

## Finance options for Sydney Houses.

Expats (PRs included)  Australian bank (construction or single-contract) Borrow up to 80% of purchase price Investment interest rate from 3.89% Offset transaction account / online banking Redraw facility Interest Only options available \$100 one-time fee \$395 annual fee	Foreign investors  Australian bank (single-contract) Borrow up to 70% of purchase price Inv. Int. rate from 4.99% Transaction account / online banking Redraw facility \$650 one-time fee, no ongoing fees
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Example: Purchase

Price \$1mil

Principal & Interest Repayment

Product	Loan Amount	Interest Rate	Loan Term (Months)	Monthly Repayments
70% foreign investor	\$700,000.00	4.99%	360	\$3,753.47
80% expat	\$800,000.00	3.89%	360	\$3,768.76
70% expat	\$700,000.00	3.89%	360	\$3,297.67

Example: Purchase

Price \$1.5mil

Principal & Interest Repayment

Product	Loan Amount	Interest Rate	Loan Term (Months)	Monthly Repayments
70% foreign investor	\$1,050,000.00	4.99%	360	\$5,630.21
80% expat	\$1,200,000.00	3.89%	360	\$5,653.15
70% expat	\$1,050,000.00	3.89%	360	\$4,946.50

Note:

Estimated rental from local agent for 4 bedroom, 2 bathroom, double garage is \$2,816 to \$2,903 per month.

Average rental in the area for all houses, old and new, (average of 2, 3, and 4 bedroom) is \$2,689 per month. (SQM Research 28 March 2019)

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