

**Broker Credit Assessment Tool
(Broker CAT)
User Guide**

**Version 2021.04
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1. OVERVIEW

The Broker Credit Assessment Tool (Broker CAT) is used to calculate the applicant's ability to pay the proposed loan and must give a **PASS** result if the application is to be considered for approval.

The screenshot shows the Broker CAT interface with the following sections:

- LOAN PAYMENT CALCULATION:** Includes fields for Existing ME Mortgage, Total Funds Required, Loan amount (360), Loan term (mths), Primary Purpose, Product, LVR%, Interest Option, Interest rate, Payment frequency, Payment amount, and Total payment.
- APPLICANT 1:** Includes GROSS INCOME (Base salary, Other income, Tax-free or Rent) and LIABILITIES (Personal loan, Other commitments, Total Credit Card limits). It also has checkboxes for HECS debt and marital status.
- APPLICANT 2:** Similar structure to Applicant 1.
- LMI CAPITALISATION:** Includes Base Loan Amount, LMI Costs, Stamp Duty on LMI, and other MEB Balance on same security.
- OTHER POTENTIAL COSTS:** Includes Stamp Duty on Mortgage, Mortgage Registration Fee, Stamp Duty of Transfer of Land, and Registration of Transfer of Land.
- ASSESSMENT RESULT:** Shows Net Adjusted Monthly Income, Net Commitments, Net Expenses, Net Disposable Income (NDI), Repayments - with Buffer, Assessment result, Maximum Amount, Debt to Income (DTI) (0.00), and Surplus (0.00).

A central dialog box titled "CAT" is open, asking "Clear all details?" with "Yes" and "No" buttons. A red arrow points from the "Yes" button to the text below.

** Please note that when first opening the Broker CAT click on "Yes" to clear all details**



2. LOAN PAYMENT CALCULATION

The first component of the Broker CAT is the Loan Payment Calculation section.

- **Existing ME Mortgage** - if the application is increasing or topping up an existing ME mortgage the existing debt (balance plus any redraw) must be captured in the Existing ME Mortgage field.
- **Total Funds Required** - as requested by the applicant. May include capitalised LMI (refer Section 3).
- **Loan amount** – predetermined by the addition of Existing ME Mortgage and Total Funds required
- **Loan Term** - the maximum mortgage loan term is 30 years (360 months). On the Broker CAT the term must be entered as total months on the remaining term, or as requested by the applicant.
- **Primary Purpose** – choose either Owner Occupied or Investment.
- **Product** – choose between Basic, Flexible or Flexible – MP. This choice will also drive other drop down boxes due to product parameters.
- **Product** – either P&I or Interest Only. If Interest Only chosen the “Interest Only Term” box will appear with choices between 1 and 5 years.

Note: For Interest Only Loans the term of Interest Only is deducted from the loan term to calculate Repayments – with buffer.eg. If original loan term is 30 years with Interest Only for 5 years the Repayments – with buffer will be calculated over 25 years (30 year term minus 5 years IO = 25 years).



- **LVR%** - Confirm the LVR% for the loan. NOTE: This may need to be updated after the valuation has been completed. This field will automatically adjust the interest rate to the correct LVR% tier. If no data is entered, the LVR is assumed to be 80%.
- **Interest Option** – Variable or Fixed. Choose the interest option as requested by the applicant.
- **Interest rate** – Click “INTEREST RATES” button to go to the interest rate web page showing all the current rates for the products.

Interest Option

Interest rate

Payment frequency

INTEREST RATES

NOTE: It's very important you input the rate manually to get the correct assessment result. If rate is missing you will see a 'MISSING RATE' in the assessment result.

ASSESSMENT RESULT	
Net Adjusted Monthly Income	<input type="text"/>
Net Commitments	<input type="text"/>
Net Expenses	<input type="text"/>
Net Disposable Income (NDI)	<input type="text"/>
Repayments - with Buffer	MISSING RATE
Assessment result <input type="button" value="Assess"/>	<input type="text"/>
Maximum Amount	<input type="text"/>
Debt to Income (DTI)	0.00
Surplus	0.00

- **Payment Frequency** - this is the frequency the applicant has requested on the application form. This can be left as the default monthly if preferred.
- **Payment Amount** - the actual mortgage payment amount based on the information entered.
- **Total Payment** – The minimum repayment as determined by the inputs above.
- Buttons: the **clear** button clears all entries in this box. The **split** button is used to determine repayment amount on a split loan and the **calculate** button calculates the total payment amount. Input the rates manually in the split loan screen.



3. TOTAL APPLICANTS

TOTAL APPLICANTS *	<input type="text"/>
---------------------------	----------------------

- **Total Applicants** - the total applicants as per the loan application.



4. APPLICANT 1 AND 2

APPLICANT 1					
GROSS INCOME		LIABILITIES		Repayment Balance	
Base salary	<input type="text"/>	<input type="text"/>	Personal loan	<input type="text"/>	<input type="text"/>
Other income	<input type="text"/>	<input type="text"/>	Other commitment	<input type="text"/>	<input type="text"/>
Other income	<input type="text"/>	<input type="text"/>			
Tax-free or Rent	<input type="text"/>	<input type="text"/>	Total Credit Card limits	<input type="text"/>	
Tax-free or Rent	<input type="text"/>	<input type="text"/>			
ENTER ALL ONGOING MORTGAGES					
Does applicant 1 have a HECS debt? <input type="checkbox"/>					
Is applicant 1 married? <input type="text"/>					
Dependants applicant 1 <input type="text"/>					
ENTER LIVING					
Applicant 1: Pre-Tax Deductions <input type="text"/>					
Applicant 2: Pre-Tax Deductions <input type="text"/>					
APPLICANT 2					
GROSS INCOME		LIABILITIES		Repayment Balance	
Base Salary	<input type="text"/>	<input type="text"/>	Personal Loan	<input type="text"/>	<input type="text"/>
Other income	<input type="text"/>	<input type="text"/>	Other commitments	<input type="text"/>	<input type="text"/>
Other income	<input type="text"/>	<input type="text"/>			
Tax-free or Rent	<input type="text"/>	<input type="text"/>	Total Credit Card limits	<input type="text"/>	
Tax-free or Rent	<input type="text"/>	<input type="text"/>			
ENTER ALL ONGOING MORTGAGES					
Does applicant 2 have a HECS debt? <input type="checkbox"/>					
Is applicant 2 married? <input type="text"/>					
Dependants applicant 2 <input type="text"/>					
ENTER LIVING					

Gross Income:

- **Base Salary & Other Income** - select the appropriate type of employment. The selection includes the choice of Full time, part time, Self Employed OR Casual. This can be determined by evidencing the payslip and or other supporting paperwork submitted with the loan application. If the applicant has more than one PAYG position or additional income such as self employed income this can be entered in the Other Income field.

The base income only should be entered in the Base salary field. Other items such as Overtime, Superannuation and Investment Income need to be entered into Other Income. The Broker CAT automatically calculates 80% of the Overtime/Bonus and Investment income figures entered.

- **Tax-Free Income** - enter **Rent – Std, Rent – Mining, Maintenance, Rent HD Postcode, Depreciation Add-back** (from Self Employed Income) and other income. The Broker CAT automatically calculates 80% of the Rental Income and 60% of the Mining Rental Income / **High Density Postcode** income figures entered. For Salary Sacrifice “Tax Free” in Public Health, Social Work or Charity industries the Base Salary can be reduced by the salary sacrifice tax free amount with this amount added as Tax Free income (refer to the Guidance Notes in the Credit Policy – Home Loans document for examples).



Liabilities

- **Personal Loan** - enter any personal loan commitment repayment and outstanding balance which is not being paid out within the loan application. All liabilities can be found in the liabilities section of the loan application form.
- **Other commitments** - pre or post tax deduction or any other liability repayment and outstanding balance that do not fit within other options.
- **Credit Card Limit** - Credit card limit of credit card held with a financial institution which is not being paid out and finalised as part of the current application. A payment of 3.82% of the limit is calculated by the Broker CAT.
- **Does applicant X have a HECS debt?** - If the applicant has a HECS debt declared on the application or on their payslip this box needs to be selected.
- **Is applicant X married?** - Marital status must be entered for all applicants.
- **Dependants Applicant X** - The number of dependants declared on the application form must be entered here. **Note:** for a married/defacto couple the number of dependants should be entered under applicant 1 only.
- **BUTTONS (on the bottom of the Broker CAT):**
 - The **MORE** button is for internal ME use only.
 - The **Notes** can be used to include assessment notes and is voluntary
 - The **Add** button is used to add details if there are more than 2 applicants.



5. ONGOING MORTGAGES

To enter details on any **ongoing** (ie. not being paid out or closed) mortgage loans, whether ME or another financial institution, click on “Enter All Ongoing Mortgages” located in the Applicants area.

ENTER ALL ONGOING MORTGAGES

Then enter all the data as outlined below.

- **Balance (incl. redraw)** - The total balances (including redraw) of a Home Loan not being refinanced
- **Payment Frequency** – Select the appropriate payment frequency as advised by the applicant
- **Payment Amount** – Enter the appropriate payment amount as advised by the applicant
- **Interest Rate** - Enter the current interest rate of the loan
- **Interest Only** – Select either “Yes” if the loan is interest only or “No” if it is principal and interest. Selecting “Yes” will generate the Interest Only Maturity box as outlined below
- **Loan Term Maturity** – The maturity date of the loan. The format required is day/month/year eg. 5/12/2045
- **Interest Only Maturity** – Only required when “Yes” is selected in the Interest Only dropdown. The format required is day/month/year eg. 5/12/2045

A calculation is completed using the balance and any redraw, the remaining term (if Interest Only, the remaining Interest Only term is deducted from the remaining) and an interest rate calculated as the highest of:

- The current rate plus a buffer of 3.00%
- The floor rate of **5.05%**

The calculated totals are then automatically entered into the Net Commitments in the Assessment Result area (refer section 12).



6. ENTER LIVING EXPENSES

To enter the applicant/s stated living expenses, click on “Enter Living Expenses” located in the Applicants area.



Then enter all the data as outlined below.

Applicant 1 and 2	
MONTHLY LIVING EXPENSES	
Groceries	<input type="text"/>
Clothing & Personal Care	<input type="text"/>
Telephone, Internet & Pay TV	<input type="text"/>
Transport	<input type="text"/>
Recreation & Entertainment	<input type="text"/>
Medical & Health	<input type="text"/>
Utilities & Rates	<input type="text"/>
Insurance	<input type="text"/>
Public Education/Private/Tertiary Childcare	<input type="text"/>
Total Applicant Living Expenses	<input type="text" value="\$0"/>
Child Maintenance	<input type="text"/>
Ongoing Rent	<input type="text"/>
Other	<input type="text"/>

Applicant 1 and 2 **First 5 expenses are MANDATORY**

[< Back to App1 and 2](#)

[< Back to App 3 and 4](#)

[Clear](#)

A figure **MUST** be entered into all of the first 10 categories with the first 5 categories (shown in red above) being >\$0.

Further expenses such as Child Maintenance, Ongoing Rent or Other must also be entered if applicable.

Please note that where applicable the CAT automatically enters the higher of ongoing rent or Notional Rent.

The CAT uses the higher of the Customer Identified Living Expenses or the default living expenses amount.

Only enter information in the Ongoing Rent cell when the rent/board is ONGOING. If the cost is NOT ongoing this cell MUST BE LEFT BLANK.



7. NON-VOLUNTARY PRE-TAX DEDUCTIONS

Enter details in this area for Non-Voluntary pre-tax deductions for each applicant, including frequency and amount. Where there is more than one deduction for an applicant add together and enter accordingly.

Applicant 1: Pre-Tax Deductions	F/N	Not Voluntary	\$500
Applicant 2: Pre-Tax Deductions			



8. COSTS ASSOCIATED WITH THE LOAN – TOTAL FUNDS REQUIRED

Link to QBE's Premium Calculator

LMI CAPITALISATION

Base Loan Amount

LMI Costs (if required)

Stamp Duty on LMI

Other MEB Balance on same security

To calculate LMI: [QBE Premium Calculator](#)

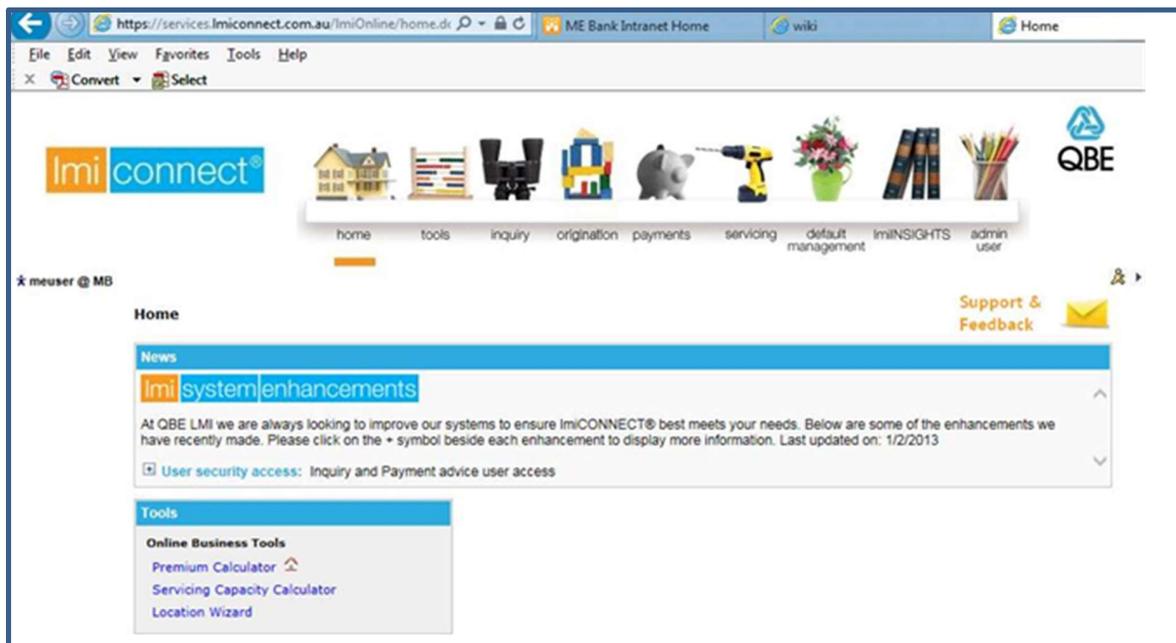
N.B. The LMI and Government charges here are quotes only. The final amount to be paid will be determined prior to settlement

Total Funds Required

Total Security Value

LVR%

The Broker CAT can be used to link to QBE's Lenders Mortgage Insurance (LMI) portal as shown below.



Screen shot of the Premium Calculator is shown below.



LMI can be capitalised into the loan to max 95% LVR (including capitalisation) or, for First Home Buyers, up to 95% LVR (including capitalisation) and by using the “**Total Funds Required**” box can be either manually input or automatically calculated:

Once you have calculated the LMI costs via the LMI Portal, you can enter them into the Broker CAT as detailed below -

- **Base Loan Amount** – Enter the amount (excluding any additional charges) that the applicant/s wish to borrow
- **LMI Costs** – Enter the LMI costs
- **Stamp Duty on LMI** – Enter the amount of stamp duty payable on the LMI premium
- **Other MEB Balance on same security** – Enter the current balance (including any redraw) of any other ME Bank mortgage secured by the same property/ies as the current application.
- **Total Security Value** – Enter the total amount of all securities associated with the current application.

If LMI is to be capitalised click on the “**Capitalise LMI into Loan Payment Calculation**” box. The information is then transferred into the “**Total Funds Required**” box in the Loan Payment Calculation area of the Broker CAT. NOTE: the LVR% should be adjusted to show the final LVR after LMI capitalisation.



9. SELF EMPLOYED CALCULATOR

The screenshot shows the 'SERVICEABILITY ASSESSMENT WORKSHEET' interface. On the left sidebar, the 'S/EMP CALC' tab is circled in red. The main content area is divided into several sections:

- LOAN PAYMENT CALCULATION:** Fields for Existing ME Mortgage, Total Funds Required, Loan amount, Loan term (mths) (set to 360), Primary Purpose (Owner Occupied), Product (Basic), Interest Option (Variable), Interest rate (INTEREST RATES), Payment frequency (Mth), Payment amount, Total payment, and buttons for Clear, Split, and Calculate.
- APPLICANT 1:** GROSS INCOME (Base salary, Other income, Tax-free or Rent), LIABILITIES (Personal loan, Other commitments, Total Credit Card limits), and Repayment Balance. Includes checkboxes for HECS debt and marital status.
- APPLICANT 2:** Similar structure to Applicant 1.
- ASSESSMENT RESULT:** A table with columns for Net Adjusted Monthly Income, Net Commitments, Net Expenses, Net Disposable Income (NDI), Repayments - with Buffer, Assessment result (Assess), Maximum Amount, Debt to Income (DTI), and Surplus.

The Self Employed Calculator can be used to calculate the self-employed income and applicable add backs that can be used for servicing and is accessible by clicking on the "S/Emp Calc" tab on the Serviceability Assessment Worksheet page.



SELF-EMPLOYED INCOME CALCULATOR

[< Back](#) [Clear](#)

	Most Recent Year	Previous Year
Net Profit Before Tax*		
Share of Ownership*		
Director's Salaries (where paid to applicant/s)		
Interest Expense (debt being refinanced only)		
Rent (if paid to the applicant)		
Superannuation (voluntary above govt minimum paid to applicant/s)		

* Mandatory

Depreciation Enter the actual depreciation from the most recent year

Total Taxable Income Enter this figure under "Base Salary" as "Self-empl"

Depreciation Add Back Enter this figure under "Tax Free Income" as "Depreciation"

To calculate the self-employed income fill in the following mandatory items:

- Net Profit Before Tax
- Share of Ownership (e.g. 100%)



The following areas may also be filled in if applicable. Note: restrictions apply as outlined in the brackets:

- Director's Salaries
- Interest Expense
- Rent
- Superannuation

Depreciation may also be included.

When the most recent year's total taxable income is >150% of the previous year the following prompt will appear:

CARE: Further assessment is required to understand the increase in total taxable income



10. OTHER POTENTIAL COSTS

OTHER POTENTIAL COSTS	
Stamp Duty on Mortgage	<input type="text"/>
Mortgage Registration Fee	<input type="text"/>
Stamp Duty of Transfer of Land	<input type="text"/>
Registration of Transfer of Land	<input type="text"/>

In the “**Other Potential Costs**”, the Stamp Duty on Mortgage and the Mortgage Registration Fee areas can be either filled in manually.

Please note that this area is optional and does not have to be completed.



12. YEAR TO DATE CALCULATOR

This calculator can be used for the variable income that are acceptable under the policy.

Key in the income details for the relevant period and follow the input guide.

YTD INCOME VARIANCE CHECKER V2021.1: Casual, Overtime, Penalty Payments, Allowances					
Borrower Name					
Loan Id					
				Variance \$ Increase %	
				Variance \$ upto 10%	
Payslip Data					
Start Date:	Period End Date	Income Type	YTD Figure	Base Amount	Annualised
<small>Care: Change if current employment commenced after this date.</small>					
1/07/2021				<small>Enter the dollars and frequency (If Casual: Enter \$0 Weekly)</small>	Base
					O/T Allow, Casual etc.
					YTD \$0
Secondary Document Data					
Start Date:	Period End Date	Gross Figure		Actual Income Earned	
1/07/2020	30/06/2021	1			\$0
		2			
		3			
		4			
		5			
Input Guide:					
1	Input required from acceptable documentation.				
2	Automated Calculation.				
3	When all data is entered. The data that highlights as "green" can be loaded into Pega - Save and upload a copy of this 'checker' to the RHL/RTU file.				
4	Care: Variance is > 10% - DCA 4A consideration is required.				
5	Care: Variable income does not appear to exceed base income.				
					Clear Data



13. ASSESSMENT RESULT

ASSESSMENT RESULT	
Net Adjusted Monthly Income	<input type="text"/>
Net Commitments	<input type="text"/>
Net Expenses	<input type="text"/>
Net Disposable Income (NDI)	<input type="text"/>
Repayments - with Buffer	<input type="text"/>
Assessment result	<input type="text"/>
Maximum Amount	<input type="text"/>
Debt to Income (DTI)	0.00
Surplus	0.00

The income and expenses data populates the Assessment Result section as other data is entered. This area shows the Net commitments, net expenses, Net Disposable Income (NDI) (that is income left after tax and commitments), Repayments – with inbuilt to the Broker CAT 3.00% buffer on the current variable interest rate (or **5.05%** floor rate or the fixed rate – whichever is higher of the three). Maximum Amount is the total amount of new funds the clients has the ability to repay using all the details entered in the Broker CAT and Debt to Income shows the application DTI.

- Click the **Assess** button. The Assessment result gives a PASS or FAIL result.
 - **Pass** – On the details entered into the Broker CAT, the applicant **can** service the proposed debt.
 - **Fail** - On the details entered into the Broker CAT, the applicant **cannot** service the proposed debt.

14. PRINTING, CLEARING & OTHER INFORMATION



The above boxes appear on the left hand side of the Assessment Worksheet page of the Broker CAT.

- **Clear All** – Clears all information from the Broker CAT and allows fresh information to be entered
- **Print Assessment** – Click this button to print out the Broker CAT to include with loan submission
- **Save** – Choose to save the Broker CAT
- **S/Emp Calc** – Click this button to go to the Self Employed Calculator
- **Mining / HD Postcode Check** – Click this button to go to the Mining Postcode and High Density Postcode Check page. This page outlines the postcodes where income earned will need to be entered as **Rent – Mining and Rent – HD Postcode**.

MINING/HIGH RISK POSTCODE CHECK			HIGH DENSITY POSTCODES																											
IF POSTCODE LISTED BELOW ENTER RENTAL INCOME AS "RENTAL - MINING" IN TAX FREE INCOME			IF POSTCODE LISTED BELOW ENTER RENTAL INCOME AS "RENTAL - HD POSTCODE" IN TAX FREE INCOME																											
<table border="1"> <tr><th>NSW</th></tr> <tr><td>2083, 2105 2333 2334, 2335, 2835, 2880 2898, 2899</td></tr> <tr><th>WA</th></tr> <tr><td>6225, 6244, 6258, 6390 6429, 6430, 6432, 6436 6437, 6438, 6440, 6442 6443, 6479, 6511, 6642 6646, 6701, 6710, 6713 6714, 6716, 6718, 6720 6721, 6722, 6751, 6753 6758, 6760, 6798</td></tr> </table>	NSW	2083, 2105 2333 2334, 2335, 2835, 2880 2898, 2899	WA	6225, 6244, 6258, 6390 6429, 6430, 6432, 6436 6437, 6438, 6440, 6442 6443, 6479, 6511, 6642 6646, 6701, 6710, 6713 6714, 6716, 6718, 6720 6721, 6722, 6751, 6753 6758, 6760, 6798	<table border="1"> <tr><th>QLD</th></tr> <tr><td>4025, 4183, 4184, 4401 4405, 4413, 4415, 4419 4420, 4455, 4512, 4581 4610, 4670 4701, 4702, 4709, 4710, 4712 4713, 4717, 4718, 4719, 4720 4721, 4723, 4728, 4737 4742, 4743, 4744 4745, 4746, 4753, 4754 4803, 4804, 4805, 4825 4874, 4877, 4895</td></tr> <tr><th>TAS</th></tr> <tr><td>7190, 7257 7467, 7468, 7469, 7470</td></tr> </table>	QLD	4025, 4183, 4184, 4401 4405, 4413, 4415, 4419 4420, 4455, 4512, 4581 4610, 4670 4701, 4702, 4709, 4710, 4712 4713, 4717, 4718, 4719, 4720 4721, 4723, 4728, 4737 4742, 4743, 4744 4745, 4746, 4753, 4754 4803, 4804, 4805, 4825 4874, 4877, 4895	TAS	7190, 7257 7467, 7468, 7469, 7470	<table border="1"> <tr><th>SA</th></tr> <tr><td>5600, 5601, 5608, 5609 5722, 5725, 5731, 6161, 6530 6532, 6728</td></tr> <tr><th>NT</th></tr> <tr><td>0860, 0880, 0885, 0886</td></tr> </table>	SA	5600, 5601, 5608, 5609 5722, 5725, 5731, 6161, 6530 6532, 6728	NT	0860, 0880, 0885, 0886	<table border="1"> <tr><th>NSW</th></tr> <tr><td>2000, 2006, 2007, 2008 2009, 2017, 2018, 2019 2020, 2077, 2089, 2113, 2114 2127, 2138, 2140, 2142, 2150 2200, 2205, 2216, 2220</td></tr> <tr><th>QLD</th></tr> <tr><td>4000, 4001, 4002, 4003, 4004 4005, 4006, 4007, 4032 4101, 4102, 4169, 4215 4216, 4217, 4218, 4870, 4878 4879</td></tr> <tr><th>TAS</th></tr> <tr><td></td></tr> </table>	NSW	2000, 2006, 2007, 2008 2009, 2017, 2018, 2019 2020, 2077, 2089, 2113, 2114 2127, 2138, 2140, 2142, 2150 2200, 2205, 2216, 2220	QLD	4000, 4001, 4002, 4003, 4004 4005, 4006, 4007, 4032 4101, 4102, 4169, 4215 4216, 4217, 4218, 4870, 4878 4879	TAS		<table border="1"> <tr><th>VIC</th></tr> <tr><td>3000, 3002, 3003, 3004 3006, 3008 3051, 3141 3205</td></tr> <tr><th>SA</th></tr> <tr><td>5000</td></tr> <tr><th>WA</th></tr> <tr><td>6000, 6003, 6004, 6005 6100, 6102, 6103, 6104 6105, 6107, 6164</td></tr> <tr><th>NT</th></tr> <tr><td>0800</td></tr> </table>	VIC	3000, 3002, 3003, 3004 3006, 3008 3051, 3141 3205	SA	5000	WA	6000, 6003, 6004, 6005 6100, 6102, 6103, 6104 6105, 6107, 6164	NT	0800
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