

The Suncorp Bank Property Buyer Check List

1. Before you get started, do a budget check - try a free online tool like our [budget calculator](#) to give you an idea of all your expenses. It will make it easier to plan and gives you an indication of what you'll need to provide when you're ready to speak to your bank.
2. Know the difference between the property description and reality. A renovator's delight usually means a lot of work.
3. Does the location work for you?
 - a. Does it have access to public transport?
 - b. How long will it take you to visit friends and family?
4. Make a wish list comprised of what's really important in a property, and what's non-negotiable.
5. Don't wait for the perfect property; look around as you may find something you didn't expect to love.
6. Think about the way you live now, and the way you want to live in the future. For example, what's the minimum number of bedrooms and bathrooms you need now, not tomorrow?
7. Go with your builder to their building inspection; ask questions about any changes you are thinking of making.
8. For those renovator homes, can you extend the settlement period to allow plans to be drawn up, source tradies and even buy fixtures and fittings?
9. Property auctions can be daunting. Once you have finance in place, set your maximum price, and don't go over it! Try going to auctions of houses that you don't want, to see how an auctioneer and bidders behave.
10. Before you relocate, can you renovate?
 - a. Did you know the cost of moving alone can amount to a new kitchen?
 - b. Have you checked with the council to see what you can do with your current home?
 - c. Get your property valued, so you are aware of its potential, and don't over capitalise.
11. Talk to your bank to find out how much you can borrow – do it sooner rather than later to know what you're working with. Suncorp Bank has [home lending specialists](#) who'll come to you for a chat. Alternatively, try a [home loan calculator](#) to get started.


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