | 6375 | 3 | 6440 | 4 | 6516 | 2 | 6639 | 3 | | |
| 6311 | 3 | 6383 | 3 | 6442 | 4 | 6517 | 4 | 6640 | 4 | | |
| 6312 | 3 | 6384 | 3 | 6443 | 4 | 6518 | 4 | 6642 | 4 | | |
| 6313 | 3 | 6385 | 3 | 6445 | 3 | 6519 | 3 | 6646 | 3 | | |
| 6315 | 3 | 6386 | 3 | 6446 | 4 | 6521 | 3 | 6701 | 4 | | |
| 6316 | 3 | 6390 | 4 | 6447 | 3 | 6522 | 3 | 6705 | 3 | | |
| 6317 | 3 | 6391 | 3 | 6448 | 3 | 6525 | 3 | 6707 | 4 | | |
| 6318 | 3 | 6392 | 3 | 6450 | 2 | 6528 | 3 | 6710 | 4 | | |
| 6320 | 3 | 6393 | 3 | 6452 | 3 | 6530 | 1 | 6713 | 4 | | |
| 6321 | 3 | 6394 | 3 | 6460 | 3 | 6532 | 2 | 6714 | 4 | | |
| 6322 | 3 | 6395 | 3 | 6461 | 3 | 6535 | 4 | 6716 | 4 | | |
| 6323 | 3 | 6396 | 3 | 6462 | 3 | 6536 | 3 | 6718 | 4 | | |
| 6324 | 3 | 6397 | 3 | 6463 | 3 | 6537 | 3 | 6720 | 4 | | |
| 6326 | 3 | 6398 | 3 | 6465 | 3 | 6556 | 2 | 6721 | 4 | | |
| 6327 | 3 | 6401 | 3 | 6466 | 3 | 6558 | 2 | 6722 | 4 | | |

*Larger maximum property values apply for Purchase Contracts. Refer to 6.21.1 Valuation types (Sydney Metro & Melbourne Metro, Category 1) for guidelines.

** Refer to 19.2 High Density Apartments for units/apartments located in postcodes 0800, 0810, 0812 & 0820.

FV: Full valuation required.

Version Dated October 2022

| Location | Metro (Category 1) | Non-Metro (Category 2) | Regional (Category 3) |
|------------|--|--|--|
| NSW | 2000—2234, 2250—2265, 2267, 2278, 2280—2308, 2315—2323, 2327, 2340, 2444, 2450, 2451, 2452, 2477—2489, 2500—2534, 2555—2579, 2640, 2641, 2650, 2651, 2735, 2745—2774, 2776—2785, 2795, 2830 | 2324—2326, 2330, 2333—2335, 2350, 2428-2430, 2443, 2445, 2446, 2456, 2460, 2464, 2490, 2535, 2538—2541, 2580, 2680, 2731, 2738, 2739, 2800 | 2360, 2380, 2400, 2427, 2431, 2440, 2447, 2448, 2454, 2455, 2463, 2466, 2470, 2536, 2537, 2546, 2548—2551, 2582, 2583, 2594, 2642, 2643, 2647, 2710, 2720, 2790, 2794, 2850, 2870, 2880 |
| VIC | 3000—3207, 3211—3216, 3218—3228, 3232—3234, 3335—3341, 3429, 3437, 3690, 3750—3757, 3759, 3761, 3765—3767, 3770, 3775, 3777, 3781—3796, 3802—3810, 3812, 3910—3920, 3926—3944, 3975—3978 | 3217, 3230, 3280, 3350, 3355—3358, 3438, 3460, 3461, 3500, 3501, 3550—3556, 3564, 3630, 3631, 3691, 3840, 3842, 3844 | 3231, 3249, 3250, 3300, 3305, 3331, 3352, 3363, 3364, 3377, 3400, 3427, 3431, 3434, 3440, 3442, 3444, 3450, 3451, 3465, 3585, 3616, 3620, 3629, 3636, 3647, 3660, 3672, 3677, 3730, 3758, 3764, 3814—3816, 3818, 3820, 3823—3825, 3850, 3875, 3880, 3909, 3922, 3980, 3981, 3995, 3996 |
| QLD | 4000—4022, 4030—4179, 4205—4221, 4223—4229, 4280, 4300—4306, 4350, 4500—4512, 4514, 4516—4521, 4550—4567, 4572, 4573, 4575, 4700, 4701, 4711, 4750, 4751, 4810—4815, 4817, 4818, 4865, 4868—4870, 4878, 4879 | 4270—4272, 4352, 4370, 4568, 4570, 4571, 4574, 4655, 4670, 4680, 4703, 4710, 4720, 4740, 4753, 4802, 4819, 4877, 4881, 4883 | 4285, 4343, 4405, 4610, 4650, 4737, 4800, 4805, 4807, 4808, 4816, 4820, 4821, 4823, 4825, 4850, 4860, 4880 |
| ACT | 2600—2621, 2900—2914 | — | 2628, 2630 |
| SA | 5000—5174, 5231—5234, 5240—5251 | 5211—5214, 5290, 5355, 5600, 5608, 5609, 5719 | 5201—5204, 5252, 5253, 5255, 5280, 5291, 5333, 5341, 5343, 5345, 5351—5354, 5453, 5501, 5540, 5554, 5556, 5558, 5606, 5607, 5700 |
| WA | 6000—6214, 6229—6233, 6280—6282, 6284, 6285, 6330, 6530, 6721, 6722 | 6290, 6450, 6725, 6726 | 6225, 6333, 6401, 6430, 6432, 6713, 6714 |
| NT | 0800, 0810—0820, 0828—0832 | — | — |
| TAS | 7000—7019, 7021, 7050—7055, 7170—7172 | 7248—7250, 7258, 7277, 7290, 7300 | — |

High Density Postcodes

| NSW | VIC | QLD | SA/ WA/ ACT/ NT/ TAS |
|--|--|--|--|
| 2000, 2001, 2002, 2003, 2004, 2005, 2007, 2017, 2018, 2020, 2077, 2113, 2114, 2121, 2127, 2141, 2142, 2144, 2145, 2150, 2155, 2160, 2170, 2200, 2220, 2250, 2750 | 3000, 3001, 3002, 3003, 3004, 3005, 3006, 3007, 3008, 3009, 3010, 3011, 3066, 3122, 3123, 3128, 3141, 3145, 3169 | 4000, 4001, 4002, 4003, 4004, 4006, 4101, 4209, 4215, 4217, 4218, 4870, 4879 | 5000, 5001, 5002, 5003, 5004, 5005, 6000, 6001, 6002, 6003, 6004, 0800, 7000, 7001, 7002, 7003 |

Home Saver - Security Location Guide

| State | Postcode Classifications | | |
|------------|----------------------------|---|--|
| | Inner City | Metro | Non Metro |
| ACT | | 2600 - 2639 2900 - 2920 | 0200 - 0799 |
| NSW | 2000 - 2005 | 1000 - 1920 2006 - 2249 2558 - 2574 2740 - 2786 | 1921 - 1999 2250 - 2557 2575 - 2599 2640 - 2739 2787 - 2899 2921 - 2999 |
| VIC | 3000 - 3010 8000 - 8399 | 3011 - 3216 3335 - 3341 3425 - 3443 3750 - 3811 3910 - 3920 3926 - 3944 3972 - 3978 3980 - 3983 8400 - 8899 | 3217 - 3334 3342 - 3424 3444 - 3749 3812 - 3909 3921 - 3925 3945 - 3971 3979 3984 - 3999 8900 - 8999 |
| QLD | 4000 - 4004 9000 - 9299 | 4005 - 4209 4300 - 4306 4500 - 4549 9400 - 9596 | 4210 - 4299 4307 - 4499 4550 - 4999 9300 - 9399 9597 |
| SA | 5000 - 5005 | 5006 - 5199 5800 - 5999 | 5200 - 5799 |
| WA | 6000 - 6004 | 6005 - 6214 6800 - 6999 | 6215 - 6799 |
| TAS | 7000 - 7003 | 7004 - 7199 7800 - 7899 | 7200 - 7799 7900 - 7999 |
| NT | | 0800 - 0820 0828 - 0832 | 0821 - 0827 0833 - 0999 |

Special Notes:

- For Residential Loans where the security property is classified as Non Metro, maximum loan amount is \$750,000
- For Commercial Loans with an LVR greater than 70% and less than 75%, :
 - » where security property is classified as Inner City or Non Metro, maximum loan amount is \$1,000,000.
 - » where security property is classified as Metro, maximum loan amount is \$2,000,000.



Postcode categories - Premium

Category 1

Category 2

Category 3

NSW/ACT

| | | |
|-----------|-----------|-----------|
| 2000-2011 | 2340 | 2619-2621 |
| 2015-2234 | 2444 | 2640-2641 |
| 2250-2265 | 2450 | 2650-2651 |
| 2267 | 2452 | 2745-2785 |
| 2278 | 2477-2489 | 2795 |
| 2280-2308 | 2500-2579 | 2830 |
| 2315-2324 | 2555-2579 | 2900-2914 |
| 2327 | 2600-2618 | |

| | | |
|-----------|-----------|-----------|
| 2325-2326 | 2445-2446 | 2538-2541 |
| 2330 | 2456 | 2580 |
| 2333-2335 | 2460 | 2680 |
| 2350 | 2464 | 2731 |
| 2428-2430 | 2490 | 2738-2739 |
| 2443 | 2535 | 2800 |

| | | |
|-----------|-----------|-----------|
| 2360 | 2466 | 2642-2643 |
| 2380 | 2470 | 2647 |
| 2400 | 2536-2537 | 2710 |
| 2427 | 2546 | 2720 |
| 2431 | 2548-2551 | 2790 |
| 2440 | 2582-2583 | 2794 |
| 2447-2448 | 2594 | 2850 |
| 2454-2455 | 2628 | 2870 |
| 2463 | 2630 | 2880 |

VIC

| | | |
|-----------|-----------|-----------|
| 3000-3207 | 3690 | 3802-3810 |
| 3211-3228 | 3750 | 3812 |
| 3232-3234 | 3752 | 3910-3919 |
| 3429 | 3754-3755 | 3926-3944 |
| | 3759 | 3975-3978 |
| | 3761 | |
| | 3764-3767 | |
| | 3770 | |
| | 3781-3796 | |

| | | |
|-----------|-----------|------|
| 3230 | 3500-3501 | 3775 |
| 3280 | 3550-3556 | 3777 |
| 3350 | 3564 | 3840 |
| 3355-3356 | 3630-3631 | 3842 |
| 3437-3488 | 3691 | 3844 |
| 3460-3461 | 3756-3757 | |

| | | |
|-----------|------|-----------|
| 3231 | 3444 | 3758 |
| 3249-3250 | 3450 | 3814-3816 |
| 3300 | 3465 | 3818 |
| 3305 | 3585 | 3820 |
| 3331 | 3616 | 3823-3825 |
| 3352 | 3620 | 3850 |
| 3357 | 3629 | 3875 |
| 3363 | 3636 | 3880 |
| 3377 | 3647 | 3909 |
| 3400 | 3660 | 3922 |
| 3431 | 3672 | 3980-3981 |
| 3440 | 3677 | 3995-3996 |
| 3442 | 3730 | |

QLD

| | | |
|-----------|-----------|-----------|
| 4000-4022 | 4500-4512 | 4740 |
| 4030-4179 | 4516-4521 | 4750-4751 |
| 4205-4221 | 4550-4567 | 4810-4815 |
| 4223-4229 | 4572-4573 | 4817-4818 |
| 4280 | 4575 | 4865 |
| 4300-4306 | 4700-4701 | 4868-4870 |
| 4350 | 4711 | 4878-4879 |
| 4270-4272 | | |

| | | |
|------|------|------|
| 4352 | 4655 | 4802 |
| 4370 | 4670 | 4819 |
| 4514 | 4680 | 4877 |
| 4568 | 4703 | 4881 |
| 4570 | 4710 | 4883 |
| | 4720 | |
| | 4753 | |

| | | |
|------|-----------|------|
| 4285 | 4800 | 4825 |
| 4343 | 4805 | 4850 |
| 4405 | 4807-4808 | 4860 |
| 4610 | 4816 | 4880 |
| 4650 | 4820-4821 | |
| 4737 | 4823 | |

SA

| |
|-----------|
| 5000-5174 |
| 5231-5234 |
| 5240-5252 |
| 5350 |

| | |
|-----------|-----------|
| 5211-5214 | 5600 |
| 5290 | 5608-5609 |
| 5355 | 5719 |

| | | |
|-----------|-----------|-----------|
| 5201-5204 | 5341 | 5540 |
| 5253 | 5343 | 5554 |
| 5255 | 5345 | 5556 |
| 5280 | 5351-5354 | 5558 |
| 5291 | 5453 | 5606-5607 |
| 5333 | 5501 | 5700 |

WA

| | | |
|-----------|-----------|------|
| 6000-6214 | 6280-6282 | 6530 |
| 6229-6230 | 6284-6285 | |
| 6232-6233 | 6330 | |

| |
|-----------|
| 6290 |
| 6450 |
| 6725-6726 |

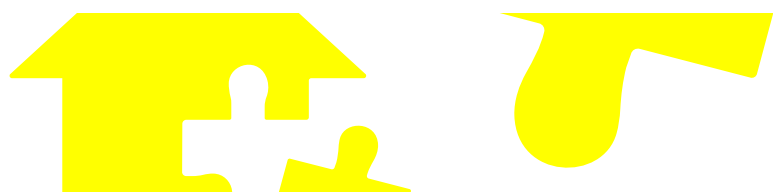
| | | |
|------|-----------|-----------|
| 6225 | 6430 | 6721-6722 |
| 6333 | 6432 | |
| 6401 | 6713-6714 | |

NT/TAS

| | | |
|-----------|-----------|------|
| 0800 | 7021 | 7258 |
| 0804 | 7050-7055 | 7277 |
| 0810-0820 | 7170-7172 | 7290 |
| 0828-0832 | 7248-7250 | 7300 |
| 7000-7019 | 7025 | |

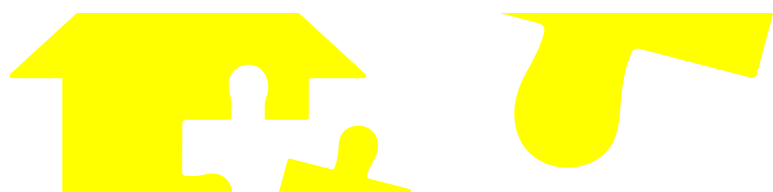
| | | |
|-----------|------|------|
| 0835-0836 | 7173 | 7315 |
| 0870 | 7307 | |
| | 7310 | |

| | | |
|------|------|------|
| 0850 | 7316 | 7325 |
| 7030 | 7320 | |



Postcode Metro & Non Metro

| Postcode (start) | Postcode (end) | State | Location |
|------------------|----------------|---------|------------|
| 0 | 199 | Exclude | Exclude |
| 200 | 799 | ACT | Non-Metro |
| 800 | 820 | NT | Metro |
| 821 | 827 | NT | Non-Metro |
| 828 | 832 | NT | Metro |
| 833 | 999 | NT | Non-Metro |
| 1000 | 1920 | NSW | Metro |
| 1921 | 1999 | NSW | Non-Metro |
| 2000 | 2005 | NSW | Inner City |
| 2006 | 2249 | NSW | Metro |
| 2250 | 2557 | NSW | Non-Metro |
| 2558 | 2574 | NSW | Metro |
| 2575 | 2599 | NSW | Non-Metro |
| 2600 | 2639 | ACT | Metro |
| 2640 | 2739 | NSW | Non-Metro |
| 2740 | 2786 | NSW | Metro |
| 2787 | 2899 | NSW | Non-Metro |
| 2900 | 2920 | ACT | Metro |
| 2921 | 2999 | NSW | Non-Metro |
| 3000 | 3010 | VIC | Inner City |
| 3011 | 3216 | VIC | Metro |
| 3217 | 3334 | VIC | Non-Metro |
| 3335 | 3341 | VIC | Metro |
| 3342 | 3424 | VIC | Non-Metro |
| 3425 | 3443 | VIC | Metro |
| 3444 | 3749 | VIC | Non-Metro |
| 3750 | 3811 | VIC | Metro |
| 3812 | 3909 | VIC | Non-Metro |
| 3910 | 3920 | VIC | Metro |
| 3921 | 3925 | VIC | Non-Metro |
| 3926 | 3944 | VIC | Metro |
| 3945 | 3971 | VIC | Non-Metro |
| 3972 | 3978 | VIC | Metro |
| 3979 | 3979 | VIC | Non-Metro |
| 3980 | 3983 | VIC | Metro |
| 3984 | 3999 | VIC | Non-Metro |
| 4000 | 4004 | QLD | Inner City |
| 4005 | 4209 | QLD | Metro |
| 4210 | 4299 | QLD | Non-Metro |
| 4300 | 4306 | QLD | Metro |
| 4307 | 4499 | QLD | Non-Metro |
| 4500 | 4549 | QLD | Metro |
| 4550 | 4999 | QLD | Non-Metro |
| 5000 | 5005 | SA | Inner City |
| 5006 | 5199 | SA | Metro |
| 5200 | 5799 | SA | Non-Metro |
| 5800 | 5999 | SA | Metro |
| 6000 | 6004 | WA | Inner City |
| 6005 | 6214 | WA | Metro |
| 6215 | 6799 | WA | Non-Metro |
| 6800 | 6999 | WA | Metro |
| 7000 | 7003 | TAS | Inner City |
| 7004 | 7199 | TAS | Metro |
| 7200 | 7799 | TAS | Non-Metro |
| 7800 | 7899 | TAS | Metro |
| 7900 | 7999 | TAS | Non-Metro |
| 8000 | 8399 | VIC | Inner City |
| 8400 | 8899 | VIC | Metro |
| 8900 | 8999 | VIC | Non-Metro |
| 9000 | 9299 | QLD | Inner City |
| 9300 | 9399 | QLD | Non-Metro |
| | | | |
| 9400 | 9596 | QLD | Metro |
| 9597 | 9999 | QLD | Non-Metro |



| Visa Type | Visa Number | Income | |
|---------------------------|---|------------|--|
| | | AUD Income | Income in an acceptable foreign currency |
| Permanent Resident | 100, 111, 116, 119, 120, 121, 124, 132, 134, 139, 143, 151, 155, 157, 175, 176, 184, 186, 187, 189, 190, 200, 201, 202, 203, 204, 801, 814, 836, 856, 858, 866, 882, 885, 886, 887, 888, 890, 891, 892, 893 | √ | √ |
| | 103, 114, 115, 804, 835, 838, 864 | √ | X |
| Temporary Resident | 444 | √ | X |
| | 188 ¹ , 820 ² | √ | √ |
| | 160, 161, 162, 163, 164, 165, 173, 309, 401, 403, 405, 416, 420, 423, 428, 457, 461, 475, 482 (Medium Term & Labour Agreement Stream Only), 485, 487, 489, 491, 494, 884 | √ | X |

| Acceptable Country | Australia | Germany | Macau SAR | South Africa | United Kingdom |
|--------------------|-----------|---------------|--------------|----------------------|----------------|
| | Brazil | Hong Kong SAR | New Zealand | South Korea | USA |
| | Canada | Indonesia | Qatar | Switzerland | Vietnam |
| | China | Japan | Saudi Arabia | Taiwan | |
| | France | Malaysia | Singapore | United Arab Emirates | |

Please note:

- For applicants who hold an 188A Visa, a valid ABN that is registered for GST must be provided. For applicants who hold an 188B or 188C Visa, the most recent statement showing Complying Significant Investment (CSI) in Australia must be provided.
- For applicants who hold an 820 Visa, their partner who is an Australian Resident or Citizen must be included as a co-applicant and co-mortgagor in the home loan application.



v.4 Jan 2024

ACL 390936



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