

Location Guide



Australia – December 2024

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

The maximum LVR is 95% excluding premium capitalisation and 100% including premium capitalisation.

Location limits				
	Location	Security	90% LVR	95% LVR
For the purchase, construction, or refinance of a residential owner-occupied (including First Home Buyers) or investment property.	Metropolitan A	Dwelling	\$2,500,000	\$2,500,000
		Land	\$900,000	\$900,000
	Metropolitan	Dwelling	\$1,500,000	\$1,500,000
		Land	\$800,000	\$800,000
	Regional	Dwelling	\$1,000,000	\$1,000,000
		Land	\$650,000	Not available
	National*	Dwelling	\$650,000	\$650,000
		Land	\$350,000	Not available

Applications submitted above these location limits will be reviewed by the underwriting team on a case-by-case basis. If a lmiFirst Home™ application, and approved by the underwriting team, the first home buyer rate discount will apply.

Location Guide

Location Postcodes:

New South Wales			Victoria			Queensland	
Metro A	Metro	Regional	Metro A	Metro	Regional	Metro A	Metro
2000,	2278,	2546,	3000,	3135 – 3140,	3434,	4000,	4304 – 4306,
2007 – 2011,	2280 – 2287,	2548 – 2551,	3002 – 3004,	3153 – 3155,	3437,	4005,	4500 – 4512,
2015 – 2050,	2289,	2574,	3011,	3158 – 3160,	3444,	4007,	4516,
2060 – 2077,	2290,	2575,	3015,	3167,	3446,	4011,	4520,
2079 – 2081,	2292 – 2299,	2577 - 2580,	3016,	3169 – 3175,	3450,	4030,	4521,
2083 – 2090,	2303 – 2308,	2582,	3018,	3177 – 3180,	3451,	4051,	4551,
2092 – 2097,	2315 – 2324,	2594,	3031,	3198 – 3202,	3453,	4059,	4553,
2099 – 2108,	2428,	2620,	3032,	3211 - 3219,	3458,	4060,	4555,
2110 – 2122,	2444,	2630,	3039 – 3042,	3222 - 3224,	3460,	4064 - 4069,	4556,
2125 – 2128,	2477,	2640,	3051 – 3057,	3226,	3461,	4075,	4558 – 4565,
2130 – 2138,	2485,	2641.	3065 – 3068,	3233,	3500,	4101,	4575,
2140,	2486,	2646,	3070,	3335 - 3338,	3501,	4104,	Regional
2141,	2489,	2650,	3071,	3340,	3515,	4109,	4183,
2145,	2500,	2651,	3078,	3427,	3523,	4123,	4275,
2150 – 2159	2502,	2663,	3079,	3429,	3550,	4151,	4280,
2172,	2505,	2678,	3084,	3431,	3551,	4152,	4285,
2175,	2506,	2680,	3090,	3434,	3555,	4154,	4303 – 4306,
2178,	2519,	2720,	3091,	3435,	3556,	4155,	4350,
2191 - 2194,	2525 – 2528,	2731,	3093,	3437,	3564,	4157,	4352,
2203 – 2213,	2530,	2786,	3095,	3438,	3585,	4169 – 4171,	4358,
2216 – 2234,	2538,	2790,	3097,	3440,	3629 - 3631,	4217,	4370,
2251,	2539,	2794,	3101 – 3109,	3442,	3660,	4218,	4400,
2257,	2557 – 2560,	2795,	3111,	3750,	3677,	4220,	4512,
2260,	2563 – 2567,	2799,	3113 – 3115,	3752 – 3755,	3678,	4221,	4514,
2291,	2570 – 2575,	2800,	3121 – 3130,	3757,	3683,	4225,	4515,
2300,	2577,	2830,	3132 – 3134,	3759,	3690,	4228,	4517 – 4519,
2302,	2582,	2850,	3141 – 3152,	3761,	3691,	4557,	4550,
2478,	2611,	2870,	3156,	3764 - 3767,	3714,	4566,	4552,
2479,	2619 – 2621,	2871,	3161 – 3163,	3770,	3730,	4567,	4554,
2481,	2745,	3644,	3165,	3775,	3737,	4572,	4561,
2487,	2747,	3691.	3166,	3777,	3740,	4573,	4563,
2488,	2749,		3168,	3781 - 3783,	3741,	Metro	4568 – 4570,
2508,	2750,		3181 – 3197,	3785 - 3789,	3749,	4006	4610,
2515 – 2518,	2752 – 2754,		3204 – 3207,	3791 - 3793,	3751,	4008 – 4010,	4650,
2529,	2756,		3220,	3795,	3756 - 3758,	4012 – 4014,	4655,
2533,	2757,		3225,	3796,	3760,	4017 – 4022,	4659,
2534,	2759 – 2763,		3227,	3802,	3763,	4031,	4670,
2556,	2766,		3228,	3803,	3777,	4032,	4677,
2568,	2767,		3230 - 3232	3805,	3782,	4034 - 4037,	4680,
2569,	2770,		3441,	3807,	3797,	4053 – 4055,	4700 – 4703,
2576,	2774 - 2780,		3804,	3809,	3799,	4061,	4710,
2618,	2782 – 2785,		3806,	3810,	3814 - 3816,	4070,	4711,
2748,	2800,		3808,	3910 – 3913,	3818,	4073,	4720,
2758,	Regional		3916,	3915,	3820,	4074,	4737,
2765,	2325 - 2327,		3926 - 3931	3918 – 3920,	3825,	4076 – 4078,	4740,
2768,	2330,		3933,	3922,	3840,	4102,	4750,
2769,	2333 – 2335,		3934,	3923,	3844,	4103,	4751,
2773,	2337,		3936 – 3939,	3925,	3850,	4105 – 4108,	4753,
Metro	2340,		3941 – 3944.	3940,	3875,	4110 – 4122,	4754,
2082,	2350,		Metro	3975 – 3978,	3921,	4124,	4800,
2142 - 2144,	2352,		3006,	3980,	3950,	4125,	4802,
2146 - 2148,	2358,		3008,	3996,	3953,	4127 – 4133,	4810 – 4815,
2160 – 2168,	2360,		3012,	Regional	3960,	4153,	4817 – 4819,
2170,	2421 - 2423		3013,	3221,	3980,	4156,	4825,
2171,	2427 - 2431,		3019 – 3030,	3233,	3981,	4158 – 4161,	4865,
2173,	2439		3033,	3241,	3995,	4163 – 4165,	4868 – 4870,
2174,	2440,		3034,	3250,	3996,	4172 – 4174,	4873,
2176,	2443,		3036 – 3038,	3280,		4178,	4877 – 4881,
2177,	2445 - 2448,		3043 – 3049,	3282,		4179,	4883.
2179,	2450,		3058 – 3064,	3284,		4205,	
2190,	2452,		3072 - 3076,	3305,		4207 – 4216,	
2195 – 2200,	2456,		3081 – 3083,	3314,		4223,	
2214,	2460,		3085,	3331,		4224,	
2250,	2464,		3087 – 3089,	3342,		4226,	
2256,	2470,		3094,	3350 - 3352,		4227,	
2258,	2480,		3096,	3355 - 3358,		4270,	
2259,	2482 - 2484,		3099,	3363,		4272,	
2261 – 2265,	2490,		3116,	3364,		4300,	
2267,	2535 - 2541,		3131,	3400,		4301,	

*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.

Location Postcodes:

South Australia		Western Australia			Australian Capital Territory	Tasmania		Northern Territory
Metro A	Regional	Metro A	Regional	Regional	Metro A	Metro A	Regional	Metro
5022,	5117,	6007 – 6012,	6041 - 6044,	6713,	2600,	7005.	7216,	0800,
5034,	5120,	6014,	6068,	6714,	2602 - 2607,	Metro	7252,	0810,
5061,	5201 – 5204,	6015,	6074,	6721,	2612,	7000,	7258,	0812,
5064 – 5069,	5211 – 5214,	6020,	6076 - 6079,	6722,	2618.	7004,	7290,	0820,
5081.	5231 – 5235,	6029,	6081 - 6083,	6725,	Metro	7007 - 7011,	7300,	0828 – 0830,
Metro	5238,	6050,	6111,	6726.	2601,	7015,	7301,	0832,
5000,	5253 – 5255,	6151,	6121 - 6123,		2609,	7017,	7303,	0834.
5006 - 5021,	5271,	6153,	6125		2611,	7018,	7304,	Regional
5023 – 5025,	5280,	6158,	6168,		2614,	7021,	7307,	0822,
5031 – 5033,	5290,	6159.	6180,		2615,	7025,	7310,	0835,
5035,	5291,	Metro	6182,		2617,	7050,	7315,	0836,
5037 - 5052,	5330,	6000,	6207 - 6209,		2620,	7052 - 7055,	7316,	0839,
5062,	5333,	6003 - 6006,	6229,		2900,	7170,	7320 - 7322,	0870,
5063,	5340,	6016 – 6019,	6230,		2902 - 2906,	7248 - 7250,	7325,	0873 – 0875.
5070,	5341,	6021 – 6028,	6232,		2911 - 2914.	7277.	7330.	
5072 - 5076,	5343 - 5345,	6030 – 6038,	6233,		Regional	Regional		
5082 - 5098,	5351 - 5353,	6051 - 6066,	6271,		2540,	7016,		
5106 - 5116,	5355,	6069 - 6073,	6280 - 6282,		2620.	7017,		
5118,	5360,	6076,	6284 - 6286,			7019,		
5121,	5371 - 5373,	6090,	6290,			7020,		
5125 - 5127,	5400,	6100 - 6112,	6330,			7022,		
5131 - 5134,	5453,	6121,	6333,			7030,		
5136 - 5142,	5501,	6122,	6430,			7109,		
5144,	5556,	6147 - 6150,	6450,			7113,		
5150 - 5174,	5606.	6152,	6511,			7116,		
5240 - 5245,		6154 – 6157,	6516,			7140,		
5250 – 5252,		6160,	6530,			7155,		
5350.		6162 – 6176,	6532,			7171 - 7173,		
		6181,	6556,			7190,		
		6209 – 6211.	6558,			7212,		

High density apartments restricted locations:

New and off-the-plan high density apartments located in the following postcodes have a maximum LVR of 90%:

State	Postcode	Suburb	State	Postcode	Suburb
NSW	2017	Waterloo, Zetland	SA	5000	Adelaide
NSW	2020	Mascot	VIC	3000	Melbourne
NSW	2113	Macquarie Park	VIC	3003	West Melbourne
NSW	2127	Sydney Olympic Park, Wentworth Point	VIC	3006	Southbank
NSW	2138	Rhodes	VIC	3008	Docklands
NSW	2141	Lidcombe	VIC	3011	Footscray
NSW	2150	Parramatta	VIC	3039	Moonee Ponds
NSW	2153	Norwest	VIC	3056	Brunswick
NSW	2154	Castle Hill	VIC	3057	Brunswick East
NSW	2155	Kellyville, Rouse Hill	VIC	3128	Box Hill
NSW	2250	Gosford	VIC	3141	South Yarra
NSW	2762	Schofields	VIC	3205	South Melbourne
NSW	2765	Box Hill, Marsden Park, Riverstone	WA	6000	Perth
NT	0800	Darwin			
QLD	4000	Brisbane City			
QLD	4006	Bowen Hills, Fortitude Valley, Newstead			
QLD	4217	Main Beach, Surfers Paradise			
QLD	4218	Broadbeach, Mermaid Beach			

Imilinvest™ restricted locations:

Investment properties located in the following postcodes have a maximum LVR of 70%:

Queensland	4413	4415	4680	4709	4715	4717	4720	4721	4722	4723	
	4737	4741	4743	4744	4745	4746	4804	4805	4824	4825	
South Australia	5722	5725									
Western Australia	6348	6429	6430	6432	6442	6714	6721	6722	6751	6753	6760