

Home Buyer's Guide

买房手册



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Reserve & Sign

Reserve a Property:

For the property you are interested in, we provide a reserve service with a reservation deposit typically ranging from \$2000 to \$5000 (refundable).

Preparations during the Reserve Period:

During the Reserve Period, as a buyer, you need to engage with a lawyer or conveyancer to review the contract and communicate with a loan broker to discuss loan matters. Then sign contract.

Cooling-off Period:

After Signing the Contract, you will have a cooling-off period of three days (three business days). During this period, you have the right to cancel the contract, but you will be required to pay a penalty of 0.2% of the property price, while the remaining reserve deposit will be refunded.

Contract Takes Effect after the Cooling-off Period: Once the cooling-off period ends, the contract becomes effective, and cancellation is no longer allowed.



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Deposit

Preparing the 10% Deposit:

After the contract becomes effective, there is typically a period of 7 to 14 days to prepare the 10% deposit of the property price (the amount will be reduced by the previously paid booking deposit).

There are three methods of payment for the deposit:

- a. Bank transfer to the real estate agent's or lawyer's trust account.
- b. Payment by check to the real estate agent's or lawyer's trust account.
- c. Online remittance to the real estate agent's or lawyer's trust account.

(Note: The trust account is regulated by the Australian government, and frozen funds cannot be accessed without mutual consent of both parties.)



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Settlement

Preparing Bank Loan:

Buyers need to apply for a bank loan three months before the settlement to ensure they have sufficient funds for the transaction.

Paying the Remaining Amount:

Assuming the buyer has obtained a bank loan for 70% of the property price, the remaining 20% is to be paid at the time of settlement.

Pre-settlement Inspection:

Approximately 1 to 4 weeks before the settlement, the buyer has the opportunity for a pre-settlement inspection to ensure the quality of the property meet the agreed-upon standards.

Settlement Procedure:

The landlord's lawyer will then send a settlement confirmation letter to the real estate agent, who will contact the buyer to hand over the keys. The key handover typically takes place on the day of settlement or the following day.

Post-settlement Fees:

After settlement, buyers are required to pay three fees, regardless of whether the property will be used for personal residence, investment, or left vacant: Council Rates, OC Fees, and Water Services Fees.



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Costs for Overseas Buyers

Stamp Duty:

Approximately 5.5% (applicable to all Australian citizens purchasing property) + 8% (fixed rate applicable to overseas buyers).

Legal Fees:

Legal fees range from \$900 to \$1200 and are typically paid in two installments.

FIRB Application Fee

(FIRB: Foreign Investment Review Board):

- Property Price Application Fee
- Less than \$75,000 \$4,000
- \$1 million or less \$13,200
- \$2 million or less \$26,400
- \$3 million or less \$52,800
- \$4 million or less \$79,200
- \$5 million or less \$105,600
- Over \$40 million \$1,045,000

Maximum Fee

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预定 + 签约

预订房屋：

对于您感兴趣的房子，我们为您提供预订服务，预订金一般在\$2000至\$5000之间（可返还）。预订的目的是为了让您在您感兴趣的房子中拥有优先选择权，在预订期间房屋将不会向其他买家出售。通常预订期为3天，若需要延期，则需提出申请。

预订期间的准备：

在预订期间，您作为买家需要联系律师查看合同，并与贷款经纪人沟通贷款事宜等。

签约后的冷静期：

预订过后，一旦签约，您将有三天的冷静期（三个工作日）。在此期间，您有权取消合同，但需要支付房价的0.2%作为罚金，而其余预订金将会退还。

冷静期后的合同生效：冷静期结束后，合同正式生效，此时不再允许取消合同。



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支付首付

准备房价的10%订金：

在合同生效后，通常会有7-14天的时间来准备房价的10%订金（金额将会减去之前支付的预订金）。

支付订金有三种交付形式：

- a. 银行转账至中介或律师的信托账户。
- b. 支票转账至中介或律师的信托账户。
- c. 网上汇款至中介或律师的信托账户。

（备注：信托账户是受澳洲政府监管的账户，未经双方同意，冻结的资金不可取用。）



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交割流程

预备银行贷款：

在交割前的三个月，买家需要提前与银行进行贷款申请，以确保在交割时具备足够的资金。

支付尾款：如果假设买家向银行贷款了房价的70%，则在交割时需要支付余下的20%尾款。

交房前验收：在交割前的1-4周左右，买家有一次交割前验房的机会，以确保房屋的质量和条件符合签合同时候标准。

交割程序：

交割时，买家律师将全款支付给开发商或房东。房东的律师会在交割后向中介发送交割确认信，中介将与买家联系并交付钥匙。交钥匙时间通常在交割当天或第二天。

支付交割后费用：

无论是自住、投资还是空置，买家在交割后需要支付三项费用：市政费、物业费和水服务费。



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海外买家费用概览

印花税：

约5.5%（所有澳洲公民购买房产都需要缴纳的税）+ 8%（8%适用于海外买家的固定税率）。

律师费：

律师费用在\$900-\$1200之间，并分两次支付。

FIRB 申请费

(FIRB：外国投资审查委员会)：

- 低于\$75,000房价 \$4,000
 - \$1百万或以下房价 \$13,200
 - \$2百万或以下房价 \$26,400
 - \$3百万或以下房价 \$52,800
 - \$4百万或以下房价 \$79,200
 - \$5百万或以下房价 \$105,600 ...
- 超过\$40百万房价申请费
\$1,045,000 最高费用



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OFFER FORM

\$2000 - \$5000 RESERVE FEE

Name

Offer Price

Phone Number

Email

Offer Property Address

OFFER INFO

Permanent Living Address

Purchaser Address

Which date would you be ready to pay 10% deposit?

10% Deposit

Normally 30/45/90 days

Settlement Date

Subject to Finance normally 14 days.

Bank Name

How much will you borrow?

Once you fill out the form below, I will draw the offer contract for you

SOLICITOR INFO

..... Company Name:

.... Contact person's name:

..... Email:

..... Phone:

..... Company Address:

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