

AMP Bank Security Location Guide



Zone 1 - Ultra Low Risk

NSW/ACT

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

VIC

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

QLD

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

SA

5000-5006, 5024, 5031-5070, 5073-5076, 5150, 5158, 5950

WA

6009-6012, 6015, 6057-6058, 6076, 6158-6162

TAS

7000, 7004-7016, 7018-7024, 7050-7055, 7170

Zone 2 - Low Risk

NSW/ACT

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

VIC

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

SA

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

Zone 2 - Low Risk (Continued)

QLD

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

WA

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

TAS

7001, 7017, 7025-7030, 7109-7163, 7171-7176, 7209-7292, 7300-7331, 7466-7470

NT

832, 870, 874-875

Zone 3 - Medium Risk

NSW/ACT

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

VIC

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

QLD

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

SA

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

WA

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

NT

800, 820-822, 840, 845-854, 872-873, 886

Zone 4 - High Risk

QLD

4468-4482, 4489-4493, 4674-4697, 4724-4738, 4740-4741, 4750-4799, 4810-4815, 4818-4819, 4829

WA

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

TAS

7177-7190

NT

810-815, 828-830, 834-839, 841, 860-862, 880-885

Zone 5 - Ultra High Risk

WA

6078, 6430, 6432

High Density

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.

NSW/ACT

2000, 2008, 2017-2018, 2020, 2077, 2113-2114, 2121, 2127, 2138, 2140-2142, 2144-2145, 2150, 2155, 2160, 2170, 2205, 2220, 2750

VIC

3000, 3003-3004, 3006, 3008, 3011, 3066, 3122-3123, 3128, 3141, 3145, 3169, 3205

QLD

4000, 4006, 4101, 4209, 4215, 4217-4218, 4870, 4879

SA

5000

WA

6000, 6003-6005, 6210

TAS

7000

NT

800



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	2834	2835	2880						
QLD	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
SA	5221	5601	5722	5723	5725				
TAS	7253	7467	7469	7470					
WA	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				

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	
VIC	3351								

September 2022