



Effective 1 September 2025

## QBE LMI Premium Payable by Customer

### lmiHOME

	0-300K	300-600K	600K-1M	1M+
0 - 60.00	0.27%	0.27%	0.49%	0.63%
60.01 - 70.00	0.39%	0.41%	0.60%	0.77%
70.01 - 75.00	0.50%	0.52%	0.68%	0.77%
75.01 - 80.00	0.53%	0.56%	0.77%	0.77%
80.01 - 81.00	0.53%	0.56%	0.77%	0.89%
81.01 - 82.00	0.53%	0.56%	0.77%	0.89%
82.01 - 83.00	0.65%	0.84%	1.08%	1.08%
83.01 - 84.00	0.65%	0.84%	1.08%	1.10%
84.01 - 85.00	0.86%	1.06%	1.34%	1.34%
85.01 - 86.00	0.89%	1.07%	1.34%	1.39%
86.01 - 87.00	1.03%	1.27%	1.55%	1.55%
87.01 - 88.00	1.03%	1.27%	1.60%	1.79%
88.01 - 89.00	1.30%	1.71%	2.15%	2.27%
89.01 - 90.00	1.56%	1.87%	2.31%	2.65%
90.01 - 91.00	2.02%	2.65%	3.53%	3.53%
91.01 - 92.00	2.02%	2.65%	3.53%	3.53%
92.01 - 93.00	2.28%	2.98%	3.81%	4.07%
93.01 - 94.00	2.53%	2.98%	4.19%	4.38%
94.01 - 95.00	2.64%	3.30%	4.43%	4.57%

### lmiFIRSTHOME

	0-300K	300-600K	600K-1M	1M+
0 - 60.00	0.24%	0.24%	0.45%	0.59%
60.01 - 70.00	0.35%	0.37%	0.54%	0.71%
70.01 - 75.00	0.46%	0.48%	0.62%	0.71%
75.01 - 80.00	0.49%	0.52%	0.71%	0.71%
80.01 - 81.00	0.49%	0.52%	0.71%	0.82%
81.01 - 82.00	0.49%	0.52%	0.71%	0.82%
82.01 - 83.00	0.61%	0.77%	0.99%	0.99%
83.01 - 84.00	0.61%	0.77%	0.99%	1.02%
84.01 - 85.00	0.79%	0.98%	1.23%	1.23%
85.01 - 86.00	0.81%	0.99%	1.23%	1.28%
86.01 - 87.00	0.94%	1.16%	1.42%	1.42%
87.01 - 88.00	0.94%	1.16%	1.47%	1.65%
88.01 - 89.00	1.20%	1.57%	1.98%	2.10%
89.01 - 90.00	1.44%	1.72%	2.12%	2.43%
90.01 - 91.00	1.86%	2.43%	3.25%	3.25%
91.01 - 92.00	1.86%	2.43%	3.25%	3.25%
92.01 - 93.00	2.10%	2.75%	3.50%	3.75%
93.01 - 94.00	2.33%	2.75%	3.86%	4.03%
94.01 - 95.00	2.42%	3.04%	4.07%	4.20%

### lmiINVEST

	0-300K	300-600K	600K-1M	1M+
0 - 60.00	0.31%	0.31%	0.55%	0.71%
60.01 - 70.00	0.44%	0.46%	0.66%	0.87%
70.01 - 75.00	0.56%	0.58%	0.76%	0.87%
75.01 - 80.00	0.61%	0.62%	0.87%	0.87%
80.01 - 81.00	0.61%	0.62%	0.87%	1.00%
81.01 - 82.00	0.61%	0.62%	0.87%	1.00%
82.01 - 83.00	0.73%	0.94%	1.20%	1.20%
83.01 - 84.00	0.73%	0.94%	1.20%	1.24%
84.01 - 85.00	0.96%	1.18%	1.50%	1.50%
85.01 - 86.00	0.99%	1.19%	1.50%	1.56%
86.01 - 87.00	1.16%	1.42%	1.73%	1.73%
87.01 - 88.00	1.16%	1.42%	1.80%	2.00%
88.01 - 89.00	1.46%	1.92%	2.40%	2.54%
89.01 - 90.00	1.74%	2.11%	2.59%	2.96%
90.01 - 91.00	2.27%	2.96%	3.96%	3.96%
91.01 - 92.00	2.27%	2.96%	3.96%	3.96%
92.01 - 93.00	2.55%	3.35%	4.27%	4.57%
93.01 - 94.00	2.84%	3.35%	4.70%	4.91%
94.01 - 95.00	2.95%	3.70%	4.96%	5.13%

#### Stamp Duty

WA	10.00%
SA	11.00%
VIC	10.00%
ACT	0.00%
NSW	0.00%
QLD	9.00%
NT	10.00%

The Premium Calculator is provided to our customers as a tool to assist them in estimating their Lenders Mortgage Insurance (LMI) premium and not for any other purpose such as whether the applicant may be eligible for LMI. The LMI premium which is estimated from the Premium Calculator is an estimate of the potential cost of an LMI policy and subject to change. The actual premium calculated may differ to the estimate provided. The actual premium payable may vary and will be dependent on a range of factors including the lender, the personal circumstances and individual risk of the borrower and the amount of the loan. To the maximum extent permitted by law (including the provisions of the Competition and Consumer Act 2010, as amended, repealed or replaced), neither QBE LMI nor any company in the QBE Group, nor any other persons shall be responsible, or liable for any loss or damage (however arising) for any direct, indirect, special, incidental, consequential, punitive, or exemplary damages, including lost profits arising in any way from the use of this Premium Calculator. The information contained in this Premium Calculator is confidential and may not be reproduced, redistributed or copied in whole or in part for any purpose by any persons without the prior written consent of QBE LMI. QBE LMI reserves the right to alter the information in this Premium Calculator including the LMI premium, without notice.

Minimum Premium 1150

Stamp Duty not included

Capitalisation may not be offered when Capitalised LVR exceeds 100%