

Buying Australian property from Singapore

Five states, five very different tax outcomes. What the 2026 rule changes mean for you, and where the numbers point today.

PRESENTED BY

Ken Dodds

Educating foreign investors in Australian property since 2009.

INSIDE

The 2029 ban extension · The negative gearing reform · A five-state cost comparison · A seventeen-point checklist



What's in this guide

01	Why Australia, why now	4
02	The Singapore comparison	5
03	The rules, as they stand in 2026	6
04	Five states, one price	7
—	Where we develop	8
05	What it actually costs to get in	9
06	Adelaide, South Australia	10
07	The South West of Western Australia	11
08	How house and land actually works	12
09	Money in, money out	13
10	Seven ways offshore buyers get hurt	14
11	Where Goldbach fits	15
—	The people you will deal with	16
—	The seventeen-point checklist	17
—	Where to go from here	18

WHO THIS IS WRITTEN FOR

A Singapore-based investor — citizen, permanent resident or foreign passport holder — who already owns property here, has capital sitting idle, and has looked at the second-property numbers and concluded there must be a better use for it.

It assumes you are buying to hold and rent, not to flip. It assumes you will never live in the house. And it assumes you would rather understand the mechanics than be sold a picture.

A word on what this is not. This guide is general information about a market and a set of rules. It is not legal, tax or financial advice, and it takes no account of your circumstances. Figures move, and several of the rules described here changed during 2026. Before you commit to anything, take advice from an Australian property lawyer and from a tax adviser who understands both jurisdictions.

Since 2009, one question comes up in every room

Since 2009 I have been presenting to and educating foreign investors on Australian residential property — in Singapore, across South East Asia, in Australia and in New Zealand. Thousands of people have sat through those sessions. Many hundreds have gone on to invest in Australia, and to do it successfully.

What I have learned in that time is that the questions do not really change. People want to know whether they are allowed to buy. They want to know what the government will take, and when. They want to know how a house gets built and paid for when they are six thousand kilometres away. And underneath all of it, they want to know how to tell a genuine opportunity from a well-produced sales pitch.

Those are good questions and they deserve straight answers, which is what this guide is. Where the numbers are unflattering, they are here anyway. Where a claim is commonly overstated in this industry — regional airports, rental guarantees, sellout speed — I have said so.

I hope this guide leaves you better informed and more confident — because confidence, built on understanding rather than enthusiasm, is what separates the investors who do well from those who wish they had asked more questions. If it plays some small part in your success, it will have done its job. I look forward to meeting you.



Ken Dodds · 2026

*The questions never change.
What changes is whether you get
a straight answer.*

BEHIND THE NAME

Goldbach brings two established businesses to the same table.

Goldfields Group develops apartments, townhouses and house and land across New South Wales, Victoria, Queensland, South Australia and Western Australia.

Maybach Builders constructs the homes. The partnership is led by Adrian Gurney, with Marco Gattino and Jason Vujovich.

Australian property law for foreign buyers is presented at our events by **Michael Richmond**, Principal of Richmond Law.

Why Australia, why now

Australia is not a clever trade. It is a slow, structurally supported one — which is what most of a portfolio should be. Four forces do the work, and one recent policy change has sharpened all of them.

The country cannot build fast enough

Australia has a national target of 1.2 million new homes across the five years to mid-2029 and is running behind it. Approvals have not converted into completions at the required rate, and construction capacity — trades, materials, time — is the binding constraint, not demand.

Rental markets are tight, not merely firm

Every capital city was recording a vacancy rate below 2 per cent through mid-2026, against a decade average near 2.5 per cent. Adelaide was the tightest market in the country at 1.0 per cent. National rents rose 5.9 per cent over the year. Tight vacancy is what turns a paper yield into rent actually collected.

You are buying the freehold

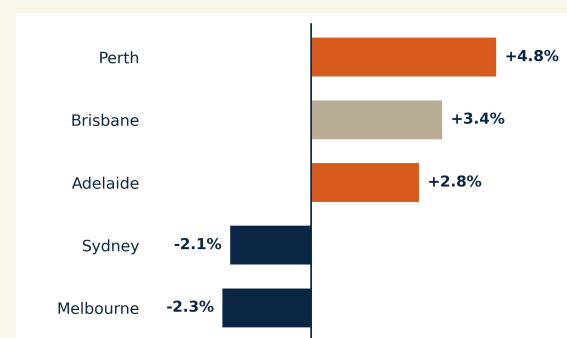
Australian residential land is held under Torrens title — registered, government-guaranteed, and it does not run out. There is no lease to top up and no terminal value to discount back. For an investor used to watching a ninety-nine-year clock, this is the largest structural difference, and the one most people underweight because it does not show up in year one.

The tax system has just been pointed at new builds

In the 2026–27 Budget the Government announced that from 1 July 2027, negative gearing will be limited to new builds. Losses on established dwellings bought after Budget night can no longer be offset against other income. New builds keep the deduction and a choice on capital gains treatment.

The direction is unambiguous: Australia is steering investor capital into new housing supply — the only category foreign buyers can access anyway.

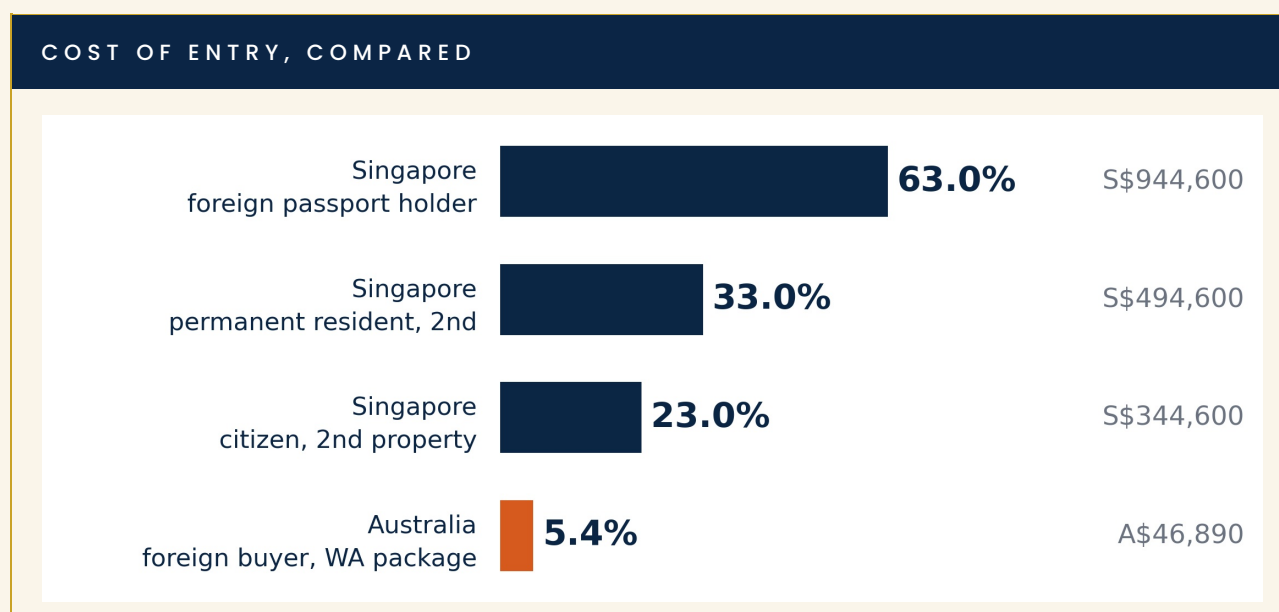
DWELLING VALUES, JUNE QUARTER 2026



Values peaked nationally in March 2026. Perth and Adelaide held their ground while Sydney and Melbourne went backwards, and rents kept rising. The case for entering rests on supply, tenure and tax settings — not on the last twelve months repeating. Cotality, June 2026.

The Singapore comparison

You already know what a second property costs here. Set it beside the Australian equivalent and the gap is not marginal — it is the whole argument.



Singapore: BSD plus ABSD on a S\$1.5m condominium, IRAS rates. Australia: duty plus the 7% foreign surcharge on the A\$450,000 land contract of an A\$870,000 two-part package; approval fees and conveyancing additional — see chapter five. Illustrative.

The tenure difference

A ninety-nine-year leasehold is a depreciating asset dressed as a permanent one. It performs for decades, then somewhere past the halfway mark financing tightens and buyers thin out. Australian Torrens freehold has no such point. You hold the land outright and the state guarantees the register.

The yield difference

Singapore gross yields typically sit in the low three per cent range, on capital values several times the Australian equivalent. The same dollar buys more rent-producing asset in Adelaide or Perth.

What Australia charges that Singapore does not

Be even-handed about it. Australia taxes rental income at non-resident rates from the first dollar, with no tax-free threshold. Foreign residents do not receive the capital gains concessions available to Australian residents. Most states levy an annual land tax surcharge on foreign owners — and as the next chapter shows, the size of that surcharge varies enormously by state. Your currency exposure is real in both directions.

The right question is not which market is better. It is which one your next dollar is more productive in.

The rules, as they stand in 2026

Australia's framework changed materially in 2025, and again in the 2026–27 Budget. If you are reading anything written before mid-2026, check the date on it.

THE TWO CHANGES THAT MATTER MOST

The established-dwelling ban runs to 2029. From 1 April 2025, foreign persons — including temporary residents and foreign-owned companies — are generally banned from buying established residential dwellings. Originally set to end 31 March 2027, the 2026–27 Budget extended it by two years and three months, **to 30 June 2029**. Your field of play is new dwellings, off-the-plan, and vacant residential land you build on.

Negative gearing is being limited to new builds. From 1 July 2027, losses on established residential property acquired after Budget night can no longer be deducted against other income. New builds keep the deduction. The category you are restricted to is the category the tax system is now favouring.

Approval before you sign

Every foreign buyer needs federal approval before entering a binding contract, regardless of value, lodged through the Australian Taxation Office's foreign investment portal. The statutory clock is thirty days from payment of the correct fee. Approval is property-specific and time-limited. Contract subject to approval, with your lawyer drafting the condition.

The annual vacancy fee

If your dwelling is neither occupied nor genuinely available for rent for at least 183 days in a vacancy year, an annual vacancy fee applies — and for vacancy years from April 2024 it is double the original application fee. Rent it, lodge the return, and it does not arise.

State surcharges

On top of ordinary transfer duty, every mainland state adds a foreign buyer surcharge on the dutiable value, and most add an annual land tax surcharge on top of that. The rates range from 7 to 9 per cent on purchase and from nil to 5 per cent a year on holding. Chapter four sets them out side by side, because the difference between the best and worst state is larger than most buyers imagine.

When you sell

Since 1 January 2025, foreign resident capital gains withholding is 15 per cent and the old A\$750,000 threshold is gone, so it applies to every sale. Your buyer withholds at settlement and remits to the tax office. It is a prepayment; you reconcile it in your Australian return.

Rates and fees are reindexed regularly. Re-confirm every figure here with your lawyer at the time you transact.

Five states, one price

Goldfields Group develops in all five mainland states. So here is the same A\$750,000 purchase, by the same foreign buyer, in each of them — with only the state's tax settings changed.

WHAT THE STATE TAKES	STANDARD DUTY	FOREIGN SURCHARGE	TOTAL ON PURCHASE	ANNUAL LAND TAX SURCHARGE
New South Wales	≈ A\$28,200	9% · A\$67,500	≈ A\$95,700	5.0% p.a.
Victoria	≈ A\$40,070	8% · A\$60,000	≈ A\$100,070	4.0% p.a.
Queensland	≈ A\$26,775	8% · A\$60,000	≈ A\$86,775	3.0% p.a.
South Australia	≈ A\$35,080	7% · A\$52,500	≈ A\$87,580	0.5% p.a.
Western Australia	≈ A\$29,741	7% · A\$52,500	≈ A\$82,241	Nil

Indicative, calculated on published general transfer duty schedules and foreign surcharge rates current at August 2026. Several states index thresholds annually. Land tax surcharge rates apply to land value, and both the rate and the threshold at which it starts differ by state — the figures above are rates, not amounts.

WHAT THE MARKET IS DOING	MEDIAN DWELLING VALUE	CHANGE, JUNE QUARTER	GROSS YIELD	ENTRY PRICE RANK
Sydney	A\$1,265,608	−2.1%	3.2%	Highest
Melbourne	A\$797,354	−2.3%	3.9%	Lowest
Brisbane	A\$1,126,000	+3.4%	3.3%	Second highest
Adelaide	A\$945,868	+2.8%	3.4%	Second lowest
Perth	A\$1,050,354	+4.8%	3.6%	Middle

Cotality Home Value Index and quarterly market data, June 2026. Combined dwellings — city medians include established inner-suburban stock and typically understate the yield available on new housing in outer growth corridors.

THE LINE MOST BUYERS MISS

The purchase surcharge is a one-off. The **annual** land tax surcharge compounds for as long as you own the property. In New South Wales the 5 per cent applies from the first dollar of land value with no threshold — on A\$400,000 of land that is A\$20,000 every year, before ordinary land tax. Western Australia charges nothing at all.

Over a ten-year hold, that single line item differs by more between the best and worst state than the entire purchase duty bill.

Five states. Two recommendations.

Goldfields Group develops apartments, townhouses and house and land across every mainland state. The map below is our capability. The shortlist in this guide is our conclusion.



New South Wales

Highest entry cost in the country, and a 5% annual surcharge on land value.

Victoria

Lowest median of the five, but 8% on entry and 4% every year after.

Queensland

Median above A\$1.1 million. No longer the affordable alternative it was.

South Australia

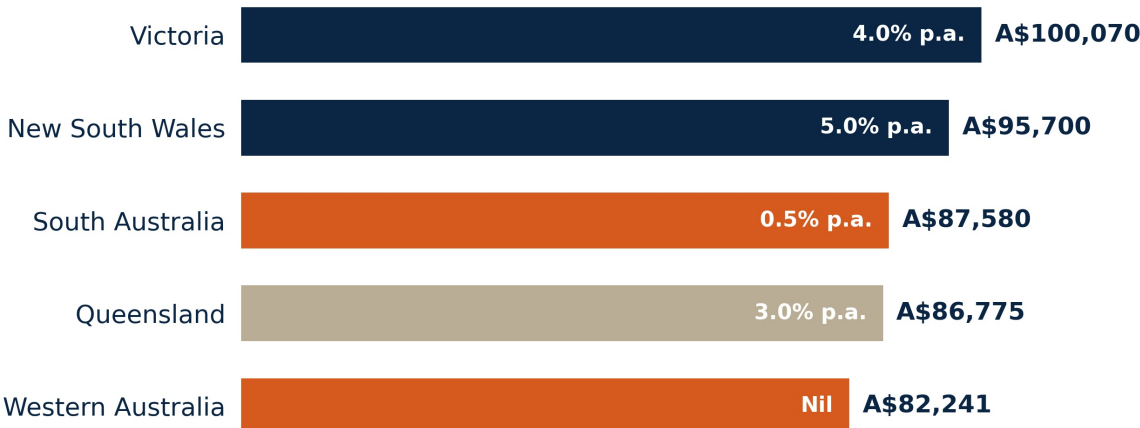
7% on entry, 0.5% a year. Tightest rental market in Australia at 1.0% vacancy.

Western Australia

7% on entry. The only state with no annual foreign owner land tax surcharge at all.

THE SAME PURCHASE, FIVE WAYS

Total duty and foreign surcharge on an A\$750,000 purchase, with each state's annual land tax surcharge shown inside the bar.



Indicative, on published 2026 schedules. The annual surcharge applies to land value and compounds for as long as you hold — see chapter four.

Being able to develop in five states is not the same as recommending five states. The shortlist is the product.

What it actually costs to get in

Reading the two tables together



New South Wales and Victoria charge the most to enter and the most to hold — 9 and 8 per cent on purchase, 5 and 4 per cent a year on land value — while both had falling values through the June quarter. In New South Wales the 5 per cent surcharge applies from the first dollar of land value with no threshold: on A\$400,000 of land, that is A\$20,000 every year, before ordinary land tax.



Queensland sits in the middle on entry, carries a 3 per cent annual surcharge, and at a median above A\$1.1 million is no longer the affordable alternative it was two years ago.



South Australia and Western Australia charge the least on purchase at 7 per cent. More importantly, South Australia's holding surcharge is 0.5 per cent and Western Australia has none at all. Both were still recording positive quarterly growth. Adelaide has the tightest rental market in the country at 1.0 per cent vacancy.

That is why the two markets in this guide are Adelaide and the South West. Not because they are the only places we build.

WORKED EXAMPLE — A\$870,000 WA PACKAGE

AMOUNT

Land contract A\$450,000

Building contract, fixed price A\$420,000

Transfer duty on the land contract A\$15,390

Foreign buyer duty — 7% of land A\$31,500

Federal approval fee (under A\$1m tier) ≈ A\$15,100

Conveyancing, searches, registration ≈ A\$3,200

Costs above the package price ≈ A\$65,190 · 7.5%

Why the two-part contract matters

In a genuine house and land package you sign two documents: a land contract, and a separate building contract. Duty and the foreign surcharge are generally assessed on the **land** only, because at transfer that is all that exists. Buy the same finished home as a single completed dwelling and duty falls on the whole value — tens of thousands of dollars of difference on this example.

Illustrative only. Duty treatment of two-part contracts depends on how the documents are drawn. Not included: loan costs, currency spread, site cost variations, landscaping and fencing, and holding costs during construction. Confirm your position with an Australian property lawyer before signing.

Adelaide, South Australia

Adelaide's case has never rested on excitement. It rests on a capital city with a genuine multi-decade industrial commitment attached to it, and the tightest rental market in the country.



A\$946k

MEDIAN DWELLING
VALUE
COTALITY, JUNE 2026

1.0%

RENTAL VACANCY RATE
TIGHTEST CAPITAL,
JUNE 2026

0.5%

ANNUAL FOREIGN
OWNER
LAND TAX SURCHARGE

The Osborne question

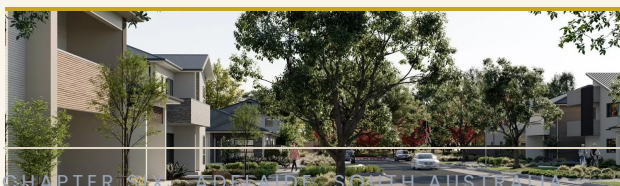
Under AUKUS, South Australia builds Australia's next generation of nuclear-powered submarines at the Osborne Naval Shipyard. This is a multi-decade national programme with committed federal funding, not a state initiative that can be quietly shelved after an election.

What it means for housing is specific. Thousands of skilled workers — and the supply chain around them — need to live within commuting distance of a fixed point on the map, on salaries well above the state median, on contracts measured in years. That is the profile of a reliable tenant.

The honest caveat

Programme timelines slip and ramp-ups arrive later than announcements imply. Treat Osborne as a long-dated support under demand, not a catalyst that revalues a suburb next year. Adelaide has also run hard, and momentum has clearly slowed.

A COMPLETED GOLDFIELDS STREETSCAPE



WHAT THE NUMBERS SAY

Adelaide house values crossed A\$1 million during 2026, having been the cheapest mainland capital within recent memory. Units, at roughly A\$695,000, grew marginally faster than houses over the year — a signal that affordable entry points are where the competition now is.

Bank forecasts for 2026 ranged from about 4 to 9 per cent when published; the market has since turned nationally, and Adelaide finished the June quarter up 2.8 per cent.

Sources: Cotality, Office of the Valuer-General South Australia, published bank forecasts, 2026.

What we look for here

- Land within a genuine commute of the defence and health employment corridors, not simply anywhere with a low price
- Titled or near-titled land, so the build can start rather than sit
- Rent achievable against comparable local stock — not a rental guarantee, which is only ever a discount you have already paid for

The South West of Western Australia

Western Australia is the only mainland state with no annual foreign owner land tax surcharge — and Perth has been the strongest capital in the country. Margaret River adds a supply constraint that is geographic, not cyclical.



Why the region behaves differently

Perth values rose around 26 per cent over the year to June 2026 while Sydney and Melbourne fell, and the state's population passed three million. The South West inherits that pressure and adds its own: a wine and tourism economy with year-round employment, a growing permanent population, and land release governed by a planning framework that does not move quickly.

The result is a market where releases sell into a genuine queue. At Spindrift Estate, Stage 2 was half-committed within its first week and Stage 3 cleared in under forty-eight hours.

The airport, in proportion

Busselton Margaret River Airport is frequently sold to offshore buyers as an imminent international gateway. Be sober about it. Direct international service is realistically a 2030s proposition, more conservatively the middle of that decade. It is a reason the long-run trajectory is interesting — not a reason to pay more today.

SPINDRIFT ESTATE · MARGARET RIVER, WA



SPINDRIFT ESTATE · STAGE 4A, THE PENINSULA

Lots from A\$450,000

To secure a lot A\$2,000 deposit

Titles anticipated Q3 2026

Structure Two-part contract — land with Goldfields Group, fixed-price build with Maybach Builders

Pricing and availability current at the date of this guide and subject to change without notice. Titles are anticipated, not guaranteed.

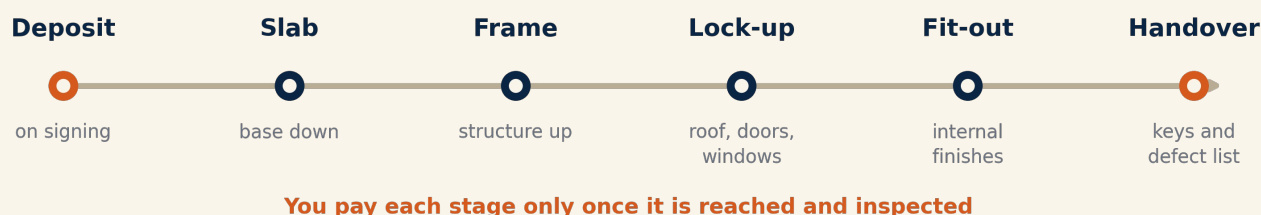
Read the release history honestly

A fast sellout tells you demand exceeded the lots released in that stage. It does not tell you what the next stage will be priced at, and it does not tell you what your particular lot will rent for. Use it as evidence the estate is not struggling — not as a substitute for checking the rent.

Scarcity is a fact about the land. It is not, by itself, a reason to buy any given lot.

How house and land actually works

The mechanics are unfamiliar to most Singapore buyers, because nothing here works this way. The critical feature is that you do not pay for the house up front — you pay the builder in stages, against work completed and inspected.



Stage names follow a typical fixed-price building contract. The proportion payable at each stage is set by your contract.

STEP ONE

Reserve the lot

Takes the lot off the market while contracts are prepared. Refundable in defined circumstances — read which ones.

STEP TWO

Apply for federal approval

Lodged through the tax office portal, fee paid up front. Contracts should be conditional on approval.

STEP THREE

Sign both contracts

Your lawyer reads both before you sign either. Not the step to economise on.

STEP FOUR

Land settles on title

The land settles and duty is paid. From this point you own it outright, whether or not a brick has been laid.

STEP FIVE

Construction, in progress payments

Each instalment payable only when that stage is genuinely reached and inspected.

STEP SIX

Handover and lease-up

Final inspection, defect list, keys, and a manager appointed to place a tenant. Rent starts.

THE FOUR QUESTIONS TO ASK ABOUT ANY BUILD

Is the price genuinely fixed? Ask specifically what site costs are included and what triggers a variation.

What is the build time, and what happens if it is missed? Liquidated damages clauses exist for a reason.

Who inspects on my behalf? An independent building inspector at each stage, engaged by you — not by the builder.

What warranty applies? Statutory home indemnity insurance and the builder's structural warranty. Get both in writing.

The offshore buyer's real risk

It is not that the house is built badly. It is that you cannot see it. Every serious offshore purchase should have three things attached before construction starts: an independent inspector engaged in your name, a licensed property manager appointed in advance, and a nominated person in Australia authorised to act in your absence. Arrange all three at contract stage, not at handover.

Money in, money out

Borrowing as a non-resident

Australian banks do lend to foreign buyers, but on tighter terms than to residents: lower loan-to-value ratios, a narrower set of accepted foreign income, more documentation. Some lenders treat Singapore-sourced income favourably; others do not lend to non-residents at all. A broker who places non-resident loans regularly is worth more than a comparison table.

Many Singaporean investors at this price point pay cash and refinance later, once the property is built, tenanted and has a rental history a valuer can see. That sequence is usually cheaper and always simpler.

Currency

You will convert Singapore dollars to Australian dollars several times: deposit, land settlement, then each progress payment across a build that may run twelve to eighteen months. Retail bank spreads on six-figure transfers are material — use a specialist provider and consider staging conversions rather than converting everything at a single moment chosen at random.

Tax on the rent

Rental income is Australian-sourced and taxable in Australia. Non-residents are taxed from the first dollar — no tax-free threshold — and you must lodge an Australian return each year. Against that, the ordinary deductions apply: interest, rates, insurance, management fees, repairs, and depreciation on the building and on plant. On a new build, depreciation is at its most valuable, because everything in the house is new.

Singapore does not tax foreign-sourced income for individuals in the ordinary case, and Australia and Singapore have a double tax agreement. How that lands for you depends on your circumstances and structure. Take advice on both sides before you buy, not after.

ONGOING COSTS TO BUDGET

Council rates and water · Landlord insurance · Property management, typically 7 to 9 per cent of rent · Land tax, including any foreign owner surcharge · Annual Australian tax return · Repairs and periodic vacancy

Nothing on this page is tax advice. Cross-border outcomes turn on facts specific to you, including residency, ownership structure and your existing holdings.

Seven ways offshore buyers get hurt

Every one of these I have watched happen, more than once, to intelligent people.

ONE

Buying the presentation, not the property

A good room, a confident presenter and a rendering are not evidence. The evidence is the contract, the comparable rents and the title.

TWO

Ignoring which state they are buying in

The same house at the same price carries wildly different tax in different states. Chapter four is the whole argument in two tables.

THREE

Accepting a rental guarantee at face value

A guarantee above market rent is generally funded out of an inflated purchase price. You are paying yourself your own money and calling it yield.

FOUR

Using the seller's lawyer

Engage your own Australian property lawyer, independent of whoever is selling. It is the cheapest insurance in the transaction.

FIVE

Leaving the property vacant

An empty dwelling attracts the annual vacancy fee — at double the original application fee for recent vacancy years — on top of earning nothing.

SIX

Buying into an estate with no exit

If the only likely future buyers are other offshore investors, your resale market is a fraction of the size you assumed. Buy where local owner-occupiers want to live.

SEVEN

Having nobody on the ground

Distance is the whole problem. Without an inspector, a manager and someone authorised to act, small issues become expensive ones purely through delay.

If a deal only works when everything goes right, it is not a deal. It is a hope with a contract attached.

Where Goldbach fits

Most offshore property is sold by an intermediary who has neither developed the land nor built the house, and who disappears at settlement. Goldbach is arranged the other way round.

THE LAND

Goldfields Group

Develops apartments, townhouses and house and land across New South Wales, Victoria, Queensland, South Australia and Western Australia.

THE HOME

Maybach Builders

Builds under a separate fixed-price contract, with statutory warranty and staged progress payments against completed work.

THE LAW

Richmond Law

Michael Richmond presents the foreign-buyer legal framework at our events — approval, surcharges, withholding and contract structure.

A national footprint, a short list

We can supply opportunities in all five mainland states. We do not present all five in Singapore.

Before anything is shown at a Singapore showcase, our team assesses it against the settings in chapter four: what the state takes on purchase and every year after, where values and rents are moving, and who the future owner-occupier buyer is. Only what survives gets presented.

As of today, we believe the best investment outcomes for a foreign buyer are in **South Australia and Western Australia**. That view is a conclusion, not a permanent position. When the settings change, the list changes.

THE PARTNERSHIP

Adrian Gurney — Chief Executive and Director, Goldbach

Marco Gattino — Goldfields Group

Jason Vujovich — Maybach Builders

Ken Dodds — Presenter and investor adviser, Singapore

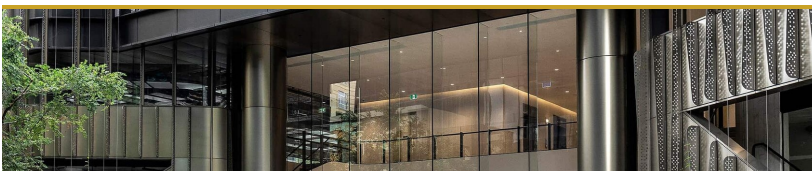
What this does not mean

Goldbach is a commercial business and we are paid when property sells. Read everything we produce with that in mind, engage your own lawyer, and make us prove our numbers.

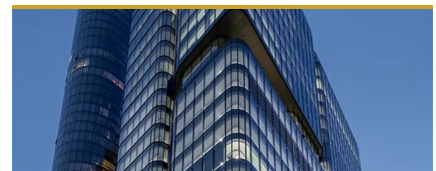
BEYOND HOUSE AND LAND

Goldfields Group also develops apartments, mixed-use and commercial buildings — the same delivery discipline that sits behind the residential communities in this guide.

COMPLETED MIXED-USE DEVELOPMENT

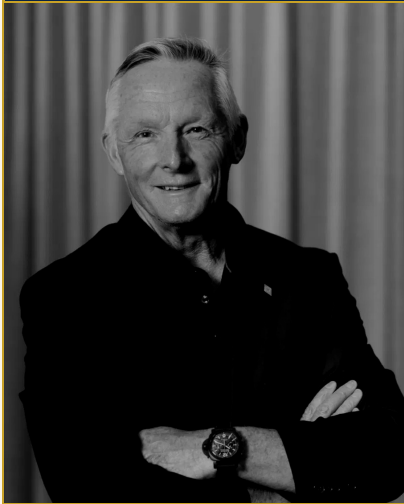


COMMERCIAL TOWER



Three people, three roles, no overlap

A developer who has seen the market from every side, a lawyer on the rules that govern foreign buyers, and an adviser who has spent seventeen years explaining Australian property from Singapore.



Ken Dodds

**PRESENTER & INVESTOR
ADVISER**

Ken has been presenting to and educating foreign investors on Australian residential property since 2009 — in Singapore, across South East Asia, in Australia and New Zealand. Thousands have attended his sessions; many hundreds have gone on to invest in Australia successfully.

His role is deliberately twofold. As **presenter**, he explains how the market, the foreign-buyer rules and the house and land process actually work — the same education whether or not you ever buy. As **adviser**, he works one to one on whether an opportunity fits your situation, and is equally willing to say it does not.

Ken answers every question personally.



Adrian Gurney

**CHIEF EXECUTIVE & DIRECTOR,
GOLDBACH**

For more than thirty-five years Adrian has worked in Australian property — as an agent, as a developer, as an educator and as an adviser — with hands-on experience across every state in the country. Very few people in this industry have seen it from all four positions.

That range is why the selection discipline sits with him. Goldfields develops across five states, but a national pipeline is not a national recommendation. Adrian tests each opportunity against what the state takes, where rents and values are moving, and who the eventual owner-occupier buyer will be.

His test is simple: he selects only properties he believes will build real equity for the investor — enough to borrow against, buy again, and grow a portfolio rather than hold one asset that goes nowhere.



Michael Richmond

PRINCIPAL, RICHMOND LAW

Michael is Principal of Richmond Law and presents the Australian legal framework for foreign buyers at Goldbach events — the established-dwelling ban and its extension to 2029, federal approval, state surcharges, capital gains withholding, and the contract structure underneath a house and land purchase.

He will tell you plainly where a transaction carries risk and what to check before you commit. If you take one thing from his session: engage your own lawyer, and have both the land contract and the building contract reviewed before you sign either.

The seventeen-point checklist

Before you sign anything, on any project, with anybody — including us.

BEFORE YOU CHOOSE A PROPERTY

- Confirm the dwelling qualifies as new or as vacant land — established homes are closed to you until at least 30 June 2029
- Check the state's foreign surcharge on purchase *and* its annual land tax surcharge before anything else
- Check whether the estate is titled, and if not, when titles are anticipated
- Get comparable rents for the same house type in the same suburb, from a source that is not selling you the house
- Ask who the likely future buyer is: a local owner-occupier, or another offshore investor

BEFORE YOU SIGN

- Engage your own Australian property lawyer — never the seller's
- Have both the land contract and the building contract reviewed together
- Confirm the contract is conditional on federal approval being granted
- Establish exactly what is in the fixed price and what triggers a variation

BEFORE YOU TRANSFER MONEY

- Model the full entry cost: duty, foreign surcharge, approval fee, legals
- Confirm the deposit is held in a regulated trust account and on what terms it is refundable
- Compare currency providers and plan how you will stage conversions across the build
- Confirm the build time and what remedy applies if it is exceeded

BEFORE CONSTRUCTION STARTS

- Engage an independent building inspector in your own name for each stage
- Appoint a licensed property manager in advance, not at handover
- Nominate someone in Australia authorised to act on your behalf
- Diarise your annual Australian tax return and your vacancy-fee return

Print this page. If a seller cannot answer every item on it comfortably and in writing, that is your answer.

Three ways to take this further

ONE

Ask me a question

Anything raised in this guide, or anything it did not cover. Send it through. If the honest answer is that Australia does not suit your situation, that is the answer you will get.

TWO

The next Singapore showcase

Held in person in Singapore. I present the current releases and the thinking behind why they were selected; Michael Richmond covers the legal framework for foreign buyers. Seating is limited and we do not record these sessions.

THREE

A costed example on a real lot

Pick an actual lot and we will build the full numbers around it: package price, every government charge, projected rent, and the ongoing cost of holding it — so you are comparing something real to your alternatives.

SINCE 2009

Thousands of investors across Singapore, South East Asia, Australia and New Zealand have sat through these sessions. Many hundreds have gone on to buy in Australia.

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Ken Dodds

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