

Capitalise on government incentives

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There are several government incentives available to first home buyers, including:

- First Home Owner Grant (FHOG):** This grant provides a 3.5% discount on stamp duty for first home buyers. It is available in most states and territories.
- Stamp Duty Concessions:** Some states offer additional stamp duty concessions for first home buyers, such as a 1.5% discount on stamp duty for first home buyers in New South Wales.
- First Home Loan Offset:** This is a type of home loan that allows you to offset your loan balance with your savings account. This can help you pay off your loan faster and save on interest.
- First Home Super Saver:** This is a type of superannuation fund that allows you to contribute to your superannuation and use the funds to pay for your first home.

For more information on these incentives, contact your state's relevant government office.

NEED MORE INFORMATION?



For further information on the First Home Owners Grant or details on stamp duty breaks contact your state's relevant government office.

- ACT** – www.revenue.act.gov.au
- NSW** – www.osr.nsw.gov.au
- NT** – www.nt.gov.au/ntt/revenue
- QLD** – www.osr.qld.gov.au
- SA** – www.revenuesa.sa.gov.au
- TAS** – www.treasury.tas.gov.au
- VIC** – www.sro.vic.gov.au
- wa** – www.dtf.wa.gov.au