



More Strategies for Overseas Property Investment 更多投資海外房地產攻略

Further to the previous coverage on overseas property investment strategies and analysis in the U.K., we would like to share the same for Australia and Canada property in this issue.
延續上回對海外物業投資的攻略及分析，今次分享的是澳洲及加拿大的置業的重點須知。

■ Noble Apex Homes ■ 御峰置業

Australia

Q: If you prepare to buy a property in Australia, which city will you choose?

- ▶ Speaking of Australia, the most popular city for immigrants is Melbourne. Melbourne is a first-tier city in Australia with large infrastructure development, concentrated Chinese population and many top-notch universities around. Brisbane will be the second choice, as property price there is lower. Fast and increasing population growth there also contributes higher and fruitful potential investment returns.

Q: How to choose a potential property in Australia?

- ▶ Location is always the most important consideration of property investment. When choosing a property, you should consider whether the property is close to those popular universities as student rental can secure your investment yield. If there are large infrastructure projects around in the area, there may be strong potentials for asset appreciation.

Q: What are the key procedures for buying properties in Australia?

- ▶ Submit an application to the Foreign Investment Review Board (FIRB) before you purchase. Buyers are usually charged A\$5,000 for FIRB, but, for some off-plan projects, developers will pay for the FIRB charge as an incentive or motivation for buyers.
- ▶ Overseas buyers are entitled to free-hold for their properties in Australia.
- ▶ Australian banks have tightened their mortgages to overseas buyers lately. Other national banks or private finance companies are still flexible on mortgages, with higher interest rates. Hence, some developers have started to provide mortgage services for buyers in order to enhance their purchase desires.
- ▶ Deposit is usually 10% of the purchase price, which is held by the lawyer's Trust Account. During this period, the developer cannot manage the buyer's deposit until the property is completed. For most off-plan projects, buyers are required to apply for a mortgage in advance before the property is completed.

澳洲篇

Q: 如果在澳洲置業，大家應選擇哪一個城市？

- ▶ 澳洲最適合移居的城市，非墨爾本(Melbourne)莫屬！墨爾本是澳洲的一線城市，擁有大型基建發展，華人人口相對較多，而且有多間著名大學。若果想選擇樓價相對較低的城市，布里斯本(Brisbane)也是個好選擇，當地屬於澳洲的新興市場，未來人口增長快，但樓價相對較低，回報可能較高。

Q: 在澳洲置業，應該如何選擇最值得投資的物業？

- ▶ 「位置」從來都是置業投資考慮的重點。選擇物業時，可考慮物業是否鄰近大學區，或留意該地區是否有大型基建進行中，因為這些地區的升值潛力較高，更值得投資。

Q: 在澳洲置業還有甚麼注意事項？

- ▶ 買澳洲物業前要向外國投資審查委員會(FIRB)提交申請。視乎個別項目，有些或已預先批准，需向買家收取費用(5,000澳元)；也有個別發展商作為買樓優惠的一種，代買家支付。
- ▶ 海外買家在澳洲買樓可獲永久業權(Freehold)。
- ▶ 要在澳洲做按揭融資，是有一定難度的，因為澳洲銀行不容易向海外買家提供高的按揭成數，其他國家銀行或私人財務公司可提供按揭，但會收取高息。所以，有個別發展商也為買家提供按揭服務。
- ▶ 樓花首期一般為10%，金額通常存入發展商委託律師的信託帳戶內。在此期間，發展商不可能動用買家的金錢，直到物業落成為止。在一手買賣中，買家需要在物業落成或獲得業權時付款。因此，申請按揭相當重要。



Canada

Q: Which city is the most popular for investment?

- ▶ Vancouver is the most popular city for immigrants, therefore, the property market has always been hot. Areas near to University of British Columbia and Simon Fraser University are extremely hot because of high rental demand. As university campus area and primary and high school network areas have higher potentials for asset appreciation and are more resilient to price fall, they become the hottest spots for both users and investors. Some buyers also like Vancouver West and Burnaby for their perfect transport system and comprehensive facilities.
- ▶ Being the leading city in East Coast, Toronto is the focal point for both property investors and homeowners. Central Business District in Downtown is still the hottest area for house hunting. Price has been boosted up a lot lately and leads to a synergy effect to those adjacent areas e.g. Waterfront and East York.

Q: Any other key points for buying properties in Canada?

- ▶ Buyers could apply for a mortgage pre-approval 24 months prior to the property completion by providing personal income proof and/or their personal financial standing information. If that has been done, buyers can be peace of mind to wait for the occupancy and completion of their properties.
- ▶ Investors should pay attention to the Canadian tax system, i.e. 13% of HST (Harmony Sales Tax) for Toronto and 5% of GST (Good & Service Tax) for Vancouver.
- ▶ As of August 2, 2016, all properties registered in BC Land Registry are required to pay an additional 15% of the purchase price as Additional Property Transfer Tax (APTT) for those buyers who are not a Canadian Citizen or Permanent Resident. Whereas for Ontario, a 15% of Non-Resident Speculation Tax (NRST) will be applied to those who are not citizens of Permanent residents of Canada.

加拿大篇

Q: 如果在加拿大置業投資，大家又應選擇哪一個城市？

- ▶ 溫哥華(Vancouver)是華人移民熱門城市，樓市一向熾熱。而且該市的卑詩大學及西門菲沙大學校區一帶租務需求強勁，刺激樓價上漲。升值潛力高、抗跌能力強，令校園區及優質學校網區更深受用家及投資者歡迎。其他熱門地區如溫西(Vancouver West)及本拿比(Burnaby)等因為交通及生活配套完善，亦令買家趨之若鶩。
- ▶ 多倫多(Toronto)為加拿大東岸的第一大城市，樓市的暢旺及熾熱程度也不遑多讓。市中心(Downtown CBD)成為買家力捧的對象，樓價節節上升，連帶周邊的地區如湖濱區(Waterfront)、東約克區(East York)也順應攀升。

Q: 在加拿大置業還有甚麼注意事項？

- ▶ 一般樓花按揭可在樓宇入伙前24個月預先向銀行申請，經批核後，就能安枕無憂地等候收樓、入伙。
- ▶ 投資者應留意加拿大稅制，於溫哥華須繳付GST（貨勞稅），稅率約為5%。而多倫多買樓則須付HST（合併銷售稅），稅率約為13%。
- ▶ 由2016年8月2日以後，在卑斯省土地註冊署登記之樓宇，如業主非加國公民或居民，均須繳付樓價的15%作為額外物業轉讓稅。而安大略省則於2017年4月21日開始，所有非加籍業主須繳付樓價的15%作為物業投機稅。