

Location Guide



Australia – September 2019

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,	3230,	4017 - 4022,	4280,	6014 - 6038,	6074,
2060 - 2077,	2340,	3008,	3280,	4029 - 4032,	4285,	6050 - 6066,	6076 - 6079,
2079 - 2090,	2350,	3011 - 3013,	3284,	4034 - 4037,	4306,	6069 - 6073,	6081,
2092 - 2097,	2427 - 2431,	3015, 3016,	3305,	4051,	4350,	6076,	6111,
2099 - 2108,	2439 - 2441,	3018 - 3034,	3314,	4053 - 4055,	4352,	6090,	6121,
2110 - 2122,	2443,	3036 - 3049,	3331,	4059 - 4061,	4370,	6100 - 6112,	6122,
2125 - 2128,	2446 - 2448,	3051 - 3068,	3350 - 3352,	4064 - 4070,	4514,	6121,	6168,
2130 - 2138,	2450,	3070 - 3076,	3355 - 3358,	4072 - 4078,	4515,	6147 - 6160,	6180,
2140 - 2148,	2452,	3078, 3079,	3363 - 3364,	4101 - 4125,	4517 - 4519,	6162 - 6176,	6182,
2150 - 2168,	2456,	3081 - 3085,	3400,	4127 - 4133,	4550,	6181,	6208,
2170 - 2179,	2460,	3087 - 3091,	3427,	4151 - 4161,	4552,	6209 - 6211.	6209,
2190 - 2200,	2470,	3093 - 3097,	3431,	4163 - 4165,	4554,		6229,
2203 - 2214,	2480,	3099,	3434,	4169 - 4174,	4559,		6230,
2216 - 2234,	2484,	3101 - 3109,	3437, 3438,	4178,	4563,		6232,
2250,	2535 - 2541,	3111,	3440, 3441,	4179,	4568 - 4570,		6233,
2251,	2546,	3113 - 3116,	3444,	4205,	4610,		6280 - 6282,
2256 - 2265,	2548 - 2551,	3121 - 3156,	3450, 3451,	4207 - 4230,	4650,		6284,
2267,	2574,	3158 - 3163,	3453,	4270 - 4272,	4655,		6285,
2278,	2575,	3165 - 3175,	3460,	4300,	4659,		6290,
2280 - 2287,	2577 - 2580,	3177 - 3202,	3500, 3501,	4301,	4670,		6330,
2289 - 2300,	2582,	3204 - 3207,	3515,	4303 - 4306,	4677,		6430,
2302 - 2308,	2620,	3211 - 3220,	3523,	4500 - 4512,	4680,		6450,
2315 - 2324,	2640,	3222 - 3227,	3550, 3551,	4516,	4700 - 4703,		6511,
2444,	2641,	3232, 3233,	3555, 3556,	4520,	4710,		6516,
2477 - 2479,	2650,	3335 - 3338,	3564,	4521,	4711,		6530,
2481,	2651,	3340,	3585,	4551,	4737,		6532,
2485 - 2489,	2678,	3429,	3630, 3631,	4553,	4740,		6713,
2500,	2680,	3750,	3644,	4555 - 4558,	4750,		6714,
2502,	2731,	3752 - 3755	3677,	4560 - 4562,	4751,		6721,
2505,	2790,	3759,	3690, 3691	4564 - 4567,	4753,		6722,
2506,	2795,	3761,	3730,	4572,	4802,		6725,
2508,	2800,	3764 - 3767,	3751,	4573,	4810 - 4815,		6726.
2515 - 2519,	2830,	3770,	3756 - 3758,	4575.	4817 - 4819,		
2525 - 2530,	2850,	3775,	3760,		4825,		
2533,	2870.	3781,	3763,		4865,		
2534,		3783,	3777,		4868 - 4870,		
2556 - 2560,		3785 - 3789,	3782,		4877 - 4879,		
2563 - 2576,		3791 - 3793,	3799,		4881.		
2618 - 2620,		3795, 3796,	3818,				
2745,		3802 - 3810,	3820,				
2747 - 2750,		3910 - 3913,	3825,				
2752 - 2754,		3915, 3916,	3840,				
2756 - 2763,		3918 - 3920,	3844,				
2765 - 2770,		3926 - 3931,	3850,				
2773 - 2780,		3933, 3934,	3875,				
2782 - 2785.		3936 - 3944,	3921, 3922,				
		3975 - 3978.	3980,				
			3995, 3996.				
ACT		TAS		SA		NT	
Metro	Regional	Metro	Regional	Metro	Regional	Metro	Regional
2600 - 2607,	2620.	7000,	7017,	5000,	5117,	0800,	0822,
2609,		7004,	7019,	5006 - 5025,	5120,	0810,	0834 - 0836,
2611,		7005,	7021,	5031 - 5035,	5201 - 5204,	0812,	0839,
2612,		7007 - 7011,	7022,	5037 - 5052,	5211 - 5214,	0820,	0870,
2614,		7015,	7171 - 7173,	5061 - 5070,	5231,	0828 - 0830,	0873 - 0875.
2615,		7018,	7190,	5072 - 5076,	5234,	0832.	
2617,		7025,	7212,	5081 - 5098,	5253,		
2618,		7050,	7216,	5106 - 5116,	5255,		
2900,		7052 - 7055,	7252,	5118,	5280,		
2902 - 2906,		7170,	7258,	5121,	5290, 5291,		
2911 - 2914.		7248 - 7250,	7300,	5125 - 5127,	5330,		
		7277,	7301,	5131 - 5134,	5333,		
		7290.	7307,	5136 - 5142,	5340, 5341,		
			7310,	5144,	5343 - 5345,		
			7315,	5150 - 5174,	5351 - 5353,		
			7316,	5232, 5233,	5355,		
			7320,	5240 - 5245,	5360,		
			7330.	5250 - 5252,	5453,		
				5350.	5501.		

*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.