

澳洲房贷市场常用词

Mortgage Loan Terms 贷款相关名词

Principal-本金-贷款本金数额，利息以此基础计算。The loan amount that is taken out.

Principal and interest loan 本金及利息贷款-在贷款期间既要偿还本金，又要偿还利息.-a loan in which both the principal and the interest are paid during the term of the loan.

Interest only 只还利息不还本-usually a short-term arrangement whereby payments are made on the interest only, not the principal.

Variable interest rate 浮动利率-a rate that varies in accordance with the rates in the marketplace.

Fixed rate 固定利率 -an interest rate set for an agreed term.

Basic variable-a variable home loan at a reduced rate but generally with fewer features than a standard variable.

Standard variable -a variable home loan, usually with comprehensive features (as opposed to a basic variable).this is often the variable rate fixed rates roll to at the end of their fixed term.

Mortgage 抵押贷款-以不动产作为贷款的抵押物。如果抵押人不能偿付贷款，放款人和接受抵押人有权处理不动产。A mortgage is the transfer of an interest in property (or the equivalent in law - a charge) to a lender as a security for a debt

Mortgagee 贷款人-出借资金的一方。The lender who provides fund.

Mortgagor 抵押人-借款方。the person borrowing money in the term of a mortgage.

Security 抵押物-在贷款还清前，移交给放款人作为贷款抵押的财产。通常用房屋作为贷款抵押物。an asset that guarantees the lender their borrowings until the loan is repaid in full. Usually the property is offered to secure the loan.

New purchase 买屋 -purchase a property for live in or investment.

Refinance 转贷，转银行，重新借贷-从同一机构或其它机构贷款以代替或增加现有的贷款。Refinancing to replace or extend an existing loan with funds from the same institution or another.

Residential Owner Occupied 自住房贷款-a loan granted to purchase a property intended for living in as a main residence.

Residential Investment Loan 投资房贷款-a loan granted to purchase a property intended for investment purposes (for example, to be rented out) as opposed to owner-occupied purposes.

LVR (Loan to Valuation Ratio) 房贷比例 the ratio of the amount lent to the valuation of the security (usually a property).

DSR (Debt Service Ratio) DSR is the percentage of a borrower's income that will be used to pay off a loan.

Serviceability -the ability to service the loan repayment

Negative Gearing -where the return on an investment is insufficient to meet the costs of the investment, leading to a reduction in assessable income for taxation purposes.

Default 违约-不能按规定时间偿还贷款。 Failure to meet debt payment on a due date.

DEF - Deferred Establishment Fee

Break Costs-costs incurred when a loan is paid off before the end of its term. Generally applies to fixed loans.

Redraw Facility-a loan facility whereby you can make additional repayments on your loan and then access these extra funds when necessary. They will often have limitations such as a minimum redraw amount and a fee for each withdrawal.

Redraw Fee 提取多还款费-在提取多还款部分的资金时所产生的费用。

Capitalization -when interest payable is accrued and added to the total debt payable

(Lender's) Mortgage Insurance 房贷险 银行规定，购房者向银行贷款时必须向保险公司购买房贷险。 a form of insurance taken out by the lender to cover themselves in the event that the borrower defaults on their loan and the sale of the property is unable to cover the outstanding amount. Mortgage insurance premiums are usually payable by the borrower when the amount borrowed is over 80 percent of the property value and sometimes at lower loan to valuation ratios.

Offset Account 贷款关联帐户- 帐户内的存款利息可以抵消贷款利息 a savings account linked to your mortgage in such a way that the interest earned on your savings is applied to reduce the interest on your mortgage.

Portability –where a new property may be substituted as security for an existing loan.

CRAA (Credit Reference Association of Australia) the body which holds credit details on all of us!

Property 物业相关名词

Strata Title this title gives you ownership of “unit” of a larger building which you may sell, lease or transfer at your discretion. Also entitles you to membership of the body corporate.

Torrens Title records your ownership of a piece of property. You are lawfully entitled to lease, sell or dispose of the property as you desire.

Certificate of Title 地契 -显示房产的土地面积， 产权所属以及是否有债务的文件。

Transfer 产权过户证明 a document registered with the land titles office that confirms the change of ownership as noted on the Certificate of Title.

Joint tenants – equal holding of property between two or more persons. If one party dies, their share passes to the survivor/s.

Tenants in common- the equal or unequal holding of property by two or more persons. If one party dies, the property is divided according to law.

Valuation 估值报告- a report as required by the lender, detailing a professional opinion of the property’s value.

Stamp Duty 印花税

Stamp duty on property purchase a state government tax on the purchase price of a property.

Formula

If < \$300,000, e.g.: purchase price \$290,000, stamp duty = \$290,000 * 3.5% - \$1510 = \$8,644

If > = \$300,000, e.g.: purchase price \$310,000, stamp duty = \$310,000 * 4.5% - \$4510 = \$9,440

Stamp duty on loan amount a state government tax on mortgage amount.

Formula

Loan amount * 0.4% - \$59 e.g.: \$300,000 * 0.4% - \$59 = \$1,141

其他 Others

Capital Gain 资本增值-由于资产卖出价格高于买入价格而带来的利润。 You are taxed on your net capital gain at your marginal tax rate.