

A guide for Singaporeans buying New Zealand real estate



SALUS
PROPERTY

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Summary

New Zealand is the perfect place to invest in property and Singaporeans are afforded the exclusive opportunity to reap the benefits that come with investing in New Zealand real estate.



Not only is New Zealand a stable and secure safe haven, it's a place where diversity, business, and culture thrive. New Zealanders enjoy a rapidly evolving economy, with nature, mountains, and beaches all on our doorstep.



Why buy property in New Zealand?

Singaporeans are one of the two only foreigners who are afforded the exclusive opportunity to purchase New Zealand property. This means Singaporeans are able to purchase as if they are New Zealand citizens, without requiring government permission.

There are many benefits to buying New Zealand property.

At a glance:
Buying property in Singapore VS New Zealand

	Singapore	New Zealand
Stamp duty	Yes	No
Foreign buyers' fee	Yes	No
Capital gains tax	Yes	No
Freehold VS leasehold	Mostly leasehold	Mostly freehold
Type of dwelling	Mostly apartments	Mostly landed properties

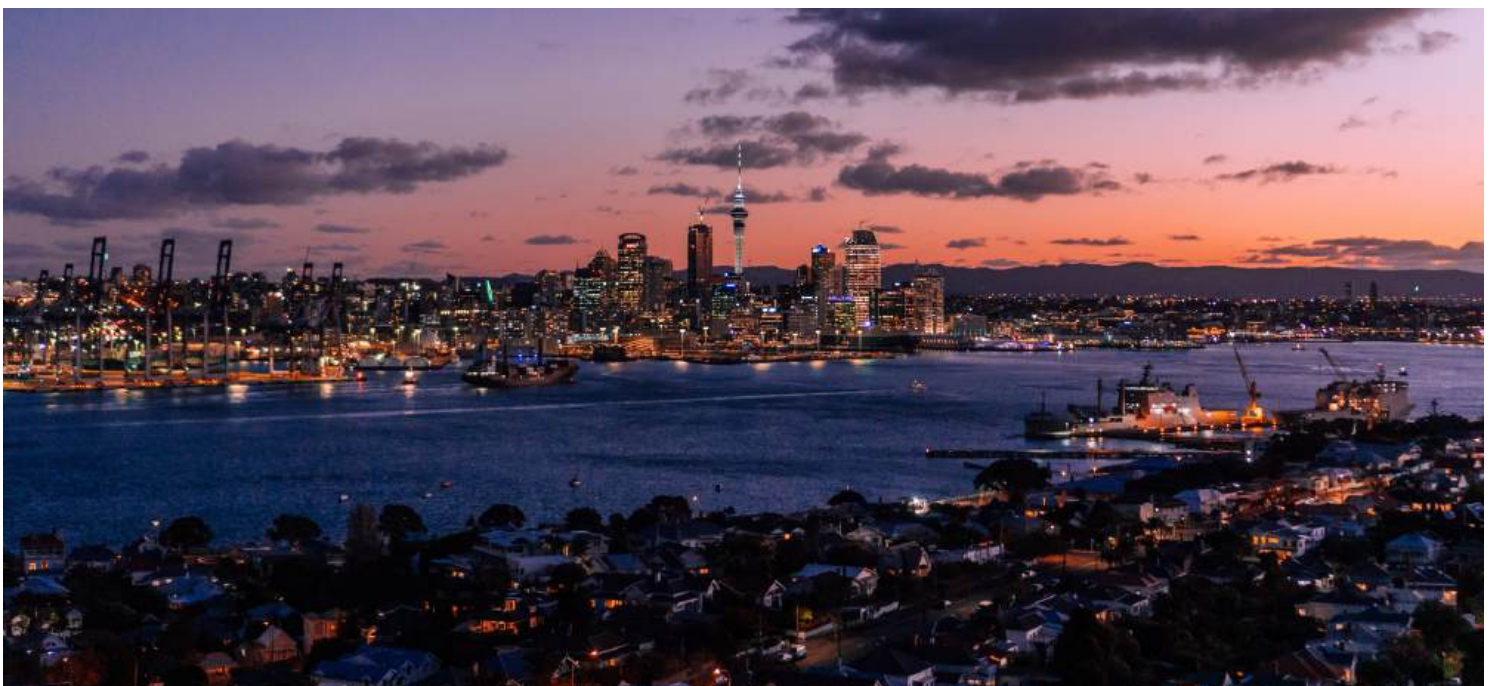
How better off are you?

Let's look at a \$650,000 property, which would get you a new townhouse in Christchurch, New Zealand.

Cost	Singapore	New Zealand
Stamp duty	\$14,100	\$0
Additional buyer stamp duty (ABSD — 20%)	\$130,000	\$0
ABSD 2nd+ property (30%)	\$195,000	\$0
Total	= \$209,100	\$0

Sourced from [propertyguru.com.sg](https://www.propertyguru.com.sg).

Before even receiving the keys, you would already be **\$209,100** better off by investing in a New Zealand property.



Property investment calculations

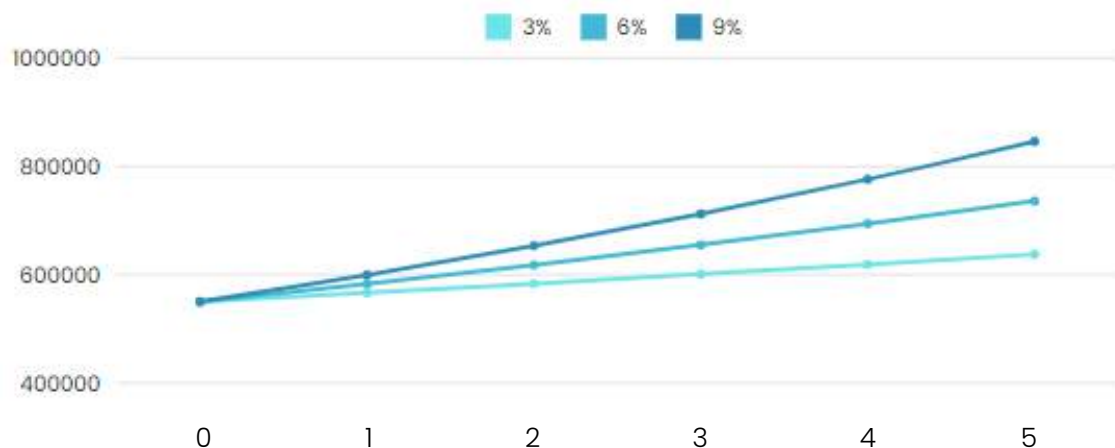
Projected yield

Purchase price	\$550,000
Rental Income	\$26,950
Rent pw	\$550
Vacancy rate (weeks p.a.)	3
Operating expenses	\$8,556
Council rates	\$2,500
Maintenance savings	\$800
Insurance	\$1,600
Other (travel, water, etc)	\$500
Property manager (8% p.a.)	\$2,156
Accountant & chattels valuation	\$1,000
Estimated return at end of year 1	
Gross rental yield	4.90%

Projected property value

Capital gain			
Year	3%	6%	9%
0	\$550,000	\$550,000	\$550,000
1	\$566,500	\$583,000	\$599,500
2	\$583,495	\$617,980	\$653,455
3	\$601,000	\$655,059	\$712,266
4	\$619,030	\$694,362	\$776,370
5	\$637,601	\$736,024	\$846,243

This calculator is intended as a guide only. Calculations are illustrative only and should not be relied on. Calculations are not personalised advice and should not be your only source of information. Calculations are not an offer of finance. Projected returns are illustrations only, based on the accuracy of the information entered and incorporate a number of assumptions within these calculations.



Property investment calculations

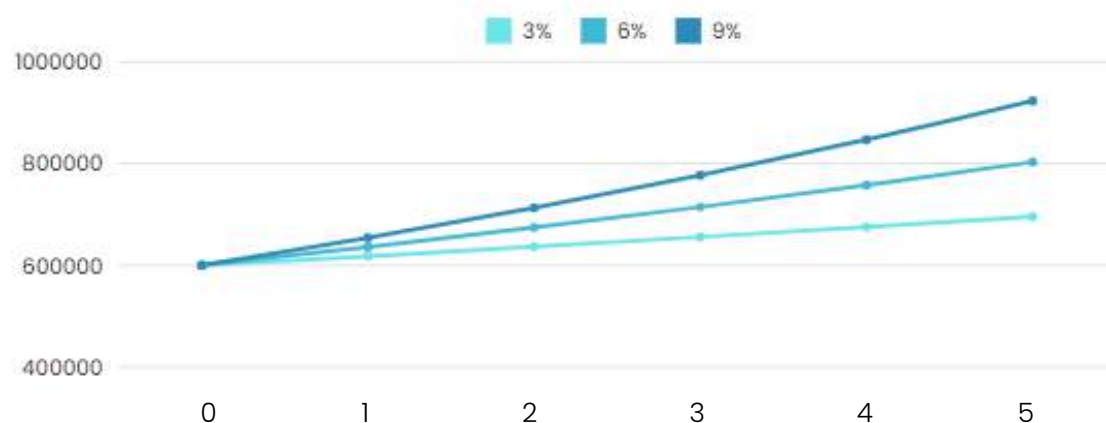
Projected yield

Purchase price	\$600,000
Rental Income	\$28,175
Rent pw	\$575
Vacancy rate (weeks p.a.)	3
Expenses	\$8,904
Council rates	\$2,750
Maintenance savings	\$800
Insurance	\$1,600
Other (travel, water, etc)	\$500
Property manager (8% p.a.)	\$2,254
Accountant & chattels valuation	\$1,000
Estimated return at end of year 1	
Gross rental yield	4.70%

Projected property value

Capital gain			
Year	3%	6%	9%
0	\$600,000	\$600,000	\$600,000
1	\$618,000	\$636,000	\$654,000
2	\$636,540	\$674,160	\$712,860
3	\$655,636	\$714,610	\$777,017
4	\$675,305	\$757,486	\$846,949
5	\$695,564	\$802,935	\$923,174

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Property investment calculations

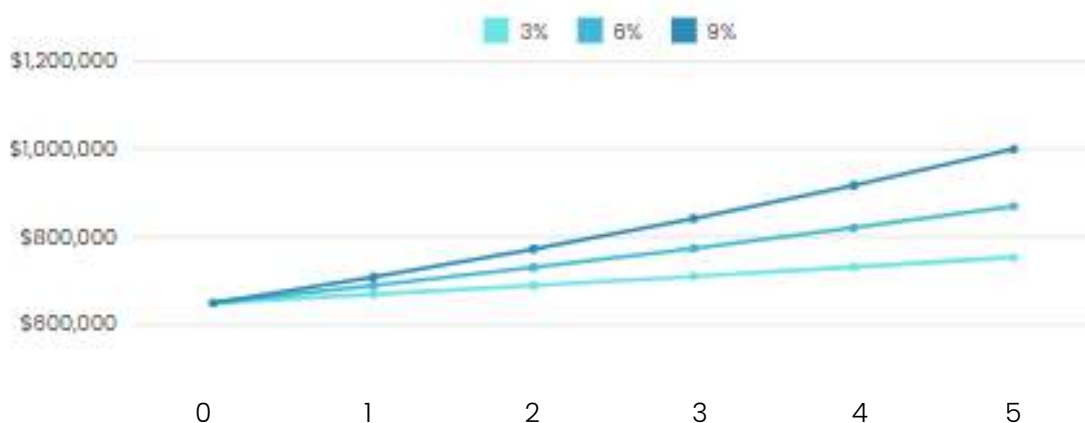
Projected yield

Purchase price	\$650,000
Rental Income	\$31,850
Rent pw	\$650
Vacancy rate (weeks p.a.)	3
Expenses	\$9,352
Council rates	\$3,000
Repairs and maintenance	\$800
Insurance	\$1,700
Other (travel, water, etc)	\$500
Property manager (8% p.a.)	\$2,352
Accountant & chattels valuation	\$1,000
Estimated return at end of year 1	
Gross rental yield	4.52%

Projected property value

Capital gain			
Year	3%	6%	9%
0	\$650,000	\$650,000	\$650,000
1	\$669,500	\$689,000	\$708,500
2	\$689,585	\$730,340	\$772,265
3	\$710,273	\$774,160	\$841,769
4	\$731,581	\$820,610	\$917,528
5	\$753,528	\$869,847	\$1,000,106

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Accounting advice

Each person's situation is different. We recommend you gain advice within both Singapore and New Zealand.

For seeking accounting advice within New Zealand, we recommend our accountant:

Kate Bennett

Director

Kendons Business Advisors Chartered Accountants



+64 3 343 4448



KBennett@accounting.co.nz

Kendons can assist with accounting and tax advice, and help to prepare and file your end of financial year tax return.

Legal advice

In 2018, the New Zealand government introduced a new law banning most foreign buyers from purchasing residential property. However, free trade agreements with both Singapore and Australia mean citizens and permanent residents of these two countries aren't affected by the ban and enjoy the exclusive right to purchase New Zealand properties.

People who can buy property without restrictions:

For legal advice specific to New Zealand, please read below:

You can buy or build a home in New Zealand without applying for consent from the Overseas Investment Office (OIO) if you, your partner or your spouse:

- are a New Zealand citizen (whether or not you live here)
- are an Australian or Singaporean citizen, and buy a house or land that has a property category of 'residential' or 'lifestyle'.
- are an Australian or Singaporean citizen and are ordinarily resident, and buy land that is 'residential and otherwise sensitive' (for example, Residential Land that is also sensitive because it is on an island, next to a beach or river, or next to a conservation area)
- are an Australian or Singaporean permanent resident and are ordinarily resident and buy land 'that has a property category of 'residential' or 'lifestyle'.
- have a New Zealand residence class visa and are ordinarily resident in New Zealand

- *Land Information New Zealand (LINZ) linz.govt.nz*

Legal advice

To seek advice within New Zealand, we recommend our lawyer:

Callan Wilson

Solicitor | Senior Associate | Property

Tavendale & Partners



+64 27 846 3940



callan.wilson@tp.co.nz



+64 3 374 9999

Tavendale & Partners (TP) provide trusted, strategic support and expert legal advice.



Property management

If you're purchasing your property as an investment, you'll want peace of mind knowing your asset is being managed by experienced property management professionals.

Finding reliable property managers can be difficult, especially when you're overseas. As your on-the ground one-stop-shop, we're here to help source the right people for your investment. We can connect you to our property management partners across the country, so wherever you're buying, we've got you covered.



Finance & other costs

Obtaining finance in New Zealand may differ from Singapore. We can connect you with our recommended mortgage advisers who will work with New Zealand banks to secure you the best rates and make the process as seamless as possible.

Other setup costs:

Lawyer's fees	\$2,800–3,500
Building inspection	\$800–1,000
Chattels valuation (recommended)	\$500
Total	= \$4,100–5,000

*These are estimates only. Costs may vary depending on the type and depth of work required.
Prices are shown in NZD – with the current exchange rates, this will be less in SGD.*

Ongoing costs to consider:

- Rates (fees from local government for utility services)
- Insurance
- Accountants
- Property management
- Maintenance

For estimates on these costs, get in touch with our team and we'll be happy to chat.

What we do

We work with you, as your on the ground port-of-call to view and connect you to properties throughout New Zealand. We help to complete the whole process for you from researching properties through to settlement.

Whether you're an investor looking to grow your portfolio, dreaming of a New Zealand holiday home, or if you're looking to migrate and are searching for the ideal place to call home, we're here to help. Lean on our local knowledge and expertise and be connected to the property that matches your criteria.

After establishing your goals and criteria, the hunt for the ideal property begins, or choose from our pre-shortlisted properties from credible developers. You can be rest assured, our team of professionals will be by your side, guiding you through every step of the buying process.

Building a lifelong relationship with you and working together to find your perfect property. Our duty of care extends well beyond the settlement date.

Why choose Salus Property?

Simple and seamless.

Connections throughout every part of the purchase process.

More options — we work with multiple developers, giving you more offerings, options and styles to choose from.

Independent — we truly find what's best for YOU.

Interested in buying property in New Zealand? **Let's chat!**

Buying with us

1

We meet one-on-one to establish your goals and property criteria.

2

We research, view and critique potential properties for you.

3

Shortlisted properties are presented to you.

4

We help to organise due diligence, finance conveyancing, and insurance.

Why buy in Christchurch?

At a glance:

Population:	407,503 (estimate as at 2024) and growing — expected to reach 448,000 by 2048
Average price:	\$766,388 (QV, as at December 2024)
Median rent:	\$580 per week (MyRent, as at January 2025)

Christchurch is New Zealand's second largest city and is 'the gateway of the South', attracting tourists who explore the amazing scenery and adventure activities the South Island has to offer.

Situated on the flat Canterbury plains, Cantabrians enjoy being in close proximity to city-living, beaches, wineries, mountains, and ski fields. Christchurch has everything and more right at its doorstep.

Since the earthquakes in 2010 and 2011, Christchurch has rebuilt itself into a modern, vibrant, innovative hub while maintaining its old English character. The average property price leaped \$225,000 during covid, but the city continues to be undervalued, presenting ripe opportunity for growth and 'more house for your buck'.

Interested in buying property in Christchurch? [Let's chat!](#)



Why buy in Auckland?

At a glance:

Population:	1.72 million (estimate as at 2021) and growing — expected to reach 2.3 million by 2048
Average price:	\$1.245 million (QV, as at December 2024)
Median rent:	\$650 per week (MyRent, as at January 2025)

Auckland is New Zealand's largest city and serves as the main hub for international travel connections, and is the economic powerhouse.

Known as the 'city of sails', boats dot the Waitematā Harbour throughout the year, and on a sunny day Aucklanders enjoy the many inner-city beaches that line the harbour.

With a melting pot of cultures, food options are never-ending, and given the city's geography, it's not hard to find a property with breathtaking views.

While property prices are higher compared to the rest of the country, Auckland is still currently undervalued. As at December 2025, Auckland is roughly 9% undervalued.

Interested in buying property in Auckland? [Let's chat!](#)



About Salus Property

Hi | 你好 | Salam sejahtera | வணக்கம்

Salus Property is a boutique real estate agency based in Christchurch, New Zealand, backed by a team of dedicated real estate professionals ready to assist a diverse range of clients. We pride ourselves on our in-depth knowledge of the New Zealand market and our commitment to building strong client relationships.

Whether you're an investor looking to grow your portfolio, dreaming of a New Zealand holiday home, or if you're looking to migrate and are searching for the ideal place to call home, we're here to help. Lean on our local knowledge and expertise and be connected to the property that matches your criteria.

We leverage our market insights and extensive network of contacts to identify high-potential properties for investors. Our team offers personalised support and advice, guiding you through the process of finding a property that truly aligns with your goals.

At Salus Property, we believe in being upfront, honest, and providing individual attention to every client. Our experienced agents are more than just salespeople; they're genuine people passionate about helping you achieve your property goals.

Get in touch with us today to see how we can help find your place in New Zealand.

- The Salus team



Get in touch

Our Singapore Sales Consultant, Logan Emery, is part Singaporean Malay and works between Singapore and New Zealand. He has extensive knowledge of the Singapore and NZ markets and is ready to help you kick start your New Zealand property journey!

Get in touch with Logan today.

Logan Emery

Singapore Sales Consultant
Salus Property



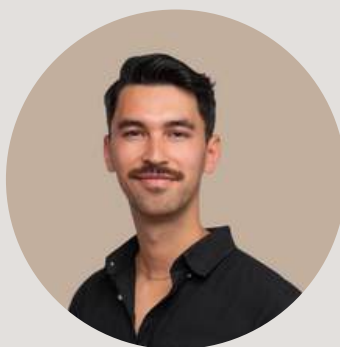
(NZ) +64 27 823 7907



(WhatsApp) +64 27 823 7907



logan@salusproperty.co.nz



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