

Acceptable Security Location

Effective from 20th January 2023

Postcode categories below are used to determine max loan amount per security. Loans requiring LMI - refer to relevant LMI security location guide and / or underwriting guidelines.

Category 1a - maximum loan amount dependent on LVR, refer to Firstmac Residential Lending Policy

NSW / ACT	VIC	QLD	SA	WA	TAS	NT
2000-2012	3000-3207	4000-4022	5000-5174	6000-6032	7000-7019	0800 - 0801, 0804
2015-2234	3211-3216	4029-4179		6034, 6036, 6038	7021, 7050-7055	0810, 0812-0815
2280-2308	3218-3220	4205-4227		6050-6082	7170-7172	0820, 0828-0832
2500-2528	3222-3226	4300-4306		6090-6122		
2558-2574	3335-3337	4500-4511		6147-6160		
2600-2619	3340, 3429	4516, 4520, 4551		6162-6211, 6214		
2745-2774	3750, 3752, 3754	4553, 4555-4558				
2900-2914	3765-3767, 3781-3796	4560-4562				
	3802-3810, 3910-3919	4564-4567				
	3926-3944, 3975-3978	4572-4573, 4575				

Category 1b - maximum loan amount \$1M per security in these postcodes

NSW / ACT	VIC	QLD	SA	WA	TAS	NT
2250-2252, 2256-2265	3227	4228-4230	5240-5251	-	-	-
2267, 2278, 2315-2323		4280, 4350, 4554				
2481, 2485-2489		4559, 4563				
2529-2534, 2555-2557		4810-4815, 4817-4818				
2776-2785		4865-4870, 4878-4879				

Category 2 - max loan amount \$850K per security in these postcodes

NSW / ACT	VIC	QLD	SA	WA	TAS	NT
2324-2327, 2333-2334	3217, 3221, 3228, 3230	4270-4272	5211-5214	6033, 6035, 6037	7025, 7173	0834-0836
2340, 2350, 2428-2430	3280	4352	5231-5234, 5290	6083, 6123-6126	7248-7250, 7258	0870
2443-2446, 2450	3338, 3350, 3355-3356	4512, 4514, 4517-4519	5355, 5600	6213, 6229-6233	7277, 7290, 7307	
2452, 2456, 2460	3437-3438, 3460-3461	4521, 4550, 4552, 4568	5608-5609	6280-6285, 6290	7310, 7315	
2464, 2477-2480	3500-3501	4570, 4655, 4670		6330, 6450, 6530		
2484, 2490, 2535	3550-3556, 3564	4680, 4700-4701, 4703		6725-6726		
2538-2541, 2575-2580	3630-3631, 3690-3691	4710-4711				
2620, 2640-2641	3755-3757	4740, 4750-4753				
2650-2651, 2680	3759, 3761	4802, 4877				
2731, 2738-2739	3770, 3775, 3777	4881, 4883				
2795-2796, 2800, 2830	3840, 3842, 3844					

Acceptable Security Location

Effective from 20th January 2023

Postcode categories below are used to determine max loan amount per security. Loans requiring LMI - refer to relevant LMI security location guide and / or underwriting guidelines.

Category 3 - max loan amount \$650K per security in these postcodes; Postcodes & ranges marked with * are eligible for owner occupied only with max LVR 70%						
NSW / ACT	VIC	QLD	SA	WA	TAS	NT
2309-2314, 2328-2329	3231-3279	4275, 4285-4287	5201-5204, 5210	6041-6044, 6084	7020, 7022-7024	0822
2330*, 2335*, 2336-2339,	3281-3334, 3341-3345	4307-4347, 4354-4362	5220-5223, 5235-5238	6215-6228, 6236-6253	7026-7030	0837-0862
2341-2348, 2351-2381,	3351-3354, 3357-3428	4370-4390, 4400-4412	5252-5280, 5291-5354	6254*, 6255-6275	7109-7163	0871-0872
2382*, 2383-2427	3430-3435, 3440-3458	4413*, 4415*, 4416-4428	5356-5523, 5540*	6286-6288, 6302-6328	7174-7216	0880*, 0881
2431-2442, 2447-2449	3462-3475	4454, 4455*, 4456-4482	5550-5583, 5601-5607	6331-6343, 6346*, 6348*	7252-7257	0885*, 0886*
2453-2455, 2462-2463	3478-3498, 3502-3549	4486-4498, 4515, 4569	5630-5721, 5722*	6350-6386, 6390*	7259-7276	
2465-2476, 2482-2483	3557-3563, 3565-3629	4571, 4574, 4580-4581	5723, 5724, 5725*	6391-6422, 6423*, 6424	7291-7306, 7316-7331	
2536-2537, 2545-2551	3632-3689, 3694-3749	4600-4630, 4650	5730, 5731*	6425, 6426*, 6427, 6428	7466, 7467*, 7468	
2581-2594, 2621-2633	3751, 3753, 3758, 3760	4659-4662, 4671-4678	5732-5734, 5800	6429*-6432*, 6433-6437	7469*, 7470*	
2642-2649, 2652-2678	3762-3764, 3778-3779	4694-4699, 4702*	5810, 5839	6438*, 6440*, 6442*, 6443*		
2681-2730, 2732-2737	3797-3800, 3812-3835	4704-4709, 4712*		6445-6448, 6460-6478		
2775, 2786-2794,	3841, 3847-3909	4713-4714, 4715*-4719*		6479*, 6480-6517		
2797-2799, 2803-2829	3920-3925, 3945-3971	4720, 4721*-4725*		6518*, 6519*, 6520-6528		
2831-2833, 2834*, 2835*	3979-3996	4726-4739		6531-6536, 6537*		
2836-2877, 2878*, 2879		4741, 4742*-4746*		6538-6619, 6620*		
2880*		4754-4757, 4798-4801		6621-6637, 6638*-6646*		
		4804*-4805*, 4806-4809		6701-6705, 6707*, 6710*		
		4816, 4820-4823, 4824*		6714*-6722*, 6728*, 6740		
		4825*, 4861, 4871-4873		6743*, 6751*-6770*		
		4874*, 4876*, 4880*				
		4882, 4884-4895				

Acceptable Security Location

Effective from 20th January 2023

High Density - Units in developments > 6 floors in postcodes below:
Maximum LVR 80%; minimum living area 40 sqm (excluding balcony / outdoor areas, and car space)

NSW / ACT	VIC	QLD	SA	WA	TAS	NT
2000-2022	3000-3008	4000-4007	5000-5001	6000-6005	7000	0800
2038, 2048	3030	4009-4010	5005	6008, 6010		
2065-2067, 2077	3051-3057	4032		6018, 6051		
2112-2114, 2121	3066-3067	4101-4102		6100, 6105		
2127, 2135-2144	3108-3109	4120		6107		
2148-2155, 2170	3121-3123	4151		6210		
2193-2195	3128, 3141, 3145	4169-4170				
2200-2205, 2216	3175, 3181-3183					
2220, 2600-2601	3205-3207					
2604, 2612, 2617						