

QBE LMI Location guide

Australia – March 2018

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	\$900,000
	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

Self certified:
(LVR includes premium capitalisation)

Location	Security	80% LVR
Metropolitan	Dwelling	\$1,000, 000
	Land	\$500,000
Regional	Dwelling	\$500,000
	Land	\$500,000
National	Dwelling	\$250,000
	Land	\$250,000

LMI First Home

Full income documentation:
(LVR excludes premium capitalisation)

Location	90% LVR	95% LVR
Metropolitan	\$1, 200, 000	\$900, 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	\$900,000
	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

Self certified:
(LVR includes premium capitalisation)

Location	Security	80% LVR
Metropolitan	Dwelling	\$1,000,000
	Land	\$500,000
Regional	Dwelling	\$500,000
	Land	\$500,000
National	Dwelling	\$250,000
	Land	\$250,000

Acceptable location list**

NSW		VIC		QLD		WA	
METRO	REGIONAL	METRO	REGIONAL	METRO	REGIONAL	METRO	REGIONAL
2000, 2006-2011,	2325-2327, 2330,	3000, 3002-3006,	3221, 3228, 3230,	4000, 4005 -	4183, 4280,	6000,	6041 - 6044, 6068
2015-2050, 2052,	2333 - 2335,	3008, 3010-3013,	3280, 3284, 3305,	4014, 4017 -	4285, 4306, 4350,	6003 - 6012,	6074, 6076 -
2055,	2340, 2350, 2351	3015 - 3016,	3314, 3331, 3340,	4022,	4352, 4370,	6014 - 6038,	6079, 6081, 6111,
2060 - 2077,	2427 - 2431,	3018 - 3034,	3350 - 3352,	4029 - 4032,	4514 - 4515,	6050 - 6066,	6121 - 6122, 6168
2079 - 2090,	2440, 2443,	3036 - 3068,	3355 - 3356,	4034 - 4037,	4517 - 4519,	6069 - 6073,	6180, 6182, 6208,
2092 - 2097,	2446 - 2448,	3070 - 3076,	3400, 3431,	4051,	4550, 4552, 4559,	6076, 6090,	6209,6229 - 6230,
2099 - 2122,	2450, 2452, 2456,	3078 - 3079,	3437 - 3441,	4053 - 4055,	4561 - 4563,	6100 - 6112,	6232 - 6233,
2125 - 2128,	2460, 2470,	3081 - 3091,	3444, 3460,	4059 - 4061,	4568, 4570, 4610,	6121,	6280 - 6282,
2130 - 2138,	2480, 2484,	3093 - 3097,	3500 - 3501,	4064 - 4070,	4650, 4655, 4659,	6147 - 6160,	6284 - 6285,
2140 - 2148,	2535, 2540, 2541,	3099,	3550 - 3551,	4072 - 4078,	4670, 4680,	6162 - 6176, 6181,	6290, 6330, 6430,
2150 - 2168,	2546,	3101 - 3109,	3555 - 3556,	4101 - 4125,	4700, 4702, 4703,	6210, 6211	6450, 6511, 6516,
2170 - 2179,	2548 - 2551,	3111,	3564, 3585,	4127 - 4133,	4710, 4711, 4720, 4737,		6530, 6532,
2190 - 2200,	2574 - 2575,	3113 - 3116,	3630 - 3631,	4151 - 4161,	4740,		6713 - 6714,
2203 - 2214,	2577, 2580,	3121 - 3156,	3677, 3690,3691	4163 - 4165,	4750 - 4751,		6721 - 6722,
2216 - 2234,	2582, 2620,	3158 - 3163,	3730, 3750, 3753	4169 - 4174,	4802, 4805,		6725 - 6726
2250 - 2251,	2640 - 2641,	3165 - 3175,	3756, 3757,3775,	4178 - 4179,	4810 - 4815,		
2256 - 2265,	2650 - 2651,	3177 - 3202,	3777, 3782, 3799,	4205,	4817 - 4819,		
2267, 2278,	2678, 2680, 2731,	3204 - 3207,	3818,3820, 3825,	4207 - 4230,	4825, 4865,		
2280 - 2287,	2790, 2795, 2800,	3211 - 3220,	3840, 3844, 3850,	4270, 4271, 4272,	4868 - 4870,		
2289 - 2300,	2830, 2850, 2870,	3222 - 3227,	3875, 3915, 3916,	4300 - 4301,	4877, 4878, 4879,		
2302 - 2308,	3644, 3691	3232 - 3233,	3918 - 3922,	4303, 4305, 4306,	4881, 4883		
2315 - 2324,		3335,	3980, 3995, 3996	4500 - 4512,			
2444,		3337 - 3338,		4516,			
2477 - 2479,		3429, 3752,		4520 - 4521,			
2481,		3754 - 3755,		4551, 4553,			
2485 - 2489,		3759, 3761,		4555 - 4558,			
2500, 2502,		3764 - 3767,		4560,			
2505 - 2506,		3770, 3781, 3783,		4564 - 4567,			
2508,		3785 - 3789,		4572 - 4573,			
2515 - 2519, 2522		3791 - 3793,		4575			
2525 - 2530,		3795 - 3796,					
2533 - 2534,		3802 - 3810,					
2556		3910 - 3913,					
2560, 2563 -		3926 - 3931,					
2576, 2611,		3933 - 3934,					
2618 - 2621,2745,		3936 - 3944,					
2747 - 2750,		3975 - 3978					
2752 - 2754,							
2756 - 2763,							
2765 - 2770,							
2773 - 2780,							
2782 - 2785							

ACT		TAS		SA		NT	
METRO	REGIONAL	METRO	REGIONAL	METRO	REGIONAL	METRO	REGIONAL
2600 - 2607,	2540, 2620	7000,	7017, 7019,	5000,	5117, 5120,	800, 810, 812,	822, 834 - 836,
2609,		7004 - 7005,	7021 - 7022,	5005 - 5025,	5201 - 5204,	820, 828 - 830,	870, 873, 874, 875,
2611 - 2612,		7007 - 7011,	7030,	5031 - 5035,	5211 - 5214,	832, 909	
2614 - 2615,		7015, 7018,	7052,	5037 - 5052,	5231, 5234, 5253		
2617 - 2618,		7025,	7171 - 7173,	5061 - 5070,	- 5255, 5280,		
2620, 2900,		7050, 7052, 7053, 7055,	7190, 7212, 7216,	5072 - 5076,	5290 - 5291,		
2902 - 2906,		7170,	7258, 7301,	5081 - 5098,	5330, 5333,		
2911 - 2914		7248 - 7250,	7307, 7310,	5106 - 5116,	5340 - 5341,		
		7277, 7290	7315 - 7316,	5118, 5121,	5343 - 5345,		
			7320, 7300	5125 - 5127,	5351 - 5353,		
				5131 - 5134,	5355, 5360, 5453,		
				5136 - 5142,	5501		
				5144,			
				5150 - 5174,			
				5232 - 5233,			
				5240 - 5245,			
				5250 - 5252, 5350			

**All other post codes are "National" and assessed on application.

This file is for reference only.

Australia - March 2018