

Location Guide



Australia – November 2023

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				
For the purchase, construction, or refinance of a residential owner-occupied (including First Home Buyers) or investment property.	Location	Security	90% LVR	95% LVR
	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 ImiFirst 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	
Metro A	Regional	Metro A	Regional	Regional	Metro A	Metro A	Regional
5022,	5117,	6007 – 6012,	6041 - 6044,	6713,	2600,	7005.	7216,
5034,	5120,	6014,	6068,	6714,	2602 - 2607,	Metro	7252,
5061,	5201 – 5204,	6015,	6074,	6721,	2612,	7000,	7258,
5064 – 5069,	5211 – 5214,	6020,	6076 - 6079,	6722,	2618.	7004,	7290,
5081.	5231 – 5235,	6029,	6081 - 6083,	6725,	Metro	7007 - 7011,	7300,
Metro	5238,	6050,	6111,	6726.	2601,	7015,	7301,
5000,	5253 – 5255,	6151,	6121 - 6123,		2609,	7017,	7303,
5006 - 5021,	5271,	6153,	6125		2611,	7018,	7304,
5023 – 5025,	5280,	6158,	6168,		2614,	7021,	7307,
5031 – 5033,	5290,	6159,	6180,		2615,	7025,	7310,
5035,	5291,	Metro	6182,		2617,	7050,	7315,
5037 - 5052,	5330,	6000,	6207 - 6209,		2620,	7052 - 7055,	7316,
5062,	5333,	6003 - 6006,	6229,		2900,	7170,	7320 - 7322,
5063,	5340,	6016 – 6019,	6230,		2902 - 2906,	7248 - 7250,	7325,
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,	

Northern Territory	
Metro	Regional
0800,	0822,
0810,	0835,
0812,	0836,
0820,	0839,
0828 – 0830,	0870,
0832,	0873 – 0875.
0834.	

ImilInvest™ restricted locations:

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

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