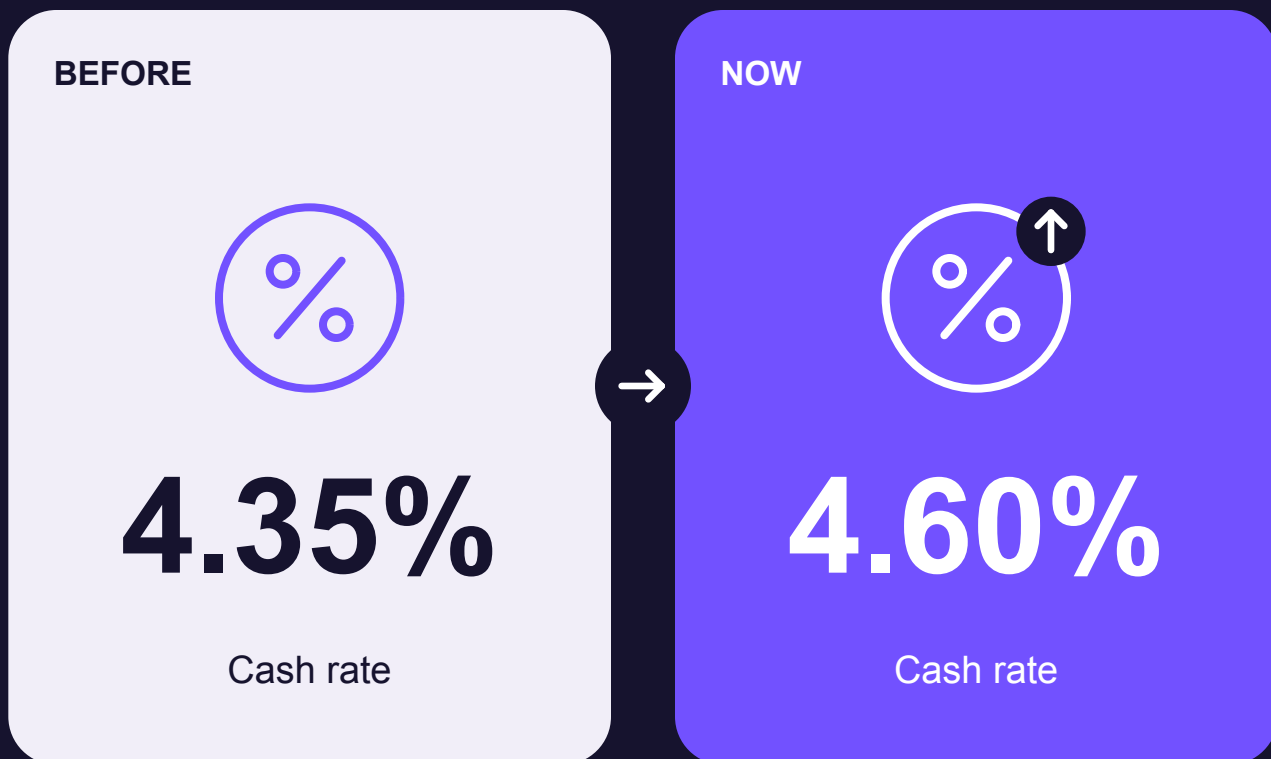


AUSTRALIA · RBA CASH RATE

CURRENT / 30 September 2026

The cash rate rose.



Ask your lender what changes for your loan.

Up 0.25 percentage points. The cash rate is not your mortgage rate; lenders set their own rates.

MORTGAGE ILLUSTRATION · \$600,000 LOAN

ILLUSTRATION / 30-year principal + interest

What could that cost?

LOWER RATE

At 6.00% p.a.

**\$3,597**

Per month

**HIGHER RATE**

At 6.25% p.a.

**\$3,694**

Per month

+\$97 a month in this example.

Illustration only: \$600,000 balance, 30 years, monthly payments, no fees or offsets. Annual rates and independently rounded repayments. Your lender offer may differ.

MELBOURNE DWELLINGS · REA PRICE INDEX

MARKET DATA / September 2026

Melbourne prices eased.

THEN

September 2025

**100**

Price index



NOW

September 2026

**94.8**

Price index

5.2% lower over one year.

Normalised illustration: September 2025 = 100, based on REA annual change. Australia: +0.1% over the year. One index, not your property value, a forecast or the effect of the latest rate rise alone.

AUSTRALIA · BUYING AFTER A RATE RISE

ACTION / After the rate change

Buying? Recheck your budget.

BEFORE

Before the rise

**Old budget**

Previous lender assessment

**AFTER**

After the rise

**Recheck**

Ask your lender again

Confirm your comfortable limit before bidding.

Planning step, not a new law. Your loan and pre-approval depend on lender assessment; fixed loans may not change immediately.

VICTORIA · PRIVATE/OTHER RESIDENTIAL SALES

CURRENT / 1 October 2026

A new price statement.

BEFORE



Statement of Information

Old sales form



NOW



Property Price Statement

Beside the advertised price

Ask to see the new PPS.

Private/other sales: from 1 Oct 2026. Auctions/fixed-date sales: events from 16 Oct 2026. Check the applicable transition.

VICTORIA · RENT INCREASES

CURRENT / 25 November 2025

More notice before rent rises.

BEFORE

**60 days**

Written notice



NOW

**90 days**

Written notice

A rate rise does not bypass renter rights.

Since 25 Nov 2025. Generally one increase per 12 months; some older leases have exceptions. Use valid written notice.

VICTORIA · GAS + ELECTRICAL SAFETY

UPCOMING / 13 October 2026

Safety checks cover more leases.

CURRENT**Some leases**

Every 2 years

**UPCOMING**

From 13 Oct 2026

**All leases**

Every 2 years

Book checks and keep the records.

Existing duty generally covers post-29-March-2021 agreements. From 13 Oct: all agreements. Gas where gas is installed; qualified trades required.

AUSTRALIA · PROPERTY SETTLEMENT

CURRENT / 1 January 2025

Selling? Check withholding.

BEFORE

Jul 2017-Dec 2024

**12.5%**

\$750k+ threshold

**NOW****15%**

No price threshold

Resident seller? Get an ATO clearance certificate.

Applicable contracts from 1 Jan 2025. Withholding is not the final tax bill. Australian tax-resident sellers: give ATO clearance before settlement.

AUSTRALIA · NEGATIVE GEARING

UPCOMING / 1 July 2027

Investor tax: a future start.

CURRENT

Current rules

Rental-loss deductions

**UPCOMING**

From 1 Jul 2027



New limits

Some established-home losses

Have a tax adviser model your property.

From 1 Jul 2027. Eligible new builds and holdings acquired before 12 May 2026, 7:30pm AEST have exceptions. CGT has separate transitions.

VICTORIA · MOVING OUT

UNCHANGED / The rate rise changes no cleaning duty

Cleaning rules stay the same.

BEFORE

Before the rise

**Reasonably
clean**

Allow fair wear + tear

**NOW****Reasonably
clean**

Allow fair wear + tear

Compare with the entry condition report.

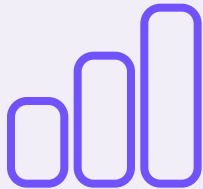
Allow fair wear and tear. Professional cleaning only when lawfully required. A bond refund cannot be guaranteed.

AUSTRALIA · GOVERNMENT 5% DEPOSIT SCHEME

CURRENT / 1 October 2025

More places for eligible buyers.

BEFORE

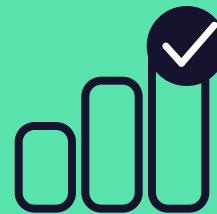


Limited places

Scheme places capped



NOW



No place limit

No income cap

You still need eligibility and lender approval.

Since 1 Oct 2025. Eligibility, local price caps and lender approval still apply. You remain responsible for the loan.

[Government 5% Deposit Scheme expansion](#) [First-home buyer eligibility](#)

VICTORIA · AGENT/PROVIDER APPLICATION FEES

UPCOMING / 13 October 2026

Rental applications: fee ban.

CURRENT

**Fees
permitted**

Agent/provider fees

**UPCOMING**

From 13 Oct 2026



\$0

Application fee

From 13 Oct: no charge just to apply.

Agent/provider application-fee ban starts 13 Oct 2026. Third-party application fees are already banned. Rent and lawful bonds are separate.