

High Density Apartment/Unit/Townhouse

Additional Underwriting Requirements

Maximum LVR	Type	Maximum LVR
	New or existing apartment/unit/townhouse	90% (or product / loan purpose limit if lower)
Other	<ul style="list-style-type: none"> • Apartment/unit/townhouse located within a postcode defined as a High Density location as per the table below and part of a development comprising more than 10 apartments/units • If apartment/unit/townhouse is in a postcode not listed as a High Density postcode below, then residential dwelling LVRs apply as outlined in 8.1 of Helia policy • Valuations are to include comparable sales outside the development, and details of any resales within the development • LVR and concentration restrictions may apply to individual developments • A minimum floor size of 40 m² in living area, excluding balconies and car space 	

High Density Postcodes

NSW	VIC	QLD	SA	WA	NT	TAS
2113	3000	N/A	N/A	N/A	N/A	N/A
2127	3006					
2150	3008					
2155	3011					
2170	3051					
2762	3128					
2765	3141					
	3205					