

Maximum LVR and Loan Amount Matrix

Product	Property type	LVR	Location - maximum loan amount			
			Category 1	Category 2	Category 3	All other
Standard LMI	House / unit (owner-occupied)	0 - 70%	\$2,000,000	\$750,000	\$500,000	\$500,000
		70.01 - 80%	\$2,000,000	\$750,000	\$500,000	\$500,000
		80.01 - 90%	\$1,500,000	\$600,000	\$450,000	\$400,000
		90.01 - 95%	\$1,150,000	\$500,000	\$350,000	\$300,000
	House / unit (investment)	0 - 70%	\$2,000,000	\$750,000	\$500,000	On application
		70.01 - 80%	\$1,500,000	\$600,000	\$450,000	On application
		80.01 - 90%	\$1,300,000	\$600,000	\$450,000	On application
		90.01 - 95%	\$1,000,000	\$500,000	\$350,000	On application
	Vacant land	0 - 90%	\$700,000	\$400,000	\$200,000	On application
		90.01 - 95%	\$600,000	-	-	-
Business Select	House / unit	0 - 80%	\$1,000,000	\$750,000	\$500,000	-
	Vacant land	0 - 80%	\$600,000	\$400,000	-	-
HomeBuyer Plus	Home / unit (owner-occupied)	90.01 - 95%	\$700,000	\$500,000	\$350,000	-
	Vacant land	0%	-	-	-	-
Family Pledge	House / unit	0 - 85%	\$750,000	\$500,000	\$400,000	-
	Vacant land	0%	-	-	-	-

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