

Location Guide



Australia – March 2021

The LMI Location Guide provides an easy at-a-glance reference for the maximum amounts we will underwrite by product, maximum Loan to Value Ratio (LVR) and location category.

LMI Home				
Full income documentation: (LVR excludes premium capitalisation)	Location	Security	90% LVR	95% LVR
		Metropolitan	Dwelling	\$1,200,000
Land			\$720,000	\$600,000
Regional		Dwelling	\$900,000	\$600,000
		Land	\$600,000	Not available
National		Dwelling	\$550,000	\$275,000
		Land	\$330,000	Not available

LMI First Home			
Full income documentation: (LVR excludes premium capitalisation)	Location	90% LVR	95% LVR
		Metropolitan	\$1,200,000
Regional		\$900,000	\$600,000
National		\$550,000	\$275,000

LMI Invest				
Full income documentation: (LVR excludes premium capitalisation)	Location	Security	90% LVR	95% LVR
		Metropolitan	Dwelling	\$1,200,000
Land			\$720,000	\$600,000
Regional		Dwelling	\$900,000	\$600,000
		Land	\$600,000	Not available
National		Dwelling	\$550,000	\$275,000
		Land	\$330,000	Not available

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NSW		VIC		QLD		WA	
Metro	Regional	Metro	Regional	Metro	Regional	Metro	Regional
2000,	2325 - 2327,	3000,	3221,	4000,	4183,	6000,	6041 - 6044,
2006 - 2011,	2330,	3002 - 3004,	3228,	4005 - 4014,	4275,	6003 - 6012,	6068,
2015 - 2050,	2333 - 2335,	3006,	3233,	4017 - 4022,	4280,	6014 - 6038,	6074,
2060 - 2077,	2337,	3008,	3241,	4029 - 4032,	4285,	6050 - 6066,	6076 - 6079,
2079 - 2090,	2340,	3011 - 3013,	3250,	4034 - 4037,	4303 - 4306,	6069 - 6073,	6081 - 6083,
2092 - 2097,	2350,	3015, 3016,	3280,	4051,	4314,	6076,	6111,
2099 - 2108,	2352,	3018 - 3034,	3282,	4053 - 4055,	4350,	6090,	6121 - 6123,
2110 - 2122,	2358,	3036 - 3049,	3284,	4059 - 4061,	4352,	6100 - 6112,	6125
2125 - 2128,	2360,	3051 - 3068,	3305,	4064 - 4070,	4358,	6121, 6122,	6168,
2130 - 2138,	2421 - 2423	3070 - 3076,	3314,	4072 - 4078,	4370,	6147 - 6160,	6180,
2140 - 2148,	2427 - 2431,	3078, 3079,	3331,	4101 - 4125,	4400,	6162 - 6176,	6182,
2150 - 2168,	2439, 2440,	3081 - 3085,	3342,	4127 - 4133,	4512,	6181,	6207 - 6209,
2170 - 2179,	2443,	3087 - 3091,	3350 - 3352,	4151 - 4161,	4514, 4515,	6209 - 6211.	6229, 6230,
2190 - 2200,	2445 - 2448,	3093 - 3097,	3355 - 3358,	4163 - 4165,	4517 - 4519,		6232, 6233,
2203 - 2214,	2450,	3099,	3363, 3364,	4169 - 4174,	4550,		6271,
2216 - 2234,	2452,	3101 - 3109,	3400,	4178, 4179,	4552,		6280 - 6282,
2250, 2251,	2456,	3111,	3434,	4205,	4554,		6284 - 6286,
2256 - 2265,	2460,	3113 - 3116,	3437,	4207 - 4230,	4561,		6290,
2267,	2464,	3121 - 3156,	3444,	4270 - 4272,	4563,		6330,
2278,	2470,	3158 - 3163,	3446,	4300, 4301,	4568 - 4570,		6333,
2280 - 2287,	2480,	3165 - 3175,	3450, 3451,	4304 - 4306,	4610,		6430,
2289 - 2300,	2482 - 2484,	3177 - 3202,	3453,	4500 - 4512,	4650,		6450,
2302 - 2308,	2490,	3204 - 3207,	3458,	4516,	4655,		6511,
2315 - 2324,	2535 - 2541,	3211 - 3220,	3460, 3461,	4520, 4521,	4659,		6516,
2428,	2546,	3222 - 3228,	3500, 3501,	4551,	4670,		6530,
2444,	2548 - 2551,	3230 - 3233,	3515,	4553,	4677,		6532,
2477 - 2479,	2574, 2575,	3335 - 3338,	3523,	4555 - 4567,	4680,		6556,
2481,	2577 - 2580,	3340,	3550, 3551,	4572, 4573,	4700 - 4703,		6558,
2485 - 2489,	2582,	3427,	3555, 3556,	4575.	4710, 4711,		6713, 6714,
2500,	2594,	3429,	3564,		4720,		6721, 6722,
2502,	2620,	3431,	3585,		4737,		6725, 6726.
2505, 2506,	2630,	3434, 3435,	3629 - 3631,		4740,		
2508,	2640, 2641,	3437, 3438,	3660,		4750, 4751,		
2515 - 2519,	2646,	3440 - 3442,	3677, 3678,		4753 - 4754,		
2525 - 2530,	2650, 2651,	3750,	3683,		4800,		
2533, 2534,	2663,	3752 - 3755	3690, 3691,		4802,		
2538, 2539,	2678,	3757,	3714,		4810 - 4815,		
2556 - 2560,	2680,	3759,	3730,		4817 - 4819,		
2563 - 2577,	2720,	3761,	3737,		4825,		
2582,	2731,	3764 - 3767,	3740, 3741,		4865,		
2611,	2786,	3770,	3749,		4868 - 4870,		
2618 - 2621,	2790,	3775,	3751,		4873,		
2745,	2794, 2795,	3777,	3756 - 3758,		4877 - 4879,		
2747 - 2750,	2799, 2800,	3781 - 3783,	3760,		4880, 4881,		
2752 - 2754,	2830,	3785 - 3789,	3763,		4883.		
2756 - 2763,	2850,	3791 - 3793,	3777,				
2765 - 2770,	2870, 2871.	3795, 3796,	3782,				
2773 - 2780,	3644,	3802 - 3810,	3797,				
2782 - 2785,	3691.	3910 - 3913,	3799,				
2800.		3915, 3916,	3814 - 3816,				
		3918 - 3920,	3818,				
		3922, 3923,	3820,				
		3925 - 3931,	3825,				
		3933, 3934,	3840,				
		3936 - 3944,	3844,				
		3975 - 3978,	3850,				
		3980,	3875,				
		3996.	3921,				
			3950,				
			3953,				
			3960,				
			3980, 3981,				
			3995, 3996.				

*All other postcodes are "National" and assessed on application. Not all suburbs within a postcode are the same classification. Please refer to QBE LMI Location Wizard for information on suburbs. This file is for reference only.

ACT		TAS		SA		NT	
Metro	Regional	Metro	Regional	Metro	Regional	Metro	Regional
2600 - 2607,	2540,	7000,	7016, 7017,	5000,	5117,	0800,	0822,
2609,	2620.	7004, 7005,	7019, 7020,	5006 - 5025,	5120,	0810,	0835, 0836,
2611, 2612,		7007 - 7011,	7022,	5031 - 5035,	5201 - 5204,	0812,	0839,
2614, 2615,		7015,	7030,	5037 - 5052,	5211 - 5214,	0820,	0870,
2617, 2618,		7017, 7018,	7109,	5061 - 5070,	5231 - 5235,	0828 - 0830,	0873 - 0875.
2620,		7021,	7113,	5072 - 5076,	5238,	0832,	
2900,		7025,	7116,	5081 - 5098,	5253 - 5255,	0834.	
2902 - 2906,		7050,	7140,	5106 - 5116,	5271,		
2911 - 2914.		7052 - 7055,	7155,	5118,	5280,		
		7170,	7171 - 7173,	5121,	5290, 5291,		
		7248 - 7250,	7190,	5125 - 5127,	5330,		
		7277.	7212,	5131 - 5134,	5333,		
			7216,	5136 - 5142,	5340, 5341,		
			7252,	5144,	5343 - 5345,		
			7258,	5150 - 5174,	5351 - 5353,		
			7290,	5240 - 5245,	5355,		
			7300, 7301,	5250 - 5252,	5360,		
			7303, 7304,	5350.	5371 - 5373,		
			7307,		5400,		
			7310,		5453,		
			7315, 7316,		5501,		
			7320 - 7322,		5556,		
			7325,		5606.		
			7330.				