

MONTHLY PRINCIPAL & INTEREST REPAYMENTS

Use the table below to estimate monthly principal & interest repayments for varying home loan amounts and interest rates. The repayments are calculated on a monthly basis and a 30 year loan term.

| | | Interest Rates | | | | | | | | | | | | | | |
|-------------|----------|----------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---------|
| | | 3.00% | 3.25% | 3.50% | 3.75% | 4.00% | 4.25% | 4.50% | 4.75% | 5.00% | 5.25% | 5.50% | 5.75% | 6.00% | 6.25% | 6.50% |
| Loan Amount | \$250K | \$1,054 | \$1,088 | \$1,123 | \$1,158 | \$1,194 | \$1,230 | \$1,267 | \$1,304 | \$1,342 | \$1,381 | \$1,419 | \$1,459 | \$1,499 | \$1,539 | \$1,580 |
| | \$275K | \$1,159 | \$1,197 | \$1,235 | \$1,274 | \$1,313 | \$1,353 | \$1,393 | \$1,435 | \$1,476 | \$1,519 | \$1,561 | \$1,605 | \$1,649 | \$1,693 | \$1,738 |
| | \$300K | \$1,265 | \$1,306 | \$1,347 | \$1,389 | \$1,432 | \$1,476 | \$1,520 | \$1,565 | \$1,610 | \$1,657 | \$1,703 | \$1,751 | \$1,799 | \$1,847 | \$1,896 |
| | \$325K | \$1,370 | \$1,414 | \$1,459 | \$1,505 | \$1,552 | \$1,599 | \$1,647 | \$1,695 | \$1,745 | \$1,795 | \$1,845 | \$1,897 | \$1,949 | \$2,001 | \$2,054 |
| | \$350K | \$1,476 | \$1,523 | \$1,572 | \$1,621 | \$1,671 | \$1,722 | \$1,773 | \$1,826 | \$1,879 | \$1,933 | \$1,987 | \$2,043 | \$2,098 | \$2,155 | \$2,212 |
| | \$375K | \$1,581 | \$1,632 | \$1,684 | \$1,737 | \$1,790 | \$1,845 | \$1,900 | \$1,956 | \$2,013 | \$2,071 | \$2,129 | \$2,188 | \$2,248 | \$2,309 | \$2,370 |
| | \$400K | \$1,686 | \$1,741 | \$1,796 | \$1,852 | \$1,910 | \$1,968 | \$2,027 | \$2,087 | \$2,147 | \$2,209 | \$2,271 | \$2,334 | \$2,398 | \$2,463 | \$2,528 |
| | \$425K | \$1,792 | \$1,850 | \$1,908 | \$1,968 | \$2,029 | \$2,091 | \$2,153 | \$2,217 | \$2,281 | \$2,347 | \$2,413 | \$2,480 | \$2,548 | \$2,617 | \$2,686 |
| | \$450K | \$1,897 | \$1,958 | \$2,021 | \$2,084 | \$2,148 | \$2,214 | \$2,280 | \$2,347 | \$2,416 | \$2,485 | \$2,555 | \$2,626 | \$2,698 | \$2,771 | \$2,844 |
| | \$475K | \$2,003 | \$2,067 | \$2,133 | \$2,200 | \$2,268 | \$2,337 | \$2,407 | \$2,478 | \$2,550 | \$2,623 | \$2,697 | \$2,772 | \$2,848 | \$2,925 | \$3,002 |
| | \$500K | \$2,108 | \$2,176 | \$2,245 | \$2,316 | \$2,387 | \$2,460 | \$2,533 | \$2,608 | \$2,684 | \$2,761 | \$2,839 | \$2,918 | \$2,998 | \$3,079 | \$3,160 |
| | \$525K | \$2,213 | \$2,285 | \$2,357 | \$2,431 | \$2,506 | \$2,583 | \$2,660 | \$2,739 | \$2,818 | \$2,899 | \$2,981 | \$3,064 | \$3,148 | \$3,233 | \$3,318 |
| | \$550K | \$2,319 | \$2,394 | \$2,470 | \$2,547 | \$2,626 | \$2,706 | \$2,787 | \$2,869 | \$2,953 | \$3,037 | \$3,123 | \$3,210 | \$3,298 | \$3,386 | \$3,476 |
| | \$575K | \$2,424 | \$2,502 | \$2,582 | \$2,663 | \$2,745 | \$2,829 | \$2,913 | \$2,999 | \$3,087 | \$3,175 | \$3,265 | \$3,356 | \$3,447 | \$3,540 | \$3,634 |
| | \$600K | \$2,530 | \$2,611 | \$2,694 | \$2,779 | \$2,864 | \$2,952 | \$3,040 | \$3,130 | \$3,221 | \$3,313 | \$3,407 | \$3,501 | \$3,597 | \$3,694 | \$3,792 |
| | \$625K | \$2,635 | \$2,720 | \$2,807 | \$2,894 | \$2,984 | \$3,075 | \$3,167 | \$3,260 | \$3,355 | \$3,451 | \$3,549 | \$3,647 | \$3,747 | \$3,848 | \$3,950 |
| | \$650K | \$2,740 | \$2,829 | \$2,919 | \$3,010 | \$3,103 | \$3,198 | \$3,293 | \$3,391 | \$3,489 | \$3,589 | \$3,691 | \$3,793 | \$3,897 | \$4,002 | \$4,108 |
| | \$675K | \$2,846 | \$2,938 | \$3,031 | \$3,126 | \$3,223 | \$3,321 | \$3,420 | \$3,521 | \$3,624 | \$3,727 | \$3,833 | \$3,939 | \$4,047 | \$4,156 | \$4,266 |
| | \$700K | \$2,951 | \$3,046 | \$3,143 | \$3,242 | \$3,342 | \$3,444 | \$3,547 | \$3,652 | \$3,758 | \$3,865 | \$3,975 | \$4,085 | \$4,197 | \$4,310 | \$4,424 |
| | \$725K | \$3,057 | \$3,155 | \$3,256 | \$3,358 | \$3,461 | \$3,567 | \$3,673 | \$3,782 | \$3,892 | \$4,003 | \$4,116 | \$4,231 | \$4,347 | \$4,464 | \$4,582 |
| | \$750K | \$3,162 | \$3,264 | \$3,368 | \$3,473 | \$3,581 | \$3,690 | \$3,800 | \$3,912 | \$4,026 | \$4,142 | \$4,258 | \$4,377 | \$4,497 | \$4,618 | \$4,741 |
| | \$775K | \$3,267 | \$3,373 | \$3,480 | \$3,589 | \$3,700 | \$3,813 | \$3,927 | \$4,043 | \$4,160 | \$4,280 | \$4,400 | \$4,523 | \$4,647 | \$4,772 | \$4,899 |
| | \$800K | \$3,373 | \$3,482 | \$3,592 | \$3,705 | \$3,819 | \$3,936 | \$4,053 | \$4,173 | \$4,295 | \$4,418 | \$4,542 | \$4,669 | \$4,796 | \$4,926 | \$5,057 |
| | \$825K | \$3,478 | \$3,590 | \$3,705 | \$3,821 | \$3,939 | \$4,059 | \$4,180 | \$4,304 | \$4,429 | \$4,556 | \$4,684 | \$4,814 | \$4,946 | \$5,080 | \$5,215 |
| | \$850K | \$3,584 | \$3,699 | \$3,817 | \$3,936 | \$4,058 | \$4,181 | \$4,307 | \$4,434 | \$4,563 | \$4,694 | \$4,826 | \$4,960 | \$5,096 | \$5,234 | \$5,373 |
| | \$875K | \$3,689 | \$3,808 | \$3,929 | \$4,052 | \$4,177 | \$4,304 | \$4,433 | \$4,564 | \$4,697 | \$4,832 | \$4,968 | \$5,106 | \$5,246 | \$5,388 | \$5,531 |
| | \$900K | \$3,794 | \$3,917 | \$4,041 | \$4,168 | \$4,297 | \$4,427 | \$4,560 | \$4,695 | \$4,831 | \$4,970 | \$5,110 | \$5,252 | \$5,396 | \$5,541 | \$5,689 |
| | \$925K | \$3,900 | \$4,026 | \$4,154 | \$4,284 | \$4,416 | \$4,550 | \$4,687 | \$4,825 | \$4,966 | \$5,108 | \$5,252 | \$5,398 | \$5,546 | \$5,695 | \$5,847 |
| | \$950K | \$4,005 | \$4,134 | \$4,266 | \$4,400 | \$4,535 | \$4,673 | \$4,814 | \$4,956 | \$5,100 | \$5,246 | \$5,394 | \$5,544 | \$5,696 | \$5,849 | \$6,005 |
| | \$975K | \$4,111 | \$4,243 | \$4,378 | \$4,515 | \$4,655 | \$4,796 | \$4,940 | \$5,086 | \$5,234 | \$5,384 | \$5,536 | \$5,690 | \$5,846 | \$6,003 | \$6,163 |
| | \$1m | \$4,216 | \$4,352 | \$4,490 | \$4,631 | \$4,774 | \$4,919 | \$5,067 | \$5,216 | \$5,368 | \$5,522 | \$5,678 | \$5,836 | \$5,996 | \$6,157 | \$6,321 |
| | \$1.05M | \$4,427 | \$4,570 | \$4,715 | \$4,863 | \$5,013 | \$5,165 | \$5,320 | \$5,477 | \$5,637 | \$5,798 | \$5,962 | \$6,128 | \$6,295 | \$6,465 | \$6,637 |
| | \$1.1M | \$4,638 | \$4,787 | \$4,939 | \$5,094 | \$5,252 | \$5,411 | \$5,574 | \$5,738 | \$5,905 | \$6,074 | \$6,246 | \$6,419 | \$6,595 | \$6,773 | \$6,953 |
| | \$1.15M | \$4,848 | \$5,005 | \$5,164 | \$5,326 | \$5,490 | \$5,657 | \$5,827 | \$5,999 | \$6,173 | \$6,350 | \$6,530 | \$6,711 | \$6,895 | \$7,081 | \$7,269 |
| | \$1.20M | \$5,059 | \$5,222 | \$5,389 | \$5,557 | \$5,729 | \$5,903 | \$6,080 | \$6,260 | \$6,442 | \$6,626 | \$6,813 | \$7,003 | \$7,195 | \$7,389 | \$7,585 |
| | \$1.25M | \$5,270 | \$5,440 | \$5,613 | \$5,789 | \$5,968 | \$6,149 | \$6,334 | \$6,521 | \$6,710 | \$6,903 | \$7,097 | \$7,295 | \$7,494 | \$7,696 | \$7,901 |
| \$1.30M | \$5,481 | \$5,658 | \$5,838 | \$6,021 | \$6,206 | \$6,395 | \$6,587 | \$6,781 | \$6,979 | \$7,179 | \$7,381 | \$7,586 | \$7,794 | \$8,004 | \$8,217 | |
| \$1.35M | \$5,692 | \$5,875 | \$6,062 | \$6,252 | \$6,445 | \$6,641 | \$6,840 | \$7,042 | \$7,247 | \$7,455 | \$7,665 | \$7,878 | \$8,094 | \$8,312 | \$8,533 | |
| \$1.40M | \$5,902 | \$6,093 | \$6,287 | \$6,484 | \$6,684 | \$6,887 | \$7,094 | \$7,303 | \$7,516 | \$7,731 | \$7,949 | \$8,170 | \$8,394 | \$8,620 | \$8,849 | |
| \$1.45M | \$6,113 | \$6,310 | \$6,511 | \$6,715 | \$6,923 | \$7,133 | \$7,347 | \$7,564 | \$7,784 | \$8,007 | \$8,233 | \$8,462 | \$8,693 | \$8,928 | \$9,165 | |
| \$1.50M | \$6,324 | \$6,528 | \$6,736 | \$6,947 | \$7,161 | \$7,379 | \$7,600 | \$7,825 | \$8,052 | \$8,283 | \$8,517 | \$8,754 | \$8,993 | \$9,236 | \$9,481 | |
| \$1.55M | \$6,535 | \$6,746 | \$6,960 | \$7,178 | \$7,400 | \$7,625 | \$7,854 | \$8,086 | \$8,321 | \$8,559 | \$8,801 | \$9,045 | \$9,293 | \$9,544 | \$9,797 | |
| \$1.60M | \$6,746 | \$6,963 | \$7,185 | \$7,410 | \$7,639 | \$7,871 | \$8,107 | \$8,346 | \$8,589 | \$8,835 | \$9,085 | \$9,337 | \$9,593 | \$9,851 | \$10,113 | |
| \$1.65M | \$6,956 | \$7,181 | \$7,409 | \$7,641 | \$7,877 | \$8,117 | \$8,360 | \$8,607 | \$8,858 | \$9,111 | \$9,369 | \$9,629 | \$9,893 | \$10,159 | \$10,429 | |
| \$1.70M | \$7,167 | \$7,399 | \$7,634 | \$7,873 | \$8,116 | \$8,363 | \$8,614 | \$8,868 | \$9,126 | \$9,387 | \$9,652 | \$9,921 | \$10,192 | \$10,467 | \$10,745 | |
| \$1.75M | \$7,378 | \$7,616 | \$7,858 | \$8,105 | \$8,355 | \$8,609 | \$8,867 | \$9,129 | \$9,394 | \$9,664 | \$9,936 | \$10,213 | \$10,492 | \$10,775 | \$11,061 | |
| \$1.80M | \$7,589 | \$7,834 | \$8,083 | \$8,336 | \$8,593 | \$8,855 | \$9,120 | \$9,390 | \$9,663 | \$9,940 | \$10,220 | \$10,504 | \$10,792 | \$11,083 | \$11,377 | |
| \$1.85M | \$7,800 | \$8,051 | \$8,307 | \$8,568 | \$8,832 | \$9,101 | \$9,374 | \$9,650 | \$9,931 | \$10,216 | \$10,504 | \$10,796 | \$11,092 | \$11,391 | \$11,693 | |
| \$1.90M | \$8,010 | \$8,269 | \$8,532 | \$8,799 | \$9,071 | \$9,347 | \$9,627 | \$9,911 | \$10,200 | \$10,492 | \$10,788 | \$11,088 | \$11,391 | \$11,699 | \$12,009 | |
| \$1.95M | \$8,221 | \$8,487 | \$8,756 | \$9,031 | \$9,310 | \$9,593 | \$9,880 | \$10,172 | \$10,468 | \$10,768 | \$11,072 | \$11,380 | \$11,691 | \$12,006 | \$12,325 | |
| \$2M | \$8,432 | \$8,704 | \$8,981 | \$9,262 | \$9,548 | \$9,839 | \$10,134 | \$10,433 | \$10,736 | \$11,044 | \$11,356 | \$11,671 | \$11,991 | \$12,314 | \$12,641 | |
| \$2.25M | \$9,486 | \$9,792 | \$10,104 | \$10,420 | \$10,742 | \$11,069 | \$11,400 | \$11,737 | \$12,078 | \$12,425 | \$12,775 | \$13,130 | \$13,490 | \$13,854 | \$14,222 | |
| \$2.5M | \$10,540 | \$10,880 | \$11,226 | \$11,578 | \$11,935 | \$12,298 | \$12,667 | \$13,041 | \$13,421 | \$13,805 | \$14,195 | \$14,589 | \$14,989 | \$15,393 | \$15,802 | |
| \$2.75M | \$11,594 | \$11,968 | \$12,349 | \$12,736 | \$13,129 | \$13,528 | \$13,934 | \$14,345 | \$14,763 | \$15,186 | \$15,614 | \$16,048 | \$16,488 | \$16,932 | \$17,382 | |
| \$3M | \$12,648 | \$13,056 | \$13,471 | \$13,893 | \$14,322 | \$14,758 | \$15,201 | \$15,649 | \$16,105 | \$16,566 | \$17,034 | \$17,507 | \$17,987 | \$18,472 | \$18,962 | |

MONTHLY INTEREST ONLY REPAYMENTS

Use the table below to estimate monthly interest only repayments for varying home loan amounts and interest rates. The repayments are calculated on a monthly basis and a 30 year loan term.

| | | Interest Rates | | | | | | | | | | | | | | |
|-------------|---------|----------------|---------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---------|
| | | 3.00% | 3.25% | 3.50% | 3.75% | 4.00% | 4.25% | 4.50% | 4.75% | 5.00% | 5.25% | 5.50% | 5.75% | 6.00% | 6.25% | 6.50% |
| Loan Amount | \$250K | \$625 | \$677 | \$729 | \$781 | \$833 | \$885 | \$938 | \$990 | \$1,042 | \$1,094 | \$1,146 | \$1,198 | \$1,250 | \$1,302 | \$1,354 |
| | \$275K | \$688 | \$745 | \$802 | \$859 | \$917 | \$974 | \$1,031 | \$1,089 | \$1,146 | \$1,203 | \$1,260 | \$1,318 | \$1,375 | \$1,432 | \$1,490 |
| | \$300K | \$750 | \$813 | \$875 | \$938 | \$1,000 | \$1,063 | \$1,125 | \$1,188 | \$1,250 | \$1,313 | \$1,375 | \$1,438 | \$1,500 | \$1,563 | \$1,625 |
| | \$325K | \$813 | \$880 | \$948 | \$1,016 | \$1,083 | \$1,151 | \$1,219 | \$1,286 | \$1,354 | \$1,422 | \$1,490 | \$1,557 | \$1,625 | \$1,693 | \$1,760 |
| | \$350K | \$875 | \$948 | \$1,021 | \$1,094 | \$1,167 | \$1,240 | \$1,313 | \$1,385 | \$1,458 | \$1,531 | \$1,604 | \$1,677 | \$1,750 | \$1,823 | \$1,896 |
| | \$375K | \$938 | \$1,016 | \$1,094 | \$1,172 | \$1,250 | \$1,328 | \$1,406 | \$1,484 | \$1,563 | \$1,641 | \$1,719 | \$1,797 | \$1,875 | \$1,953 | \$2,031 |
| | \$400K | \$1,000 | \$1,083 | \$1,167 | \$1,250 | \$1,333 | \$1,417 | \$1,500 | \$1,583 | \$1,667 | \$1,750 | \$1,833 | \$1,917 | \$2,000 | \$2,083 | \$2,167 |
| | \$425K | \$1,063 | \$1,151 | \$1,240 | \$1,328 | \$1,417 | \$1,505 | \$1,594 | \$1,682 | \$1,771 | \$1,859 | \$1,948 | \$2,036 | \$2,125 | \$2,214 | \$2,302 |
| | \$450K | \$1,125 | \$1,219 | \$1,313 | \$1,406 | \$1,500 | \$1,594 | \$1,688 | \$1,781 | \$1,875 | \$1,969 | \$2,063 | \$2,156 | \$2,250 | \$2,344 | \$2,438 |
| | \$475K | \$1,188 | \$1,286 | \$1,385 | \$1,484 | \$1,583 | \$1,682 | \$1,781 | \$1,880 | \$1,979 | \$2,078 | \$2,177 | \$2,276 | \$2,375 | \$2,474 | \$2,573 |
| | \$500K | \$1,250 | \$1,354 | \$1,458 | \$1,563 | \$1,667 | \$1,771 | \$1,875 | \$1,979 | \$2,083 | \$2,188 | \$2,292 | \$2,396 | \$2,500 | \$2,604 | \$2,708 |
| | \$525K | \$1,313 | \$1,422 | \$1,531 | \$1,641 | \$1,750 | \$1,859 | \$1,969 | \$2,078 | \$2,188 | \$2,297 | \$2,406 | \$2,516 | \$2,625 | \$2,734 | \$2,844 |
| | \$550K | \$1,375 | \$1,490 | \$1,604 | \$1,719 | \$1,833 | \$1,948 | \$2,063 | \$2,177 | \$2,292 | \$2,406 | \$2,521 | \$2,635 | \$2,750 | \$2,865 | \$2,979 |
| | \$575K | \$1,438 | \$1,557 | \$1,677 | \$1,797 | \$1,917 | \$2,036 | \$2,156 | \$2,276 | \$2,396 | \$2,516 | \$2,635 | \$2,755 | \$2,875 | \$2,995 | \$3,115 |
| | \$600K | \$1,500 | \$1,625 | \$1,750 | \$1,875 | \$2,000 | \$2,125 | \$2,250 | \$2,375 | \$2,500 | \$2,625 | \$2,750 | \$2,875 | \$3,000 | \$3,125 | \$3,250 |
| | \$625K | \$1,563 | \$1,693 | \$1,823 | \$1,953 | \$2,083 | \$2,214 | \$2,344 | \$2,474 | \$2,604 | \$2,734 | \$2,865 | \$2,995 | \$3,125 | \$3,255 | \$3,385 |
| | \$650K | \$1,625 | \$1,760 | \$1,896 | \$2,031 | \$2,167 | \$2,302 | \$2,438 | \$2,573 | \$2,708 | \$2,844 | \$2,979 | \$3,115 | \$3,250 | \$3,385 | \$3,521 |
| | \$675K | \$1,688 | \$1,828 | \$1,969 | \$2,109 | \$2,250 | \$2,391 | \$2,531 | \$2,672 | \$2,813 | \$2,953 | \$3,094 | \$3,234 | \$3,375 | \$3,516 | \$3,656 |
| | \$700K | \$1,750 | \$1,896 | \$2,042 | \$2,188 | \$2,333 | \$2,479 | \$2,625 | \$2,771 | \$2,917 | \$3,063 | \$3,208 | \$3,354 | \$3,500 | \$3,646 | \$3,792 |
| | \$725K | \$1,813 | \$1,964 | \$2,115 | \$2,266 | \$2,417 | \$2,568 | \$2,719 | \$2,870 | \$3,021 | \$3,172 | \$3,323 | \$3,474 | \$3,625 | \$3,776 | \$3,927 |
| | \$750K | \$1,875 | \$2,031 | \$2,188 | \$2,344 | \$2,500 | \$2,656 | \$2,813 | \$2,969 | \$3,125 | \$3,281 | \$3,438 | \$3,594 | \$3,750 | \$3,906 | \$4,063 |
| | \$775K | \$1,938 | \$2,099 | \$2,260 | \$2,422 | \$2,583 | \$2,745 | \$2,906 | \$3,068 | \$3,229 | \$3,391 | \$3,552 | \$3,714 | \$3,875 | \$4,036 | \$4,198 |
| | \$800K | \$2,000 | \$2,167 | \$2,333 | \$2,500 | \$2,667 | \$2,833 | \$3,000 | \$3,167 | \$3,333 | \$3,500 | \$3,667 | \$3,833 | \$4,000 | \$4,167 | \$4,333 |
| | \$825K | \$2,063 | \$2,234 | \$2,406 | \$2,578 | \$2,750 | \$2,922 | \$3,094 | \$3,266 | \$3,438 | \$3,609 | \$3,781 | \$3,953 | \$4,125 | \$4,297 | \$4,469 |
| | \$850K | \$2,125 | \$2,302 | \$2,479 | \$2,656 | \$2,833 | \$3,010 | \$3,188 | \$3,365 | \$3,542 | \$3,719 | \$3,896 | \$4,073 | \$4,250 | \$4,427 | \$4,604 |
| | \$875K | \$2,188 | \$2,370 | \$2,552 | \$2,734 | \$2,917 | \$3,099 | \$3,281 | \$3,464 | \$3,646 | \$3,828 | \$4,010 | \$4,193 | \$4,375 | \$4,557 | \$4,740 |
| | \$900K | \$2,250 | \$2,438 | \$2,625 | \$2,813 | \$3,000 | \$3,188 | \$3,375 | \$3,563 | \$3,750 | \$3,938 | \$4,125 | \$4,313 | \$4,500 | \$4,688 | \$4,875 |
| | \$925K | \$2,313 | \$2,505 | \$2,698 | \$2,891 | \$3,083 | \$3,276 | \$3,469 | \$3,661 | \$3,854 | \$4,047 | \$4,240 | \$4,432 | \$4,625 | \$4,818 | \$5,010 |
| | \$950K | \$2,375 | \$2,573 | \$2,771 | \$2,969 | \$3,167 | \$3,365 | \$3,563 | \$3,760 | \$3,958 | \$4,156 | \$4,354 | \$4,552 | \$4,750 | \$4,948 | \$5,146 |
| | \$975K | \$2,438 | \$2,641 | \$2,844 | \$3,047 | \$3,250 | \$3,453 | \$3,656 | \$3,859 | \$4,063 | \$4,266 | \$4,469 | \$4,672 | \$4,875 | \$5,078 | \$5,281 |
| | \$1m | \$2,500 | \$2,708 | \$2,917 | \$3,125 | \$3,333 | \$3,542 | \$3,750 | \$3,958 | \$4,167 | \$4,375 | \$4,583 | \$4,792 | \$5,000 | \$5,208 | \$5,417 |
| | \$1.05M | \$2,625 | \$2,844 | \$3,063 | \$3,281 | \$3,500 | \$3,719 | \$3,938 | \$4,156 | \$4,375 | \$4,594 | \$4,813 | \$5,031 | \$5,250 | \$5,469 | \$5,688 |
| | \$1.1M | \$2,750 | \$2,979 | \$3,208 | \$3,438 | \$3,667 | \$3,896 | \$4,125 | \$4,354 | \$4,583 | \$4,813 | \$5,042 | \$5,271 | \$5,500 | \$5,729 | \$5,958 |
| \$1.15M | \$2,875 | \$3,115 | \$3,354 | \$3,594 | \$3,833 | \$4,073 | \$4,313 | \$4,552 | \$4,792 | \$5,031 | \$5,271 | \$5,510 | \$5,750 | \$5,990 | \$6,229 | |
| \$1.20M | \$3,000 | \$3,250 | \$3,500 | \$3,750 | \$4,000 | \$4,250 | \$4,500 | \$4,750 | \$5,000 | \$5,250 | \$5,500 | \$5,750 | \$6,000 | \$6,250 | \$6,500 | |
| \$1.25M | \$3,125 | \$3,385 | \$3,646 | \$3,906 | \$4,167 | \$4,427 | \$4,688 | \$4,948 | \$5,208 | \$5,469 | \$5,729 | \$5,990 | \$6,250 | \$6,510 | \$6,771 | |
| \$1.30M | \$3,250 | \$3,521 | \$3,792 | \$4,063 | \$4,333 | \$4,604 | \$4,875 | \$5,146 | \$5,417 | \$5,688 | \$5,958 | \$6,229 | \$6,500 | \$6,771 | \$7,042 | |
| \$1.35M | \$3,375 | \$3,656 | \$3,938 | \$4,219 | \$4,500 | \$4,781 | \$5,063 | \$5,344 | \$5,625 | \$5,906 | \$6,188 | \$6,469 | \$6,750 | \$7,031 | \$7,313 | |
| \$1.40M | \$3,500 | \$3,792 | \$4,083 | \$4,375 | \$4,667 | \$4,958 | \$5,250 | \$5,542 | \$5,833 | \$6,125 | \$6,417 | \$6,708 | \$7,000 | \$7,292 | \$7,583 | |
| \$1.45M | \$3,625 | \$3,927 | \$4,229 | \$4,531 | \$4,833 | \$5,135 | \$5,438 | \$5,740 | \$6,042 | \$6,344 | \$6,646 | \$6,948 | \$7,250 | \$7,552 | \$7,854 | |
| \$1.50M | \$3,750 | \$4,063 | \$4,375 | \$4,688 | \$5,000 | \$5,313 | \$5,625 | \$5,938 | \$6,250 | \$6,563 | \$6,875 | \$7,188 | \$7,500 | \$7,813 | \$8,125 | |
| \$1.55M | \$3,875 | \$4,198 | \$4,521 | \$4,844 | \$5,167 | \$5,490 | \$5,813 | \$6,135 | \$6,458 | \$6,781 | \$7,104 | \$7,427 | \$7,750 | \$8,073 | \$8,396 | |
| \$1.60M | \$4,000 | \$4,333 | \$4,667 | \$5,000 | \$5,333 | \$5,667 | \$6,000 | \$6,333 | \$6,667 | \$7,000 | \$7,333 | \$7,667 | \$8,000 | \$8,333 | \$8,667 | |
| \$1.65M | \$4,125 | \$4,469 | \$4,813 | \$5,156 | \$5,500 | \$5,844 | \$6,188 | \$6,531 | \$6,875 | \$7,219 | \$7,563 | \$7,906 | \$8,250 | \$8,594 | \$8,938 | |
| \$1.70M | \$4,250 | \$4,604 | \$4,958 | \$5,313 | \$5,667 | \$6,021 | \$6,375 | \$6,729 | \$7,083 | \$7,438 | \$7,792 | \$8,146 | \$8,500 | \$8,854 | \$9,208 | |
| \$1.75M | \$4,375 | \$4,740 | \$5,104 | \$5,469 | \$5,833 | \$6,198 | \$6,563 | \$6,927 | \$7,292 | \$7,656 | \$8,021 | \$8,385 | \$8,750 | \$9,115 | \$9,479 | |
| \$1.80M | \$4,500 | \$4,875 | \$5,250 | \$5,625 | \$6,000 | \$6,375 | \$6,750 | \$7,125 | \$7,500 | \$7,875 | \$8,250 | \$8,625 | \$9,000 | \$9,375 | \$9,750 | |
| \$1.85M | \$4,625 | \$5,010 | \$5,396 | \$5,781 | \$6,167 | \$6,552 | \$6,938 | \$7,323 | \$7,708 | \$8,094 | \$8,479 | \$8,865 | \$9,250 | \$9,635 | \$10,021 | |
| \$1.90M | \$4,750 | \$5,146 | \$5,542 | \$5,938 | \$6,333 | \$6,729 | \$7,125 | \$7,521 | \$7,917 | \$8,313 | \$8,708 | \$9,104 | \$9,500 | \$9,896 | \$10,292 | |
| \$1.95M | \$4,875 | \$5,281 | \$5,688 | \$6,094 | \$6,500 | \$6,906 | \$7,313 | \$7,719 | \$8,125 | \$8,531 | \$8,938 | \$9,344 | \$9,750 | \$10,156 | \$10,563 | |
| \$2M | \$5,000 | \$5,417 | \$5,833 | \$6,250 | \$6,667 | \$7,083 | \$7,500 | \$7,917 | \$8,333 | \$8,750 | \$9,167 | \$9,583 | \$10,000 | \$10,417 | \$10,833 | |
| \$2.25M | \$5,625 | \$6,094 | \$6,563 | \$7,031 | \$7,500 | \$7,969 | \$8,438 | \$8,906 | \$9,375 | \$9,844 | \$10,313 | \$10,781 | \$11,250 | \$11,719 | \$12,188 | |
| \$2.5M | \$6,250 | \$6,771 | \$7,292 | \$7,813 | \$8,333 | \$8,854 | \$9,375 | \$9,896 | \$10,417 | \$10,938 | \$11,458 | \$11,979 | \$12,500 | \$13,021 | \$13,542 | |
| \$2.75M | \$6,875 | \$7,448 | \$8,021 | \$8,594 | \$9,167 | \$9,740 | \$10,313 | \$10,885 | \$11,458 | \$12,031 | \$12,604 | \$13,177 | \$13,750 | \$14,323 | \$14,896 | |
| \$3M | \$7,500 | \$8,125 | \$8,750 | \$9,375 | \$10,000 | \$10,625 | \$11,250 | \$11,875 | \$12,500 | \$13,125 | \$13,750 | \$14,375 | \$15,000 | \$15,625 | \$16,250 | |

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GOVERNMENT FEES FOR PROPERTY PURCHASES IN WESTERN AUSTRALIA

Use the table below to estimate out what government fees will be applicable when purchasing either an established home or newly constructed home in WA. This does not take into account any eligibility for concessional duty or First Home Owners Grant.

| WA Stamp Duty Bracket | Purchase Price | WA Standard Residential Stamp Duty Payable | Landgate Mortgage Registration Fee | Landgate Transfer Fee | Total Government Fees | Fees As Percentage of Purchase Price |
|--|---|--|------------------------------------|-----------------------|-----------------------|--------------------------------------|
| From \$0 to \$120,000: \$1.90 for every \$100 of part thereof. | \$100,000 | \$1,900 | \$164 | \$174 | \$2,238 | 2.238% |
| | \$110,000 | \$2,090 | \$164 | \$174 | \$2,428 | 2.207% |
| | \$120,000 | \$2,280 | \$164 | \$174 | \$2,618 | 2.182% |
| From \$120,001 to \$150,000: \$2,280 plus \$2.85 for every \$100 of part thereof above \$120,000. | \$130,000 | \$2,565 | \$164 | \$194 | \$2,923 | 2.248% |
| | \$140,000 | \$2,850 | \$164 | \$194 | \$3,208 | 2.291% |
| | \$150,000 | \$3,135 | \$164 | \$194 | \$3,493 | 2.329% |
| From \$150,001 to \$360,000: \$3,135 plus \$3.80 for every \$100 of part thereof above \$150,000. | \$160,000 | \$3,515 | \$164 | \$194 | \$3,873 | 2.421% |
| | \$180,000 | \$4,275 | \$164 | \$194 | \$4,633 | 2.574% |
| | \$200,000 | \$5,035 | \$164 | \$194 | \$5,393 | 2.697% |
| | \$220,000 | \$5,795 | \$164 | \$214 | \$6,173 | 2.806% |
| | \$240,000 | \$6,555 | \$164 | \$214 | \$6,933 | 2.889% |
| | \$260,000 | \$7,315 | \$164 | \$214 | \$7,693 | 2.959% |
| | \$280,000 | \$8,075 | \$164 | \$214 | \$8,453 | 3.019% |
| | \$300,000 | \$8,835 | \$164 | \$214 | \$9,213 | 3.071% |
| | \$320,000 | \$9,595 | \$164 | \$234 | \$9,993 | 3.123% |
| From \$360,001 to \$725,000: \$11,115 plus \$4.75 for every \$100 of part thereof above \$360,000. | \$340,000 | \$10,355 | \$164 | \$234 | \$10,753 | 3.163% |
| | \$360,000 | \$11,115 | \$164 | \$234 | \$11,513 | 3.198% |
| | \$380,000 | \$12,065 | \$164 | \$234 | \$12,463 | 3.280% |
| | \$400,000 | \$13,015 | \$164 | \$234 | \$13,413 | 3.353% |
| | \$425,000 | \$14,203 | \$164 | \$254 | \$14,621 | 3.440% |
| | \$450,000 | \$15,390 | \$164 | \$254 | \$15,808 | 3.513% |
| | \$475,000 | \$16,578 | \$164 | \$254 | \$16,996 | 3.578% |
| | \$500,000 | \$17,765 | \$164 | \$254 | \$18,183 | 3.637% |
| | \$525,000 | \$18,953 | \$164 | \$274 | \$19,391 | 3.693% |
| | \$550,000 | \$20,140 | \$164 | \$274 | \$20,578 | 3.741% |
| | \$575,000 | \$21,328 | \$164 | \$274 | \$21,766 | 3.785% |
| | \$600,000 | \$22,515 | \$164 | \$274 | \$22,953 | 3.826% |
| | From \$725,001 upwards: \$28,453 plus \$5.15 for every \$100 of part thereof above \$725,000. | \$625,000 | \$23,703 | \$164 | \$294 | \$24,161 |
| \$650,000 | | \$24,890 | \$164 | \$294 | \$25,348 | 3.900% |
| \$675,000 | | \$26,078 | \$164 | \$294 | \$26,536 | 3.931% |
| \$700,000 | | \$27,265 | \$164 | \$294 | \$27,723 | 3.960% |
| \$725,000 | | \$28,453 | \$164 | \$314 | \$28,931 | 3.990% |
| \$750,000 | | \$29,741 | \$164 | \$314 | \$30,219 | 4.029% |
| \$800,000 | | \$32,316 | \$164 | \$314 | \$32,794 | 4.099% |
| \$850,000 | | \$34,891 | \$164 | \$334 | \$35,389 | 4.163% |
| \$900,000 | | \$37,466 | \$164 | \$334 | \$37,964 | 4.218% |
| \$950,000 | | \$40,041 | \$164 | \$354 | \$40,559 | 4.269% |
| \$1,000,000 | | \$42,616 | \$164 | \$354 | \$43,134 | 4.313% |
| \$1,100,000 | | \$47,766 | \$164 | \$374 | \$48,304 | 4.391% |
| \$1,200,000 | | \$52,916 | \$164 | \$394 | \$53,474 | 4.456% |
| \$1,300,000 | \$58,066 | \$164 | \$414 | \$58,644 | 4.511% | |
| \$1,400,000 | \$63,216 | \$164 | \$434 | \$63,814 | 4.558% | |
| \$1,500,000 | \$68,366 | \$164 | \$454 | \$68,984 | 4.599% | |
| \$1,600,000 | \$73,516 | \$164 | \$474 | \$74,154 | 4.635% | |
| \$1,700,000 | \$78,666 | \$164 | \$494 | \$79,324 | 4.666% | |
| \$1,800,000 | \$83,816 | \$164 | \$514 | \$84,494 | 4.694% | |
| \$1,900,000 | \$88,966 | \$164 | \$534 | \$89,664 | 4.719% | |
| \$2,000,000 | \$94,116 | \$164 | \$554 | \$94,834 | 4.742% | |
| \$2,500,000 | \$119,866 | \$164 | \$654 | \$120,684 | 4.827% | |
| \$3,000,000 | \$145,616 | \$164 | \$754 | \$146,534 | 4.884% | |
| \$3,500,000 | \$171,366 | \$164 | \$854 | \$172,384 | 4.925% | |
| \$4,000,000 | \$197,116 | \$164 | \$954 | \$198,234 | 4.956% | |
| \$4,500,000 | \$222,866 | \$164 | \$1,054 | \$224,084 | 4.980% | |
| \$5,000,000 | \$248,616 | \$164 | \$1,154 | \$249,934 | 4.999% | |

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FIRST HOME OWNERS GRANT & CONCESSIONAL RATE OF STAMP DUTY FOR WESTERN AUSTRALIA

First Home Owners Grant

Buying an established home

First home owners buying an established home will not be eligible for the WA First Home Owners Grant for contracts signed on or after 3rd October 2015.

Buying or building a new home

First home owners buying or building a new home are able to apply for a grant of up to \$10,000.

First Home Owners Concessional Rate of Duty

| Western Australian Stamp Duty - If the Property includes a home - as at 3 July 2014 | | | | | |
|---|--------------------------------|----------------------------|----------|-------------------------------------|------------------------------------|
| Purchase Price | WA Standard Stamp Duty Payable | WA FHOR Stamp Duty Payable | Savings | FHOR WA Stamp Duty Rate | WA Stamp Duty Classification |
| \$0 to \$399,999 | TBC... | \$0 | TBC | None up to \$430k | First Home Owner Concessional Rate |
| \$400,000 | \$13,015 | \$0 | \$13,015 | | |
| \$410,000 | \$13,490 | \$0 | \$13,490 | | |
| \$420,000 | \$13,965 | \$0 | \$13,965 | | |
| \$430,000 | \$14,440 | \$0 | \$14,440 | | |
| \$440,000 | \$14,915 | \$1,919 | \$12,996 | | |
| \$450,000 | \$15,390 | \$3,838 | \$11,552 | | |
| \$460,000 | \$15,865 | \$5,757 | \$10,108 | | |
| \$470,000 | \$16,340 | \$7,676 | \$8,664 | | |
| \$480,000 | \$16,815 | \$9,595 | \$7,220 | | |
| \$490,000 | \$17,290 | \$11,514 | \$5,776 | | |
| \$500,000 | \$17,765 | \$13,433 | \$4,332 | | |
| \$510,000 | \$18,240 | \$15,352 | \$2,888 | | |
| \$520,000 | \$18,715 | \$17,271 | \$1,444 | | |
| \$530,000 | \$19,190 | \$19,190 | \$0 | \$19.19 for every \$100 over \$430k | Standard Residential Rate |
| \$540,000 | \$19,665 | \$19,665 | \$0 | | |
| \$550,000 | \$20,140 | \$20,140 | \$0 | | |
| \$560,000 | \$20,615 | \$20,615 | \$0 | | |
| \$570,000 | \$21,090 | \$21,090 | \$0 | | |
| \$570,000 plus | TBC... | TBC... | \$0 | | |

| Western Australian Stamp Duty - For Vacant Land - as at 3 July 2014 | | | | | |
|---|--------------------------------|----------------------------|---------|-------------------------|------------------------------------|
| Purchase Price | WA Standard Stamp Duty Payable | WA FHOR Stamp Duty Payable | Savings | FHOR WA Stamp Duty Rate | WA Stamp Duty Classification |
| \$0 to \$279,999 | TBC | \$0 | TBC | None up to \$300k | First Home Owner Concessional Rate |
| \$280,000 | \$8,075 | \$0 | \$8,075 | | |
| \$290,000 | \$8,455 | \$0 | \$8,455 | | |
| \$300,000 | \$8,835 | \$0 | \$8,835 | | |
| \$310,000 | \$9,215 | \$1,301 | \$7,914 | | |
| \$320,000 | \$9,595 | \$2,602 | \$6,993 | | |
| \$330,000 | \$9,975 | \$3,903 | \$6,072 | | |
| \$340,000 | \$10,355 | \$5,204 | \$5,151 | | |
| \$350,000 | \$10,735 | \$6,505 | \$4,230 | | |
| \$360,000 | \$11,115 | \$7,806 | \$3,309 | | |
| \$370,000 | \$11,590 | \$9,107 | \$2,483 | | |
| \$380,000 | \$12,065 | \$10,408 | \$1,657 | | |
| \$390,000 | \$12,540 | \$11,709 | \$831 | | |
| \$400,000 | \$13,015 | \$13,010 | \$5 | | |
| \$410,000 | \$13,490 | \$13,490 | \$0 | | |
| \$420,000 | \$13,965 | \$13,965 | \$0 | | |
| \$430,000 | \$14,440 | \$14,440 | \$0 | | |
| \$440,000 | \$14,915 | \$14,915 | \$0 | | |
| \$440,000 plus | TBC... | TBC... | \$0 | | |