

Imi location guide

Australia JULY 2011

The ImiLOCATION 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.

The ImiLOCATION WIZARD Online Business Tool allows you to confirm the specific classification by suburb or postcode.

ImiADVANTAGE®

Improved Residential Property

Maximum LVR	90%	95%
Metropolitan	\$1,000,000	\$750,000
Regional	\$750,000	\$500,000
National	\$500,000	\$250,000

Vacant Land

Maximum LVR	90%	95%
Metropolitan	\$600,000	\$500,000
Regional	\$500,000	Not Available
National	\$300,000	Not Available

ImiSELF CERTIFIED®

Maximum LVR is 80%*, with Maximum Insured Loan Amounts subject to the following:	Improved Residential Property	Vacant Land
Metropolitan	\$1,000,000	\$500,000
Regional	\$500,000	\$500,000
National	\$250,000	\$250,000

*Max LVR is inclusive LMI Premium

Note: All locations must have an active property market and be acceptable to QBE LMI.

Acceptable Location List**

NSW		VIC		QLD		WA	
Metro	Regional	Metro	Regional	Metro	Regional	Metro	Regional
2000, 2006-2011, 2015-2050, 2055, 2060 - 2077, 2079 - 2090, 2092 - 2097, 2099 - 2108, 2110 - 2122, 2125 - 2128, 2130 - 2138, 2140 - 2148, 2150 - 2168, 2170 - 2179, 2190 - 2200, 2203 - 2214, 2216 - 2234, 2250 - 2251, 2256 - 2265, 2267, 2278, 2280 - 2287, 2289 - 2300, 2302 - 2308, 2315 - 2325, 2327, 2444, 2477 - 2479, 2481, 2485 - 2489, 2500, 2502, 2505 - 2506, 2508, 2515 - 2519, 2525 - 2530, 2533 - 2534, 2541, 2556 - 2560, 2563 - 2576, 2611, 2618 - 2621, 2745, 2747 - 2750, 2752 - 2754, 2756 - 2763, 2765 - 2770, 2773 - 2780, 2782 - 2785	2326, 2330, 2333 - 2335, 2340, 2350, 2427 - 2431, 2440, 2443, 2446 - 2448, 2450, 2452, 2456, 2460, 2470, 2480, 2484, 2535 - 2540, 2546, 2548 - 2551, 2574 - 2575, 2577, 2580, 2582, 2620, 2640 - 2641, 2650 - 2651, 2680, 2731, 2790, 2795, 2800, 2830, 2850, 2870, 3644, 3691	3000, 3002-3006, 3008, 3010-3013, 3015 - 3016, 3018 - 3034, 3036 - 3068, 3070 - 3076, 3078 - 3079, 3081 - 3091, 3093 - 3097, 3099, 3101 - 3109, 3111, 3113 - 3116, 3121 - 3156, 3158 - 3163, 3165 - 3175, 3177 - 3202, 3204 - 3207, 3211 - 3212, 3214 - 3220, 3222 - 3227, 3232 - 3233, 3335, 3337 - 3338, 3429, 3752, 3754 - 3755, 3759, 3761, 3764 - 3767, 3770, 3781, 3783, 3785 - 3789, 3791 - 3793, 3795 - 3796, 3802 - 3810, 3910 - 3913, 3926 - 3931, 3933 - 3934, 3936 - 3944, 3975 - 3978	3221, 3228, 3230, 3280, 3284, 3305, 3314, 3331, 3340, 3350 - 3352, 3355 - 3356, 3400, 3431, 3437 - 3438, 3444, 3460, 3500 - 3501, 3550 - 3551, 3555 - 3556, 3564, 3585, 3630 - 3631, 3677, 3690 - 3691, 3730, 3753, 3756 - 3757, 3775, 3777, 3799, 3820, 3825, 3840, 3844, 3850, 3875, 3915 - 3916, 3918 - 3922, 3980, 3995	4000, 4005 - 4014, 4017 - 4022, 4025, 4030 - 4032, 4034 - 4037, 4051, 4053 - 4055, 4059 - 4061, 4064 - 4070, 4073 - 4078, 4101 - 4125, 4127 - 4133, 4151 - 4161, 4163 - 4165, 4169 - 4174, 4178 - 4179, 4205, 4207 - 4221, 4223 - 4228, 4230, 4271 - 4272, 4300 - 4301, 4303 - 4305, 4500 - 4512, 4516, 4520 - 4521, 4551, 4553, 4555 - 4558, 4560, 4564 - 4567, 4572 - 4573, 4575, 4877	4183, 4270, 4280, 4285, 4306, 4350, 4352, 4370, 4514 - 4515, 4517 - 4519, 4550, 4552, 4559, 4561 - 4563, 4568, 4570, 4610, 4650, 4655, 4659, 4670, 4677, 4680, 4700 - 4703, 4710, 4720, 4737, 4740, 4750 - 4751, 4802, 4805, 4810 - 4812, 4814 - 4815, 4817 - 4819, 4825, 4865, 4868 - 4870, 4878 - 4879, 4881, 4883	6000, 6003 - 6012, 6014 - 6038, 6050 - 6066, 6069 - 6073, 6076, 6090, 6100 - 6112, 6121, 6147 - 6160, 6162 - 6176, 6180 - 6181, 6209 - 6211	6041 - 6044, 6074, 6076, 6081, 6111, 6121 - 6122, 6168, 6182, 6208, 6229 - 6230, 6232 - 6233, 6280 - 6282, 6284 - 6285, 6290, 6330, 6430, 6450, 6511, 6516, 6530, 6532, 6713 - 6714, 6721 - 6722, 6725 - 6726
ACT		TAS		SA		NT	
Metro	Regional	Metro	Regional	Metro	Regional	Metro	Regional
2600 - 2607, 2609, 2611 - 2612, 2614 - 2615, 2617 - 2618, 2620, 2900, 2902 - 2906, 2911 - 2914		7000, 7004 - 7005, 7007 - 7011, 7015, 7018, 7025, 7053 - 7055, 7170, 7248 - 7250, 7277, 7290	7019, 7021 - 7022, 7030, 7050, 7052, 7171 - 7173, 7190, 7212, 7216, 7258, 7301, 7307, 7310, 7315 - 7316, 7320, 7330	5000, 5006 - 5025, 5031 - 5035, 5037 - 5052, 5061 - 5070, 5072 - 5076, 5081 - 5098, 5106 - 5116, 5118, 5121, 5125 - 5127, 5131 - 5134, 5136 - 5142, 5144, 5150 - 5174, 5232 - 5233, 5240 - 5245, 5250 - 5252, 5350	5120, 5201 - 5204, 5211 - 5214, 5231, 5234, 5253, 5255, 5280, 5290 - 5291, 5330, 5333, 5340 - 5341, 5343 - 5345, 5351 - 5353, 5355, 5360, 5453, 5501	800, 810, 812, 820, 828 - 830, 832	835 - 836, 870

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

This file is for reference only.