



■ Queensland Buyer Guide



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# Buyer Checklist



## Engage a conveyancer

Your conveyancer will help you manage the milestones in your contract of sale and guide you all the way to settlement, making sure your interests are protected along the way.



## Talk to your lender

If your contract is subject to finance, you should begin the process of obtaining full finance approval as soon as possible.



## Pay the contract deposit

This is the deposit amount you and the seller you have agreed to, up to a maximum of 10% of the purchase price. See your contract for details.



## Insure the property

The property is at the buyer's risk from 5pm on the first business day after the contract date. It is critical that you take out insurance as soon as possible.



## Arrange a building and pest inspection

If your contract is subject to building and pest, arrange a time for the inspection with your building inspector and the selling agent.



## Once your contract is unconditional

Book removalists, arrange mail redirection and electricity/gas and internet connection.



## [Conveyancing Roadmap](#)

Scan or click the link above to access our Conveyancing Roadmap.

# Stamp Duty Estimate

Purchase Price	First Home	Home	Investment
<\$500,000	\$0	\$10,000	<\$20,000
\$600,000	\$0	\$12,850	\$20,025
\$700,000	\$0	\$17,350	\$24,525
\$750,000	\$10,925	\$19,600	\$26,775
\$800,000	\$21,850	\$21,850	\$29,025
\$900,000	\$26,350	\$26,350	\$33,525
\$1,000,000	\$30,850	\$30,850	\$38,025

## What other costs should I be prepared for?

**Transfer duty** depends on the purchase price of the property. See [www.titlesgld.com.au/fees-payments/fee-calculator](http://www.titlesgld.com.au/fees-payments/fee-calculator)

**Searches** depend on the type and location of the property\*

**PEXA fee** \$140.58 (subject to change)

**Building and pest inspection** ranges from \$300 - \$800

**Insurance** varies depending on the provider and level of coverage

**Conveyancing fees** our fixed fee is **\$885** including GST\*\*

\*For a tailored estimate of search costs, try our quote form via the QR code

\*\*Government & settlement fees, outlays extra. Limited to properties under \$4.5 million. Excludes off the plan purchases.



### Fixed Fee Quote

Scan or click the link above to have a quote emailed to you.

## ■ Tips for a smooth settlement

### **Have your ID handy**

It is a state government requirement that you prove your identity when buying or selling property in Queensland. This means you'll need your

- Driver's licence, and
- Passport

OR, your

- Birth certificate
- Driver's licence, and
- Medicare card

To save yourself time and hassle, make sure your name on your ID exactly matches your name on the contract.

### **Finance pre-approval**

If you require finance to complete your purchase, it is always a good idea to have a pre-approval in place prior to going under contract.

### **Keep an eye on your phone & emails**

Your conveyancer will need to be in contact with you during the contract period.

If you're planning a trip away, make sure to tell us ahead of time, so we can adjust our communications accordingly.

## Excited?

You should be! Buying property, whether it's a home or an investment, is an incredible milestone

If you have any questions, our friendly expert team are happy to assist.

To engage us to be your conveyancers, simply ask your agent to send a copy of the contract to **[contracts@keylaw.com.au](mailto:contracts@keylaw.com.au)**.



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## ■ Let's talk

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[contracts@keylaw.com.au](mailto:contracts@keylaw.com.au)