

Typical Expenses

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These are typical expenses associated with buying a property that you should be aware of and prepared for. This table is very basic and is designed to give you an indication only. For an in depth analysis contact your Local Refund Home Loans Representative.

The Deposit (If Required) *

For the deposit you may need at least 5% of the purchase price.

Insurance *

There are a number of things you will need to insure. You will need to arrange this before settlement date to make sure you are covered.

Building Insurance, Income Protection Insurance and Contents Insurance for example.

TYPICAL EXPENSES	Monthly \$
The Deposit (If Required) *	
Bank Fees & Charges	
Application Fees	\$400 - \$1000
Property Valuation Fees	\$0 - \$250
Loan Approval Fee	\$250 - \$750
Mortgage Insurance	\$1500 - \$3500
Stamp Duty on Loan (not including exemptions)	\$500 - \$3000
Solicitor & Conveyancing Fees	\$500 - \$3000
Building Report	\$250 - \$600
Pest Report	\$150 - \$500
Search & Inquiry Fees	\$200 - \$500
Insurance *	
Moving Costs	
Cleaners	
Furniture and White Goods	
Utility Connections	
Gas, Electricity, Telephone, Council and Water Rates	
Rates	
Ongoing Maintenance and Repair Costs	
Other	
Total of Typical Expenses	\$