

# Buying A Thai Property ... .. !

## 「泰」置業 ... .. !

As being one of the attractive cities for Hong Kong travelers, Thailand not only is a prosperous and teeming place but also contains beautiful scenery and cultural monuments. No matter you're the one who loves eating or shopping, sunshine or beach, or even is fond of historic relics, Thailand could make these people feeling joy and satisfied. That's the reason tourism industry has contributed large benefits and values to Thailand's economy.

泰國作為最受香港人歡迎的國家之一，的確有其獨特的魅力：既有繁華且現代化的城市，也有極具觀光價值的大自然景觀及文化古蹟，無論是熱愛美食和購物的人，抑或是喜歡陽光與海灘的人，甚至是熱愛歷史文物的人，都能在這個國家找到樂趣，難怪旅遊業一直為泰國經濟帶來穩定的利益和貢獻。

### Property Buyers Enjoy Low Down Payment

Given low property prices, the minimum amount for investing Thai properties is relatively low comparing to Hong Kong. Many new home prices are less than HK\$1,000,000, with part of them providing special low down payment offer for oversea buyers (i.e. low as 10%). Even though oversea buyers use general offshore mortgage plan, they can have a maximum of 70% loan to value ratio, meaning that the down payment could be as low as only HK\$300,000. It is much lower than Hong Kong, but can buy a larger houses!

If you choose to buy a house in Hong Kong, in addition to extremely high prices, investors need to pay at least 1.5% Ad Valorem Stamp Duty. Non-first time homebuyer are required to pay 15% Double Stamp Duty (DSD) and non-permanent residents who sell their properties within 36 months are subject to a 15% Buyer's Stamp Duty (BSD) and up to 20% Additional Stamp Duty (SSD) respectively. In contrast to Hong Kong, taxation system in Thailand is much simpler. There is no housing tax and land tax. Investors are only required to pay 2% transfer fee in purchase and 3.3% Specific Business Tax (holding the property more than 5 years can be excluded) and 0.5% Stamp Duty once selling the property.

### 低首期即做業主

因為泰國樓價落後，所以香港人投資泰國物業的入場費亦相對較低。不少一手新樓的樓價均不超過100萬港元，部分樓盤會為海外買家提供特低首期優惠，即只需10萬元首期便可在泰國成為業主；即使以離岸按揭的最高比例70%計算，入場費亦只需約30萬元，比香港低得多，而買到的單位當然大得多了！

在香港買樓，除了本身高昂的樓價外，投資者還要付最少1.5%的從價印花稅，非首次置業者另需付15%雙倍印花稅（DSD），非本地永久居民買樓及於36個月內售出物業者，更分別需付15%買家印花稅（BSD）及最高20%的額外印花稅（SSD）。泰國買樓的稅項就簡單得多，沒有房屋稅，也沒有地價稅，買樓時只需付2%過戶費，賣樓時則只需付3.3%特種商業稅（持貨超過5年者可減免）及0.5%印花稅。