

FOREIGN BUYER GUIDE

Buying Property in Australia as a Foreign or Non-Resident Buyer

Independent guidance for offshore buyers, expats, and non-residents navigating the Australian property market. Built to reduce risk, ensure compliance, and support disciplined acquisition decisions.

FIRB OVERVIEW (SEO-CRITICAL)

Foreign buyers purchasing property in Australia are required to comply with the Foreign Investment Review Board (FIRB) framework.

In most cases, foreign and temporary residents are restricted to:

- Newly built dwellings
- Off-the-plan developments
- Vacant land (with construction conditions)

FIRB approval must be obtained prior to contract exchange, and conditions are strictly enforced. Breaches can result in forced divestment and significant penalties.

Targa ensures buyers understand what is permitted, what is restricted, and what requires specialist structuring before capital is committed.

SEO keywords embedded: FIRB property Australia, foreign buyer rules Australia, buying property as a non-resident

FINANCE PATHWAYS FOR FOREIGN BUYERS

Financing options for foreign buyers differ significantly from domestic purchasers.

Key considerations include:

- Reduced loan-to-value ratios
- Higher interest margins
- Currency exposure and income assessment

- Australian vs offshore lending structures

Not all lenders operate in this space, and finance strategy must align with property type, FIRB conditions, and settlement timing.

Targa works alongside specialist lenders to ensure finance pathways support acquisition strategy—rather than restrict it.

LEGAL COORDINATION

Foreign buyers require coordinated legal advice across contracts, FIRB compliance, and ownership structures.

- This typically involves: Review of contracts and special conditions
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- FIRB application coordination
- Ownership structure considerations
- Alignment between legal, tax, and finance advisers

While Targa does not provide legal advice, we ensure all parties are aligned and that execution risks are identified early.

SETTLEMENT CONSIDERATIONS

Settlement for foreign buyers often involves additional complexity, including:

- FIRB approval conditions
- Extended settlement timelines
- Currency transfer and compliance requirements
- Coordination with offshore parties

These factors must be planned in advance to avoid delays or breaches.

Targa manages the acquisition process so settlement occurs cleanly, compliantly, and without last-minute risk.

COUNTRY-SPECIFIC GUIDANCE (FUTURE EXPANSION)

Foreign buyer requirements vary based on residency status, visa class, and country of origin.

This section will expand to include country-specific guidance for:

- South African buyers

- UK and European buyers
- US and North American buyers
- Asian markets

Each guide will address regulatory nuances, structuring considerations, and common pitfalls relevant to that buyer profile.