

AMP Bank Security Location Guide



Zone 1 - Ultra Low Risk
<p>NSW/ACT</p> <p>2000-2017, 2021-2043, 2045-2047, 2050-2099, 2100, 2109-2126, 2129-2140, 2146, 2150-2154, 2156-2159, 2164-2166, 2168, 2171, 2175-2179, 2193, 2203, 2205, 2207, 2216-2219, 2225-2226, 2232-2234, 2439, 2444-2446, 2536-2537, 2545-2557, 2575-2578, 2588-2590, 2600-2604, 2611-2612, 2619-2623, 2642, 2649-2651, 2653-2658, 2661-2663, 2666, 2678, 2701-2702, 2720, 2722-2725, 2727-2730, 2911-2914</p> <p>VIC</p> <p>3015-3018, 3025, 3028, 3039-3040, 3055-3058, 3079-3081, 3084-3085, 3087-3099, 3101-3104, 3122-3124, 3126, 3144-3150, 3152-3156, 3161-3175, 3178-3180, 3182-3185, 3204-3216, 3219-3220, 3222-3232, 3235, 3350, 3355-3358, 3550, 3555, 3759-3761, 3763, 3800, 3840-3844, 3854-3856, 3869-3870, 3975-3978, 3980</p> <p>QLD</p> <p>4000-4005, 4008-4009, 4012-4014, 4031-4037, 4053, 4055, 4069-4070, 4073-4078, 4101, 4153-4155, 4158-4161, 4169-4179, 4214-4215, 4218-4220, 4222, 4500, 4503, 4520-4521, 4551, 4566-4567, 4573, 4575</p> <p>SA</p> <p>5000-5006, 5024, 5031-5070, 5073-5076, 5150, 5158, 5950</p> <p>WA</p> <p>6009-6012, 6015, 6057-6058, 6076, 6158-6162</p> <p>TAS</p> <p>7000, 7004-7016, 7018-7024, 7050-7055, 7170</p>

Zone 2 - Low Risk
<p>NSW/ACT</p> <p>2018-2020, 2044, 2048-2049, 2101-2108, 2127-2128, 2141-2145, 2147-2148, 2155, 2160-2163, 2167, 2170, 2172-2174, 2190-2192, 2194-2199, 2200, 2204, 2206, 2208-2214, 2220-2224, 2227-2231, 2250-2299, 2300-2327, 2330-2331, 2334-2335, 2339-2355, 2357-2358, 2365, 2379-2382, 2395-2396, 2415-2431, 2440-2443, 2447-2474, 2477-2490, 2500-2535, 2538-2541, 2558-2574, 2579-2587, 2594, 2605-2607, 2614-2618, 2626, 2640-2641, 2644, 2659-2660, 2726, 2745-2786, 2790-2792, 2795-2799, 2800-2803, 2808, 2817-2823, 2827, 2830, 2842-2868, 2899, 2900-2906</p> <p>VIC</p> <p>3000-3013, 3019-3024, 3026-3027, 3029-3038, 3041-3054, 3059-3078, 3082-3083, 3086, 3105-3121, 3125, 3127-3143, 3151, 3158-3160, 3177, 3181, 3186-3199, 3200-3202, 3217-3218, 3221, 3240-3241, 3265, 3271-3287, 3300, 3305, 3321, 3328-3345, 3352, 3360-3378, 3380, 3384, 3400, 3427-3475, 3478, 3489-3490, 3494-3498, 3500-3516, 3521-3523, 3551, 3556-3565, 3570-3573, 3607-3636, 3638, 3640-3699, 3700-3711, 3714, 3717-3719, 3725-3758, 3762, 3764-3799, 3802-3835, 3847-3852, 3857-3865, 3871-3898, 3900-3971, 3979, 3981-3996</p> <p>SA</p> <p>5007-5023, 5025, 5072, 5081-5098, 5106-5144, 5151-5157, 5159-5174, 5201-5256, 5260, 5290, 5350-5353, 5355-5356, 5360-5373, 5400-5412, 5414, 5451-5452, 5460-5461, 5501-5502, 5540-5550, 5608-5609, 5960</p>

Zone 2 - Low Risk (Continued)
<p>QLD</p> <p>4006-4007, 4010-4011, 4017-4030, 4051, 4054, 4059-4068, 4072, 4102-4152, 4156-4157, 4163-4165, 4183-4184, 4205-4213, 4216-4217, 4221, 4223-4287, 4300-4356, 4358-4372, 4374, 4400-4401, 4403-4405, 4501-4502, 4504-4519, 4550, 4552-4565, 4568-4572, 4574, 4580-4581, 4610, 4614, 4620, 4650-4670, 4673, 4800-4803, 4865-4870, 4877-4879</p> <p>WA</p> <p>6000-6008, 6014, 6016-6029, 6050, 6052, 6059-6061, 6070-6074, 6081-6082, 6100-6106, 6121-6157, 6239-6243, 6251-6253, 6280-6290, 6330-6333, 6556-6558, 6798</p> <p>TAS</p> <p>7001, 7017, 7025-7030, 7109-7163, 7171-7176, 7209-7292, 7300-7331, 7466-7470</p> <p>NT</p> <p>832, 870, 874-875</p>

Zone 3 - Medium Risk
<p>NSW/ACT</p> <p>2328-2329, 2333, 2336-2338, 2356, 2359-2361, 2369-2372, 2386-2390, 2397-2399, 2400-2411, 2475-2476, 2609, 2625, 2627-2633, 2643, 2645-2648, 2652, 2665, 2668-2675, 2680-2681, 2700, 2703-2717, 2721, 2731-2739, 2787, 2793-2794, 2804-2807, 2809-2810, 2824-2826, 2828-2829, 2831-2840, 2869-2898</p> <p>VIC</p> <p>3233-3234, 3236-3239, 3242-3264, 3266-3270, 3289-3294, 3301-3304, 3309-3319, 3322-3325, 3351, 3379, 3381, 3385-3396, 3401-3424, 3477, 3480-3488, 3491, 3517-3520, 3525-3549, 3566-3568, 3575-3599, 3637, 3639, 3712-3713, 3715, 3720-3723</p> <p>QLD</p> <p>4357, 4373, 4375-4390, 4402, 4406-4467, 4486-4488, 4494-4498, 4600-4608, 4611-4613, 4615, 4621-4630, 4671, 4699, 4700-4723, 4739, 4742-4746, 4804-4809, 4816-4817, 4820-4828, 4830-4861, 4871-4876, 4880-4895</p> <p>SA</p> <p>5259, 5261-5280, 5291, 5301-5346, 5354, 5357, 5374-5381, 5413, 5415-5440, 5453-5455, 5462-5495, 5510-5523, 5552-5583, 5600-5607, 5611-5690, 5700-5734</p> <p>WA</p> <p>6030-6038, 6051, 6053-6056, 6062-6069, 6077, 6079, 6083-6090, 6107-6112, 6163-6182, 6207-6210, 6213, 6229-6237, 6244, 6254-6275, 6306-6328, 6335-6367, 6370-6375, 6390-6398, 6445-6452, 6532, 6537, 6701-6720, 6725-6751, 6754, 6765-6770, 6799</p> <p>NT</p> <p>800, 820-822, 840, 845-854, 872-873, 886</p>

Zone 4 - High Risk
<p>QLD</p> <p>4468-4482, 4489-4493, 4674-4697, 4724-4738, 4740-4741, 4750-4799, 4810-4815, 4818-4819, 4829</p> <p>WA</p> <p>6041-6044, 6211, 6214-6228, 6302-6304, 6368-6369, 6383-6386, 6401-6429, 6431, 6434-6443, 6460-6490, 6501-6530, 6535-6536, 6560-6575, 6603-6646, 6721-6722, 6753, 6758-6762</p> <p>TAS</p> <p>7177-7190</p> <p>NT</p> <p>810-815, 828-830, 834-839, 841, 860-862, 880-885</p>

Zone 5 - Ultra High Risk
<p>WA</p> <p>6078, 6430, 6432</p>

High Density
<p>The postcodes below are subject to special conditions where the security is located in a unit or development comprising more than 10 units or apartments. Please refer to AMP Bank Credit Policy for High Density requirements.</p> <p>NSW/ACT</p> <p>2000, 2008, 2017-2018, 2020, 2077, 2113-2114, 2121, 2127, 2138, 2140-2142, 2144-2145, 2150, 2155, 2160, 2170, 2205, 2220, 2750, 2765</p> <p>VIC</p> <p>3000, 3003-3004, 3006, 3008, 3011, 3066, 3122-3123, 3128, 3141, 3145, 3169, 3205</p> <p>QLD</p> <p>4000, 4006, 4101, 4209, 4215, 4217-4218, 4870, 4879</p> <p>SA</p> <p>5000</p> <p>WA</p> <p>6000, 6003-6005, 6210</p> <p>TAS</p> <p>7000</p> <p>NT</p> <p>800</p>



Lenders Mortgage Insurance Restricted Postcode Tables

All applications with a base Loan to Value Ratio (LVR) greater than **80%** and have a security property located in the postcodes below are outside of the Bank's Mortgage Insurance delegated underwriting authority.

Note: these postcodes may be a cross section of Zone 1 to Zone 5 postcodes within the AMP Bank Security Location Guide.

State	Postcodes								
NSW	2835	2880							
	4413	4415	4455	4615	4680	4715	4716	4717	
QLD	4718	4719	4720	4721	4722	4723	4737	4741	
	4742	4743	4744	4745	4746	4804	4805	4825	
	4874								
	5722	5725							
SA	5722	5725							
TAS	7467	7469							
WA	6225	6429	6430	6432	6440	6442	6713	6714	
	6718	6720	6721	6722	6728	6751	6753		

December 2023

All applications with a base Loan to Value Ratio (LVR) greater than **90%** and have a security property located in the postcodes below are outside of the Bank's Mortgage Insurance delegated underwriting authority.

Note: these postcodes may be a cross section of Zone 1 to Zone 5 postcodes within the AMP Bank Security Location Guide.

State	Postcodes								
NSW	2318	2320	2321	2322	2323	2325	2326	2327	2334
	2335	2640							
QLD	4208	4213	4221	4550	4560	4575	4209	4214	4223
	4551	4561	4210	4216	4226	4556	4564	4211	4218
	4227	4557	4565	4212	4220	4519	4558	4573	4715
	4716	4719	4722						
VIC	3351								

June 2023