

Updates to our home loans credit policy and serviceability calculator

With you every step of the way



We've made some changes to our home loans credit policy.

The policy changes are outlined below and are effective from **Thursday 27 April 2023**.

High density units up to 80% LVR

For units/apartments within high density postcodes:

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- we will now accept both owner occupied and investment properties up to 80% LVR where the repayment type is principal and interest
 - where any portion of the loan is interest only, the LVR will continue to be capped at 70% LVR.

From today, a pop-up message confirming this change will trigger in the serviceability calculator when a high-density postcode is selected alongside an LVR above 70%.

Postcode category update

We've also updated the security location postcode categories in the serviceability calculator.

Household expenditure measure (HEM) update

The new serviceability calculator also includes the most recent version of the household expenditure measure (HEM).

Applications in progress

There will be a grace period until Thursday 11 May 2023 where we'll accept serviceability completed on the December 2022 version of the calculator. Applications submitted from Thursday 11 May 2023 onwards will only be accepted on the April 2023 version of the serviceability calculator.

Download the new serviceability calculator

Download the new calculator via the button below. You can also find it in the '[Useful resources](#)' section on macquarie.com.au/broker.

Download the calculator

Home loan credit guidelines

We've updated our credit guidelines to reflect these changes and you can find it in the '[Useful resources](#)' section on macquarie.com.au/broker or via the button below.

[View the credit guidelines](#)

Need help?

If you have any questions, please get in touch with Melanie Houston or Emily Farrell.

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