

The following tables provide the Options property postcode categorisation. Any postcodes that are not specified below are Unclassified. We will assess applications for loans that provide a property as security in an unclassified location on a case-by-case basis.

Acceptable Security Location Postcodes			
State	Metro (Category 1)	Non-Metro (Category 2)	Regional (Category 3)
NSW	2000 thru 2011, 2015 thru 2234, 2250 thru 2265, 2267, 2278, 2280 thru 2308, 2315 thru 2323, 2327, 2340, 2444, 2450 thru 2452, 2477 thru 2489, 2500 thru 2534, 2555 thru 2579, 2619 thru 2621, 2640, 2641, 2650, 2651, 2745 thru 2774, 2776 thru 2785, 2795, 2830	2324 thru 2326, 2330, 2333 thru 2335, 2350 2428 thru 2430, 2443, 2445 thru 2446, 2456, 2460, 2464, 2490, 2535, 2538 thru 2541, 2580, 2680, 2731, 2738 thru 2739, 2800	2360, 2380, 2400, 2427, 2431, 2440, 2447, 2448, 2454, 2455, 2463, 2466, 2470, 2536, 2537, 2546, 2548, 2549, 2550, 2551, 2582, 2583, 2594, 2628, 2630, 2642, 2643, 2647, 2710, 2720, 2790, 2794, 2850, 2870, 2880
ACT	2600 thru 2618, 2900 thru 2914		
VIC	3000 thru 3207, 3211 thru 3216, 3218 thru 3228, 3232 thru 3234, 3335 thru 3341, 3429, 3690, 3750 thru 3755, 3765 thru 3767, 3781 thru 3796, 3802 thru 3810, 3812, 3910 thru 3920, 3926 thru 3944, 3975 thru 3978	3217, 3230, 3280, 3350, 3355 thru 3358, 3437 thru 3438, 3460 thru 3461, 3500 thru 3501, 3550 thru 3556, 3564, 3630, 3631, 3691, 3756, 3757, 3759, 3761, 3770, 3775, 3777, 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, 3815, 3816, 3818, 3820, 3823, 3824, 3825, 3850, 3875, 3880, 3909, 3922, 3980, 3981, 3995, 3996

QLD	4000 thru 4022, 4030 thru 4179, 4205 thru 4221, 4223 thru 4229, 4280, 4300 thru 4306, 4350, 4500 thru 4512, 4516 thru 4520, 4550 thru 4567, 4572, 4573, 4575, 4700, 4701, 4711, 4740, 4750, 4751, 4810 thru 4815, 4817, 4818, 4865, 4868, 4869, 4870, 4878, 4879	4270, 4271, 4272, 4352, 4370, 4514, 4521, 4568, 4570, 4655, 4670, 4680, 4703, 4710, 4720, 4753, 4802, 4819, 4877, 4881, 4883	4285, 4343, 4405, 4610, 4650, 4737, 4800, 4805, 4807, 4808, 4816, 4820, 4821, 4823, 4825, 4850, 4860, 4880
SA	5000 thru 5174, 5231 thru 5234, 5240 thru 5251	5211, 5212, 5213, 5214, 5290, 5355, 5600, 5608, 5609, 5719	5201, 5202, 5203, 5204, 5252, 5253, 5255, 5280, 5291, 5333, 5341, 5343, 5345, 5351, 5352, 5353, 5354, 5453, 5501, 5540, 5554, 5556, 5558, 5606, 5607, 5700
WA	6000 thru 6214, 6229, 6230, 6232, 6233, 6280, 6281, 6282, 6284, 6285, 6330, 6530	6290, 6450, 6725, 6726	6225, 6333, 6401, 6430, 6432, 6713, 6714, 6721, 6722
TAS	7000 thru 7019, 7021, 7050 thru 7055, 7170, 7171, 7172, 7248, 7249, 7250, 7258, 7277, 7290, 7300	7025, 7173, 7307, 7310, 7315	7030, 7316, 7320, 7325
NT	0800 thru 0820, 0828 thru 0832	0835, 0836, 0870	0850, 0872

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

High Density Postcodes				
State	NSW	VIC	QLD	SA/WA/NT/TAS
	2000, 2006, 2008, 2017, 2018, 2020, 2077, 2112, 2113, 2114, 2121, 2127, 2145, 2148, 2150, 2154, 2155, 2170, 2250, 2750	3000, 3003, 3004, 3005, 3006, 3007, 3008	4000, 4001, 4002, 4003, 4004, 4005, 4006, 4101, 4169, 4215, 4216, 4217, 4218	5000, 6000, 6001, 6002, 6003, 6004, 6005, 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, 6798, 6799

Inner-City Postcode Properties

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

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%;
- (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;