LifeGuides

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Buying your new home

A service brought to you by ANZ

For most of us, our home will be the biggest financial commitment we'll ever make. It's also much more than a matter of finance.

Finding and buying a home is often emotional this LifeGuide is designed to help.

The search

Finding the perfect home that suits both your investment needs and lifestyle is much more than a question of size and style. The choice of area can have a more significant impact.

Some areas may be in decline– others could be experiencing a boost in popularity. Some things to consider include:

- Is the suburb well serviced by public transport?
- Are there quality parks?
- Are there quality sporting facilities?
- Is there a shopping centre?
- Is there a police station?
- Is there a hospital?
- Are there other medical/dental services?
- Is the area flood prone? Bushfire prone?
- Is the area free from aircraft noise?
- Is the suburb safe?
- Is the area convenient to your place of work?
- Are there quality schools and childcare?

Open house

Most homes on the market are open for inspection at particular times, usually on a Saturday, and others are open only by appointment. By searching the internet and making phone calls to the agents you can limit the number of homes you actually visit. Rushing from home to home can be difficult and you can find a home inspection checklist at anz.com which could help you decide which ones are worth a second look.

Tip: Is the price right for this property? It's hard to remain emotionally detached and the more research you do the better. You can find out about home prices on the internet and through companies that publish reports listing the prices achieved in different areas. Be prepared to pay for this sort of information rather than relying on less objective research. You could use a professional valuer but this can get expensive if you're looking at several homes.

Professional inspections

Getting a professional inspection of your potential property may save you thousands of dollars and years of headaches. Make sure the people doing the inspections are licensed and have adequate insurance cover. Ask for a sample copy of a previous inspection report and check the agreement to see what guarantees are offered if the building or pest inspector misses a major problem. Also ensure the inspectors are independent of the vendor and/or agent selling the property.

Building inspection

In many cases you should be able to receive verbal feedback immediately after the inspection is completed. A written report should follow and include the estimated cost of any major repairs, advice on preventing future problems and an assessment of the home's energy efficiency. It's also important to get a list of the areas the inspection doesn't cover. This, along with any feedback from the inspector, may lead you to organise some specialist inspections by people such as a structural engineer or plumber.

The building inspector should report on the following:

- the structural integrity of all buildings
- water damage, including outside penetration and potential leaks from inside the home
- ventilation, skylights, air conditioning and heating systems
- the general condition of paintwork and plaster
- the condition of the tiles in bathrooms
- the type and condition of the hot water service
- the condition of the roof, guttering and downpipes
- building insulation
- if there's asbestos in the home
- if there's lead-based paint in the home
- council approval for the building/s and any additions
- any visual evidence of previous pest damage
- condition of fencing, retaining walls, paving
- electrical – including safety
- pool and pool fencing.

Note: Check with the council to see if the property is in a land slip area. If it is, a geotechnical report could be a good idea. Also check on the title deed if there are any easements or covenants that may impact on changes you may want to make in the future.

Pest inspection

A pest report should include all evidence of past and current pest activity. The inspector will mainly be concerned with pests that pose a threat to the property and won't report on common household pests like fleas, rats or cockroaches. With access to the latest technology some inspectors have the ability to check behind walls without damage to the home. The report should include the estimated cost of repairs and advice on the cost of protecting the home in the future. Pests that may be detected by wood decay or fungi include:

- termites
- borers
- mortar bees.

How do you choose the professionals to conduct your inspections? Some things to check include:

- Is the inspector licensed?
- What are the inspector's qualifications and experience?
- Is the person adequately insured? (professional indemnity, public risk, workers' compensation)
- Are they a member of any industry association?
- Do they follow the recommended Australian standard?

(For more details you can obtain a copy of the relevant standard from Standards Australia at www.standards.com.au – the code is AS 4349.1).

The buying process

There are different things to consider depending on the property and how its being sold, the following should give you an overview.

Private sale

This is when a property is advertised for sale at a price, as opposed to using an auction to determine the price. One advantage of buying by private sale is that you've got the chance to agree on a price and exchange contracts before going to the added expense of paying for inspections and conveyancing.

Finance

It's always best to have your finances in order before making an offer. This will help you determine what you can afford and you'll avoid the embarrassment or financial loss of pulling out of the sale at a later date because your finances have fallen through. The bank might've given you pre-approval up to a certain limit based on your capacity to make the repayments, but you may still need a valuation on the home itself. Don't forget, it's possible to make your offer subject to finance.

The contract

If you're interested in a property, ask for a copy of the contract and check it thoroughly. The contract should list the inclusions and exclusions. These are the items the seller's either taking from the property or leaving with it. These lists typically include items like appliances, light fittings and wardrobes. You may also want to make changes to the contract itself, such as extending the settlement period. Some of this could be negotiated prior to making your offer.

Making an offer

By now you should've done your research, and know what you can afford and what the home's worth. Remember, the agents' job is to get the best possible price for the seller (vendor). The agent isn't working on your behalf. If you make an offer, the agent's required to pass it on. However, even if that offer is verbally accepted the home isn't yours yet.

Gazumping

Even though you may have verbally agreed on a price, the house isn't yours until you exchange contracts. The seller may receive a better offer and accept it, gazumping you. State governments have tried to control this practice but in most cases all you can do is minimise the time between declaring your highest offer and providing the signed copy of the Contract and paying a deposit. The shorter the time, the less risk of another buyer making a higher offer.

The fact is, until the contract's signed and exchanged the seller has the right to accept or reject any offer.

Contract exchange

Depending on the contract, this doesn't mean you're locked in. However, it does prevent the vendor from selling the home to a third party during the cooling-off period.

Cooling-off period

The cooling-off period varies in each state and territory, and in some states (WA and Tas) there's no cooling-off period. Check with consumer affairs or your conveyancer to see what applies in your area and also check to see what's stipulated in the contract. During the cooling-off period you can arrange building and pest inspections or carry out any other searches you need. You can pull out of the deal if the contract specifies that you've the right to withdraw based on these inspections being unsatisfactory. In some cases, you still forfeit a percentage of the deposit if you pull out.

Sometimes, sellers offer to exchange contracts quickly if you agree to forfeit the cooling-off period. Be careful, because if you pull out for any reason you'll lose your entire deposit. Once the cooling-off period has passed, you're locked into buying the property.

Auction

Buying at auction is a step up the risk ladder for a number of reasons. Firstly, much of the expense in checking the contract and getting various reports and inspections on the property have to be done before the auction day. This means you're paying for inspections on a property when you mightn't be the highest bidder. Perhaps the most important thing to think about is your own personality. Many people have found themselves carried away by the emotion and competition of an auction and end up paying more than they can afford.

There's no cooling-off period

If the property passes the reserve price set for it and you're the highest bidder at the final fall of the hammer, you're legally bound to purchase the property. You'll be required to sign the contract on that day, hand over the deposit specified in the contract (usually 10 percent of the purchase price) and settle for the full amount within an agreed time. While every contract is different, in most cases if you can't get finance or you pull out of the deal for any other reason, you'll forfeit your deposit or be liable for any loss suffered on resale of the property.

Buyer's advocate

If you're nervous about the process and want to guard against an over-emotional decision, appoint a professional or trusted friend to bid for you. This person needs a letter from you granting them permission to bid on your behalf. Make sure you're clear about your financial limit. If you're dealing with a professional advocate this will be included in a written agreement. If you're using a friend to do your bidding it's still a good idea to give them a limit in writing to avoid confusion and disappointment.

Terms and conditions of the auction

The legislation governing auctions varies from state to state and the auctioneer normally runs through some of the terms and conditions of the auction process at the start. These terms and conditions should also be on display before the auction. If you can't see them, ask the agent to provide them.

The reserve price

This price is set by the seller usually on the day of the auction, and is usually not revealed to you. If the property passes the reserve price the auctioneer will announce that the "property is on the market". Sometimes the agents may confer with the seller in a bid to alter the reserve and then return to declare that the "property is on the market".

Passed in

This means the reserve price hasn't been reached. In many cases, the highest bidder is given a chance to negotiate with the agents if the property's been passed in.

Conveyancing

Conveyancing is the legal transfer of ownership of a property from one person to another. You have three choices: a solicitor, a specialist conveyancer or you can do-it-yourself (in Queensland there's no specialist conveyancing option). If you do employ a professional, the fee will vary. Some offer flat-fee conveyancing but make sure you know exactly what this includes. The more complex and drawn out the negotiations are, the more your conveyancing is likely to cost.

Tip: When you buy your new home make sure you adequately insure it and don't forget to protect your ability to keep your home should something go wrong. Insurances to consider include Mortgage Protection, Income Protection and Term Life.

Settlement

The settlement is the formal completion of the transaction. There are a few issues to consider before handing over the final cheques.

Final inspection

Before settlement insist on inspecting the property to ensure all inclusions listed in the contract remain and no damage has been done to the property since you exchanged contracts.

Adjustments

In addition to the purchase price, you're likely to have to pay 'adjustments'. This is payment for taxes, rates and other services that may've been paid in advance by the seller.

Duty

As the buyer, you have to pay all stamp duty and other statutory fees on the sale and the mortgage. The amount of duty varies according to the purchase price, the amount of your loan and whether you'll be an owner-occupier or not.

Deposit

In most circumstances this money is held in trust by the real estate agent who sold the home. If the home was sold privately, the deposit is typically held in trust by the vendor's solicitor. On settlement day, and sometimes before, this money is released to the seller.

Payment

The lending body will now pay the agreed loan amount, and you'll need to pay the adjustments. The actual settlement usually takes place at a venue nominated by the seller although this can vary by state.

A few days before settlement you need to arrange for the transfer or re-connection of services such as gas, electricity and phone. Make sure the rates have been adjusted at settlement so, as the buyer, you only start paying rates from the moment you accept possession of the property.

Buying units, land or off the plan

There are some special issues to consider when buying a unit, a piece of land or buying off the plan before the unit's been constructed.

Units and townhouses

In most cases you'll buy a unit or townhouse with a strata title. Usually this means that you own your strata lot – the unit or townhouse (which generally includes a garage/parking space) – and share the ownership of common areas in the block. Owners corporation: (also known as Body Corporate or Strata Corporation) All registered owners of the units or townhouses in the strata block are members of the owners corporation. The members contribute to different funds to keep the building in good shape.

Each year at an annual general meeting, the owners corporation votes to elect a committee to administer the common property. This group determines issues such as the right to keep pets and how the common areas of the property are maintained. In certain circumstances, the group may also have the right to restrict the type of renovation planned by individual owners.

The administrative fund

This money covers on-going expenses such as insurance, general maintenance, electricity for common areas and, if needed, the wages for the administrator.

The sinking fund

This money covers major repairs. If you're buying into an older building with an inadequately resourced sinking fund, you might face a special levy to pay for major repairs.

Strata search

The committee's required to keep appropriate records of meetings and any alterations to the bylaws of the body corporate. You can get a strata search of these records before you buy a strata unit or townhouse. These are some of the issues to take into account.

- The size of the quarterly levies.
- Any other likely fees for specific building projects or maintenance?
- Is there an adequate sinking fund?
- Is the owner's corporation involved in any legal action, for example a dispute with a resident or a public liability claim?
- Is the building adequately insured?
- If the owners corporation owes any money to builders or other maintenance staff?
- Are pets permitted?
- Are there any grants of exclusive use given to any owners with respect to the common property?

Buying land

If you've decided to buy a block of land and build a home, your first step should be to check the availability of services and amenities.

Can you build the home you want?

Some people buy small blocks or blocks in difficult positions, only to find they can't build the style of house they'd wanted, or that the cost of building was much more than they'd planned.

When you think you've found a block, make sure the style of home you want can be built there. If the block is in a slip zone, you might need geotechnical reports and structural engineers to assist in designing it.

Access

Will the builders have easy access to your property? Cranes are expensive and access through an adjoining block can be problematic.

View

If there is a view, can it be built out or obscured by trees? Drainage: Does the block naturally drain towards the street and could it be affected by any runoff from other properties?

Aspect

Will your living area and outdoor entertaining areas receive enough sun?

Zoning

Is the zoning suitable? Check with the council that the street is zoned residential and you won't have a light industrial business built next door.

Restrictions

Are there any limitations to the size and style of home you can build? Will you be allowed to subdivide in the future or build a granny flat? The council can assist you by providing the regulations for the area. Also check the zoning to ensure there won't be unacceptable developments there in the future.

Services

Are all necessary services available? Consider things such as water, electricity, gas, telephone, sewerage, fire control etc. Will you need to drill under the road for service connections?

Easements

Check if there are any easements that may affect where you can position your home. Rock excavation: If the block needs excavation and there's a lot of solid rock beneath the soil, this will add to your building costs.

Trees

Are there trees that have to be removed or designed around to build your home? Tree removal can be very costly, and often requires permission from council (some trees are protected and can't be felled).

Buying off the plan

Buying off the plan is when you purchase a property that's still at the planning stage, before it has been completed. You need to fully understand the process and the risks involved in this type of purchase.

Location

Is the proposed development in an area where, upon completion, there's likely to be significant demand for your property? Are similar developments planned or under construction? If so, how will these impact on the proposed development and will they lead to an oversupply of these types of properties in the area?

Developer

Does the developer have a track record of building good quality developments?

Market

Home prices may increase in the long term but they don't always rise in the short term. By the time the property's completed, the housing market could be experiencing a downturn. This is a key risk you take when buying off the plan as you've no way of knowing what the real value of your finished unit will be. What stage will the housing cycle be at when the project's completed?

Know what you are buying

The obvious disadvantage of buying off the plan is you can't see what you're going to buy. You can't inspect the property and ensure the workmanship is of a high standard. Try and find other projects that the developer has completed and ask if your project will be built to similar standards.

Before buying off the plan there are some things to check.

- What protection do you have if the developer has financial difficulty?
- Has the development been passed through council or is the development application still to be approved?
- What's the proposed completion date and payment schedule (are there any discounts to you for late completion?)
- Is the developer bound by a contract to ensure completion?
- Are the common areas: pools, spas, gyms, lifts etc. suitable to your needs?
- Does the developer have the right to alter the plans without consulting you?
- What are the proposed levies/fees and are they likely to increase by the time the building is completed?

Note: When buying off the plan, inspect display sites, check actual fittings that will be used, floor plans and room measurements. In the case of an existing unit, try talking to people living in the block to see if they've experienced any problems with noise or any other issue. You may also want to determine how many of the units or townhouses are owner-occupied.

Understanding what's right for you

Understanding which mortgage is right for you starts with having a detailed understanding about your current circumstances and any likely changes in the future. In doing your self-analysis, some things to consider include:

- how often are you paid?
- can your salary be paid directly into the loan?
- do you have the discipline for a line-of-credit facility?
- would you like the certainty of fixed interest?
- is your financial position likely to change?
- would a redraw or offset facility suit you?
- would a honeymoon rate help you handle the extra expenses of establishing yourself in your new home?
- are you planning to renovate, sell the home and trade up within a few years (loan portability may be an issue)?
- are you able to pay fortnightly?
- are you likely to need a different type of loan in the future?

This last point needs an explanation. Your family and financial circumstances may change – you may do a major renovation or make a career change that affects your payment patterns.

There could be any number of reasons why the loan you take out today may not suit you in five years time, so ask what costs are involved in switching to another product.

Your goals

Your goal should be to pay the smallest amount in interest and charges and pay off the principal in the shortest possible time. The two main ways to become debt-free sooner are finding a loan with the lowest possible interest rate with all the features you need, and making additional repayments.

Fixed versus variable rates

Picking market movements is difficult. Even economists can have difficulty in predicting whether interest rates will go up, go down or stay the same.

In choosing between fixed and variable rates the answer again is to know yourself and your situation. How important is certainty to your situation? And don't only look at fixed versus variable rates, but also which features will help get you out of debt in the shortest time.

Comparing interest rates, fees and charges

Along with the interest rate, you should also compare all fees and charges and the impact of the different facilities. For example, it may be that you will pay a slightly higher interest rate to operate a mortgage offset account but depending on your circumstances you may also be able to reduce the principal sooner and as a result have paid much less interest over the life of the loan.

Should you refinance?

There is no doubt having the right loan for your particular circumstances can save you money. However, you should not refinance without thorough research. Brokers and sales agents may approach you with all sorts of promises, but take the time to make sure the deal is right for you and not just a way for the salesperson to make another commission.

When looking to refinance, consider the following:

- the costs of terminating your existing arrangement
- the fees and charges associated with establishing the new loan.

It's possible the costs involved will outweigh any advantage gained by switching to another product. However, remember the market is competitive. There is no harm in approaching your current lender and asking if they can match a competitor's offer. To keep your business, the lender may be prepared to waive some of the fees associated with establishing a new loan and terminating your old one.

Checklist

Apart from your own needs listed above, the key things to consider when evaluating different loans include:

- the interest rate
- establishment fees and ongoing charges
- fees for switching, refinancing or paying out your loan
- the ability to make extra payments and still have access to your money
- portability – can you take your loan with you when you buy a new property?
- can your salary be paid straight into the mortgage or a 100 per cent offset account?
- can you access the equity in your home for another investment?
- the total cost of borrowing – analyse the total cost over the life of the loan when taking into account the interest rate and all fees and charges.

Finding the right mortgage

Home loans are so varied it's difficult for one person to research them all. There are many different features which may or may not suit you. The following outlines some of the basics you may come across as you search for the ideal loan.

Fixed interest

This means your interest is set at a certain rate for a defined period. Normally, you can fix your interest rate for up to 10 years. Generally:

- you know exactly what your repayments will be for the period the loan is fixed
- your repayments are unaffected by interest-rate rises and falls during this period
- your mortgage will revert to the standard variable rate when the fixed period is over
- you pay fees for early exit and there may also be charges for making extra repayments or making changes to the loan during the fixed interest period and there may be limits to the additional repayments that you can make. These early repayment costs can often be very large.

Standard variable rate

This means your interest rate can vary depending on market conditions. Generally:

- you can make additional repayments of any amount as often as you want without early repayment fees
- you can pay off the entire loan early without early repayment fees (though, some institutions may charge a deferred establishment fee if you pay out your loan within up to five years)
- you can access (or redraw) additional loan repayments if you need them.

No frills or basic variable rate

These loans are variable and generally:

- the interest rate is subject to financial market variations
- the interest rate is lower than standard variable rate facilities
- there may be charges for additional repayments
- the loan will have less features than standard variable rate facilities.

Split loans

You can split your loan so that part is fixed and part variable. Generally:

- you will have flexibility over the variable portion of your loan and can make extra repayments when it suits you and access those funds if you need them
- the interest rate for the variable portion of the loan will fluctuate with the changes in official interest rates
- you will have less flexibility over the fixed portion – fees may apply if you pay the loan out early and there may be limits to your ability to make additional repayments, but your interest rate and repayments are set.

Introductory loans (sometimes referred to as Honeymoon rate or Easy Start loans)

These loans are designed for new borrowers and usually offer a low interest rate for the first six or 12 months. The interest rate during the introductory period may be fixed or variable and with this type of loan you generally:

- must maintain the loan for a minimum period
- revert to a standard or special variable rate at the end of the introductory period Also, these loans sometimes have higher upfront or ongoing fees.

Home loan offset

This is a savings account that is linked to your home loan.

Generally:

- the moment your money enters the account it is credited against your loan balance – this means that instead of receiving interest on your savings you pay less interest on your mortgage balance and, under current tax legislation, no tax is payable on the interest saved on your home loan
- the extra money in your savings account saves you interest on your loan and may therefore shorten the time it takes to pay off your loan.

  It can operate as a normal transaction account with ANZ Access Visa Debit card, EFTPOS, ANZ goMoney™, phone & internet banking, cheque book and ATM access.

There is a difference between a 100 per cent offset account and a partial-offset account. A 100 per cent offset account means the rate on your savings account is the same as the interest rate you pay on your mortgage. However, a partial offset may mean that your savings are earning a lower amount which is then offset against your mortgage.

Redraw

This facility allows you to borrow back extra payments made above the minimum repayment requirements. Generally:

- you will be able to put the lump sum you previously had in a 'rainy day' account into your mortgage and only redraw it if you need it (you can only redraw the extra payments you make)
- this 'extra' money paid into your mortgage account reduces the principal, and therefore the interest you incur
- redrawing at home loan rates is usually cheaper than a personal loan
- there may be a minimum amount you can redraw
- there may be fees associated with each redraw or a limit to the number of redraws allowed in any one year.

Mortgage secured line of credit

In essence, this facility allows you access to credit up to an approved limit for any reason at any time. Generally:

- you may have access to funds of up to 80 per cent of the home's value
- interest can be higher than normal home loans but lower than for credit cards or personal loans
- as long as you pay the interest charged, you may pay as little or as much against the principal as you like.

Note: A line of credit may suit people with good financial discipline and can appeal to contractors and others who may be paid on an irregular basis. However, operating this sort of facility has risks. If you are not disciplined you may find it difficult to pay off the facility. The savings of having extra funds placed in your mortgage may also be negated by higher interest charges. You need to establish how much extra you can place into your mortgage and how often you will need to withdraw it to determine if this facility is right for you.

Home equity loans

This is a term that has two commonly used meanings. One is an alternate term for a mortgage secured line of credit. The other refers to home owners using the equity they have in their current home to access credit for other purposes. This could be for non structural or certain types of renovations or to invest elsewhere.

Fortnightly payments

A technique that many people use is to halve their monthly repayments and pay them fortnightly. By doing this, you effectively make the equivalent of one extra month's worth of repayments each year which can substantially reduce the term of your loan and therefore the total repayments over the life of the loan.

Loan portability

This means your loan can go with you as you sell and buy a new home. Generally this reduces establishment fees and other costs on your next property. Obviously you must stay with the same lender, and there may need to be some form of assessment by the bank to ensure the new property meets their lending criteria.

Lenders Mortgage Insurance

If you are borrowing more than 80 per cent of the value of the property, your financial institution may require you to take out Lenders Mortgage Insurance. This is to protect the institution (not you) should you be unable to meet your repayments and the property is sold for less than the amount you owe.

Salary mortgage

This facility allows you to have your salary paid straight into your mortgage. From the moment your salary enters the account, it lowers the principal. As interest is charged on the outstanding principal, the longer you leave that money in the account the less interest you pay. In some cases the number of transactions may be limited and fees may apply.

Tip: For most people the interest rate is the biggest factor when choosing a mortgage – but it shouldn't be the only one. Some low-interest-rate loans lack the flexibility needed to meet your changing needs.

Getting help

There is a vast array of information available for people looking to buy a home and find the right mortgage. You may find the government and industry body contacts listed below useful.

National

- **Australian Securities and Investment Commission Consumer** at www.moneysmart.gov.au produces some helpful information on home buying and mortgages.
- **Australian Consumers Association** at www.choice.com.au has done a great deal of research into various mortgage products.
- **CANSTAR CANNEX** at www.canstar.com.au is an independent organization providing both information and comparisons of various mortgage products
- **Centrelink** at www.centrelink.gov.au has a financial information service which can be contacted on 13 63 57 and runs seminars on a variety of topics including ways to reduce your mortgage.
- **First Home Owner Grant** online at www.firsthome.gov.au
- **Real Estate Institute of Australia** at www.reiaustralia.com.au or call (02) 6282 4277.

VIC

- **Consumer Affairs Victoria** at www.consumer.vic.gov.au or call 1300 558 181.
- **State Revenue Office Victoria** at www.sro.vic.gov.au or call 13 21 61.
- **Law Institute Victoria** at www.liv.asn.au or call (03) 9607 9311.
- **Real Estate Institute of Victoria** at www.reiv.com.au or call (03) 9205 6666.

NSW

- **NSW Office of Fair Trading** at www.fairtrading.nsw.gov.au or call 13 32 20.
- **NSW Office of State Revenue** at www.osr.nsw.gov.au or call 1300 139 814.
- **NSW Department of Lands** at www.lpi.nsw.gov.au or call 1300 052 637.
- **Law Society of NSW** at www.lawsociety.com.au or call (02) 9926 0333.
- **Real Estate Institute of NSW** at www.reinsw.com.au or call (02) 9264 2343.

QLD

- **Queensland Office of Fair Trading** at www.fairtrading.qld.gov.au or call 13 74 68.
- **Queensland Office of State Revenue** at www.osr.qld.gov.au or call 1300 300 734.
- **Queensland Law Society** at www.qls.com.au or call (07) 3842 5842.
- **Real Estate Institute of Queensland** at www.reiq.com.au or call (07) 3249 7347.

ACT

- **ACT Government Entry Point** at www.act.gov.au
- **Office of Regulatory Services** at www.ors.act.gov.au or call (02) 6207 3000.
- **Law Society of the ACT** at www.actlawsociety.asn.au or call (02) 6247 5700.
- **Real Estate Institute of the ACT** at www.reiact.com.au or call (02) 6282 4544.

TAS

- **Consumer Affairs and Fair Trading Tasmania** at www.consumer.tas.gov.au or call 1300 654 499.
- **Tasmanian Department of Treasury and Finance** (State Revenue Office) at www.treasury.tas.gov.au or call (03) 6233 3100.
- **Law Society of Tasmania** at www.taslawsociety.asn.au or call (03) 6234 4133.
- **Real Estate Institute of Tasmania** at www.reit.com.au or call (03) 6223 4769.

WA

- **Department of Commerce** at www.commerce.wa.gov.au or call 1300 136 237.
- **Office of State Revenue** (Department of Finance) at www.finance.wa.gov.auor call (08) 9262 1400.
- **Law Society of Western Australia** at www.lawsocietywa.asn.au or call (08) 9322 7877.
- **Real Estate Institute in Western Australia** at www.reiwa.com.au or call (08) 9380 8222.

SA

- **Office of Consumer and Business Services South Australia** at www.ocba.sa.gov.au or call 131 882.
- **South Australian Department of Treasury and Finance** at www.treasury.sa.gov.au or call (08) 8226 9500.
- **Law Society of South Australia** at www.lawsocietysa.asn.au or call (08) 8229 0222.
- **Real Estate Institute of South Australia** at www.reisa.com.au or call (08) 8366 4345.

NT

- **Northern Territory Government** at www.nt.gov.au or call (08) 8999 5511.
- **Law Society Northern Territory** at www.lawsocietynt.asn.au or call (08) 8981 5104.
- **Real Estate Institute of Northern Territory** at www.reint.com.au or call (08) 8981 8905.

For more assistance

Contact your local branch

Phone or visit anz.com

General Enquiries

P. 13 13 14
INTL. +613 9683 9999
24 hrs / 7 days

Home Loan Hotline

P. 1800 035 500
8am-9:30pm (AEST) Weekdays
8am-4:30pm (AEST) Weekends

ANZ Mobile Lenders

P. 13 25 12
8am - 11pm (AEST) 7 days