

Australia, Canada and United Kingdom Property Comparison 比較英、加、澳房產

Australia, Canada and United Kingdom are the 3 most popular countries of overseas property investments for HK buyers. These 3 countries are known to attract a lot of immigrants and foreign students and the fact that there are fewer restrictions against foreign buyers makes them the top 3 most popular destinations for foreign property investment.

英國，澳洲及加拿大近年來是香港投資者最熱衷投資海外房地產的地方。它們三個國家的投資環境都具有相同的地方，例如三地都是歡迎海外投資者，沒有太多傾斜於本地人的政策，同時三地都非常受移民和留學生歡迎。



United Kingdom 英國

Being at the heart of the UK's capital, London is a world-class city with higher entry price and tougher mortgage criteria for property investment. Therefore, it's more the taste of high-end investors. Being one of the world's pre-eminent global financial centers, London property prices are less influenced by economic situation in other countries.

作為英國的心臟地帶，倫敦絕對是一個高檔城市，入場價格自然較高而且按揭要求亦較嚴謹，所以比較合適預算較高的投資者。當然，倫敦作為全球金融中心，以及環球投資者的焦點，其樓價相對不受個別國家的經濟週期所影響。

Property prices in cities like Manchester and Liverpool are much lower with higher rental yields. Some student accommodations cost as low as several thousand pounds. Even those in downtown may cost only a hundred thousand pounds only. However, you may find it difficult or in some cases impossible to obtain a mortgage, losing the leverage effect of property investment.

其它如曼徹斯特或利物浦等城市的入場費則較低，且租金回報較高。樓價比較便宜的學生宿舍只售幾萬英鎊起，而市中心黃金地段亦有低至十多萬英鎊的平價樓。不過，部分物業不能承做按揭，失去了物業投資的槓桿效應。

Australia 澳洲

The fact that overseas investors are only allowed buying off-plan properties and mortgage interests are around 4.5-4.8% seems to discourage buyers. However the long-term stability of property prices, shortage of supplies, extremely low vacancy rate and high demands from immigrants as well as overseas students are the driving forces for Australia properties.

海外投資者只能買一手樓，不可以買二手樓。當地利率相對較高，約4.5-4.8%。雖看似不是很吸引，但由於供不應求，澳洲樓價在過去數十年都保持穩定的升幅。悉尼及墨爾本空置率更低於2%，主要原因是有大量移民和留學生，形成大量房屋需求。

Moreover, Australia's competitive tax and mortgage arrangements allow greater flexibility and benefits for foreigner buyers. That's why we see more buyers keep a collection of properties in Australia. In fact, Australia properties are not only investments but also part of your tax and financial planning, which helps maximize your long-term return.

而且，在稅務及按揭上有很多的方法及靈活性，因此很多買澳洲樓房作投資的人會買完一間又一間。簡單來說，投資澳洲樓房不單僅是投資房產，更是一種稅務及財務安排，從而獲得最大的利潤。

Canada 加拿大



Rental yield for Canadian properties ranges around 5 to 7% p.a., much higher than that in HK. Moreover, the mortgage interest rate is just between 2 to 3%! Most importantly, Canadian bank's lending criteria to foreign investors are more generous with simpler approval conditions. Mortgage allows you to borrow up to 60 percent of property value.

投資加拿大樓房，每年的租務回報約5%-7%，比香港高出不少，而利率跟香港就差不多，只是約 2%。當然最重要是銀行對海外投資者借貸比較寬鬆，審批條件相對簡單，最高能做6成半按揭。

Meanwhile, vacancy rates are as low as 2% in big cities like Toronto and Vancouver and plenty supply of rental needs. Since the locals are also fond of property investing, secondary transactions are relatively easy.

同時，大城市如多倫多及溫哥華的空置率低於2%，可以說是不愁租客。另外，加國本地人也熱衷於物業投資，所以二手放賣也非常容易。

Property investment takes into account of lots of individual circumstances. Please consult our experienced representatives by 22301016 or 37559603 before making your decisions.

篇幅所限，而且投資也需要考慮個人的因素。所以最好找我們致電 22301016 / 37559603 向相關具經驗的同事瞭解詳情，再作投資決定。

Reference: Taxation And Cost Comparison Among Australia, Canada And United Kingdom

圖表參考:關於這三個國家房地產投資的稅務及成本

Tax / Expense 稅及開支

Items項目	Canada加拿大	UK英國	Australia澳洲
Expenses (Buying) 購入開支	Vancouver 溫哥華: GST: 5% Land Transfer tax 土地轉讓稅: 1-2%# Toronto 多倫多: HST 13% (Included normally) Land Transfer tax: 1-2%# Solicitor fee 律師費: C\$2,500 (approx.)	Up to £ 125,000 或以下 0% £ 125,001 - £ 250,000 2% £ 250,001 - £ 925,000 5% £ 925,001 - £ 1,500,000 10% £ 1,500,000 or above 或以上 12% Solicitor fee律師費: £ 2,000 (approx.)	Stamp Duty厘印費: ~4% (depends on different province視乎不同省份) Solicitor fee律師費: 澳幣\$1,600 (approx.)
Concurrent Expenses 恆常性開支	Maintenance fee, property tax, Property management fee, Income Tax 管理費、物業稅、租戶管理費、入息稅	Strata Fee, Council Rate, Property Management fee, Income Tax 管理費、物業稅、租戶管理費、入息稅	Service charge, Ground Rent, Property Tax, Management fee, Income Tax 管理費、地租、物業稅、租戶管理費、入息稅
Expenses (Selling) 出售開支	Income Tax (~10%)*, Agent commission, Solicitor fee 入息稅、經紀佣金、律師費	Capital Gain Tax (~20%) , Agent commission, Solicitor fee 資產增值稅、經紀佣金、律師費	Capital Gain Tax (~20%) * , Agent Commission, Solicitor fee 入息稅、經紀佣金、律師費
Inheritance Tax 遺產稅	\$0	Property Over物業超過 £ 325K, 40%	\$0
Mortgage 按揭	• No application fee 無申請費 • Maximum 65% Mortgage for International buyer 海外買家最高65% • Easy 申請容易	• Mortgage application fee ~ 1% Mortgage Amount 申請費用約為按揭金額1% • Maximum 70% Mortgage 最高70% • Relatively difficult 申請較多條款	• No application fee 無申請費 • Maximum 80% (normal 70%) Mortgage 海外買家最高80% • Easy 申請容易 • Collateralization 再按揭制

Land Transfer Tax rate depends on property price 土地轉讓稅視乎物業價值

- After special tax arrangement by accountant
- 會計師稅務安排