

澳洲房地产贷款基金



常见问题解答

“以房地产贷款为后盾的投资项目，享有稳健收益，主要为澳洲提供平价住房”

什么是重要投资者签证？

重要投资者签证（“SIV”）是属于 188/888 类签证的新类型签证，澳洲政府于 2012 年 11 月颁布该类签证，为拥有 500 万澳元或更多资金的移民提供了一项获取澳洲居留权的途径。

什么是重要投资者签证准入投资？

申请重要投资者签证的投资者只能投资于下列投资产品类别中的一项或多项。包括：

- 联邦、州或地区的政府债券。
- 获授权投资于澳洲并且受澳洲证券与投资委员会（ASIC）规管的管理基金。澳洲房地产贷款基金是该类别的基金。
- 直接投资于澳洲的私营公司（proprietary companies）。

与其他签证相比，重要投资者签证（SIV）具有哪些优势？

- 重要投资者签证无需通过创新分数测试（innovation points test）。
- 无年龄上限。
- 对申请者不设英语水平的门槛要求。但是，如果申请者及 18 岁以上的家属无法提供英语应用能力的证明，则需要缴纳额外的签证申请费用。
- 申请永久重要投资者签证的居住要求是四年内必须在澳洲居住满 160 天，比其他临时签证的期限更短。

我需要满足什么条件才有资格申请永久重要投资者签证？

要申请永久重要投资者签证，您必须：

- 取得州或地区政府的提名；
- 在临时重要投资者签证期间不间断地持有准入投资；
- 持有临时重要投资者签证至少 4 年；并且
- 已符合定居要求。

重要投资者签证（SIV）的居住要求是什么？

为取得永久重要投资者签证，在持有临时重要投资者签证期间，主要签证持有者每年必须在澳洲居住至少 40 天。这一居住要求不必每年清算，只需在持临时签证期间累计满足居住要求即可。

澳洲房地产贷款基金

Questus 是什么公司？

Questus Limited 是在澳洲证券交易所 (ASX) 上市的一家投资与基金管理公司，成立于 2003 年。由 ASIC 监管的子公司 Questus 基金管理有限公司 (QFM) 是澳洲房地产贷款基金的管理公司。

Questus 是澳洲联邦政府于 2008 年启动的 NRAS 项目中最大的参与企业。

为什么我应该投资澳洲房地产贷款基金？

澳洲一直吸引着国内和国外的移民及投资，澳洲联邦政府重要投资者签证计划也发挥了重要作用。

住宅类地产是澳洲国内最大的资产类别，历史上一直保持着稳定的回报。过去 15 年里，相比上市公司股票及上市房地产信托等其他类别的资产，住宅类地产的投资回报和资本增长一直保持稳定。

澳洲房地产贷款基金各类基金单位的目标年回报率为 8% (税前)，包括年度派息及赎回收益。

澳洲房地产贷款基金如何运作？

澳洲房地产贷款基金的成立目的主要是接受那些希望通过新颁布的重要投资者签证计划获得澳洲永久居留身份的投资者的申请。本基金以未上市单位信托的形式成立，是受到澳大利亚证券和投资委员会 (ASIC) 监管的管理投资计划。通过使用全资子公司，本基金有助于申请者获得澳洲州政府的提名。

澳洲房地产贷款基金的投资策略是什么？

澳洲房地产贷款基金通过独立的全资子信托投资于房屋抵押贷款和企业债券，这些子信托在澳洲的相关州进行投资。投资者将获得不同类别的基金单位，凭该单位仅享有相关子信托的收益权。

各类别基金单位的目标年回报率为 8% (税前)，包括年度派息及赎回收益。

投资安全性？

澳洲房地产贷款基金投资于澳洲住宅资产的已登记房屋贷款组合，以及 Questus Limited 发行的由公司做后盾的企业债券，Questus 是澳洲联邦政府启动的国家住房补贴计划 (NRAS) 项目中最大的参与企业。

什么是国家住房补贴计划？

国家住房补贴计划 (NRAS) 是澳洲联邦政府和州政府于 2008 年启动的一项计划，旨在增加澳洲全国的平价住房供应量。NRAS 计划于 2016 年在澳洲全国建成高达 50,000 套平价新房，该计划也是澳洲政府 45 亿澳元住房激励配套的重要组成部分。

NRAS 的主要效果包括：

- 增加平价租赁房屋供应量；
- 降低中低收入家庭租房费用支出，以及
- 鼓励大规模资金投入平价住房市场。

投资 NRAS 房屋项目有哪些优势？

- 澳洲各地的平价住房需求非常高。
- 澳洲联邦政府致力于提供平价住房。
- 中低收入者对平价住房的需求日益增长。
- 可在 10 年内每年享有年度政府优惠政策。
- 投资者需求强劲。
- 平价住房项目提供就业机会并促进经济增长。

如果想了解有关重要投资者签证的更多信息，我可以联系什么机构？

有关重要投资者签证的信息请浏览澳洲移民局网页：

<http://www.immi.gov.au/Visas/Pages/188.aspx>

如果想了解有关澳洲房地产贷款基金的更多信息，我可以联系什么机构？

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AUSTRALIA PROPERTY MORTGAGE FUND



FREQUENTLY ASKED QUESTIONS

FAQ

“A mortgage backed investment with **stable income**,
focused on **delivery of affordable housing** in Australia”

WHAT IS THE SIGNIFICANT INVESTOR VISA?

The Significant Investor Visa (“SIV”), a new stream within the Subclass 188/888 Visa, was introduced in November 2012 by the Australian Government, to provide a pathway to Australian residency for migrants with AUD\$5 million or more to invest.

WHAT ARE SIV COMPLYING INVESTMENTS?

SIV investors may only invest in one or more of the following categories of investment products, as specified by the Australian Government. These are:

- Commonwealth, State or Territory government bonds.
- ASIC regulated managed funds with a mandate for investing in Australia. The Australia Property Mortgage Fund (APMF) falls within this category.
- Direct investment into Australian proprietary companies.

WHAT ARE THE ADVANTAGES OF THE SIV COMPARED TO OTHER VISAS?

- SIV applicants do not need to satisfy the innovation points test.
- There are no upper age limits.
- There is no English language threshold requirement. However, all applicants and any dependents over the age of 18 who are unable to demonstrate functional English must pay a second installment of the visa application charge.
- The residency requirement of 160 days over four years in order to qualify for a permanent visa is shorter than most other temporary visas.

WHAT REQUIREMENTS DO I NEED TO MEET TO BE ELIGIBLE TO APPLY FOR A PERMANENT SIV?

To be eligible to apply for a permanent SIV you must:

- be nominated by a State or Territory Government;
- have continuously held complying investments for the life of your provisional SIV;
- have held the provisional SIV for a minimum period of four years; and
- have met the residence requirement.

WHAT IS THE RESIDENCE REQUIREMENT FOR THE SIV?

To be granted a permanent SIV, a primary visa holder must be resident in Australia for at least 40 days for every year or part year that they have held a provisional SIV. The residence period does not need to be met per year, but can be met cumulatively over the time the primary visa holder held the provisional visa.

WHO IS QUESTUS?

Questus Limited (Questus) is an Australian Securities Exchange (ASX) listed investment and funds management company established in 2003. The ASIC regulated subsidiary Questus Funds Management Limited (QFM) is the manager of the APMF.

Questus is the largest participant in the Australian Federal Government’s NRAS which was launched in 2008.

AUSTRALIA PROPERTY MORTGAGE FUND

WHY SHOULD I INVEST IN AUSTRALIA PROPERTY MORTGAGE FUND?

Australia continues to attract both national and international migration and investment in conjunction with the Australian Federal Government SIV programme.

Residential property is the largest asset class in Australia, and historically has delivered consistent returns. Over the past 15 years residential property has demonstrated stable income and capital growth compared with other investment classes, such as listed shares and listed property trusts.

Each Class of Unit within APMF will target an annual income return of 8% before tax with annual distributions and on redemption.

HOW IS APMF STRUCTURED?

The APMF was established to primarily accept applications from investors seeking Australian residency under the new Australian SIV programme. The APMF is an unlisted unit trust, which is regulated as a managed investment scheme with the Australian Securities & Investments Commission (ASIC). Through the use of wholly owned Sub-Trusts it facilitates applicants being nominated by different States in Australia.

WHAT IS THE INVESTMENT STRATEGY OF THE APMF?

The APMF will invest into property-backed mortgages and corporate bonds through separate wholly owned Sub-Trusts that invest in specific States of Australia. Investors will be issued with different Classes of Units that only have rights to the income of the relevant underlying Sub-Trust.

Each Class of Unit will target an annual income return of 8% before tax with annual distributions and on redemption.

SECURITY OF INVESTMENT?

APMF invests into a portfolio of registered mortgages in Australian residential property assets, and company backed corporate bonds underpinned by Questus Limited, a major national participant in the delivery of affordable housing in the National Rental Affordability Scheme (NRAS).

WHAT IS THE NATIONAL RENTAL AFFORDABILITY SCHEME?

The National Rental Affordability Scheme (NRAS) is an Australian Federal and State Government programme, which was established in 2008 to increase the supply of affordable housing across Australia. The initiative is to stimulate the supply of up to 50,000 new affordable rental properties by 2016, which is a key component of the Governments \$4.5 billion housing incentive packages.

The key outcomes of the scheme are to:

- increase the supply of affordable rental dwellings;
- reduce rental costs for low to moderate income households; and
- encourage large-scale investment in affordable housing.

ADVANTAGES OF INVESTING IN NRAS HOUSING?

- High demand for affordable housing throughout Australia.
- The Australian Federal Government are committed to the creation of affordable housing.
- There is a growing need for affordable housing for both low to moderate income earners.
- Annual Government incentives available every year for 10 years.
- Strong investor demand.
- Affordable housing creates jobs and generates economic growth.

WHO CAN I CONTACT FOR MORE INFORMATION ABOUT THE SIV?

Information on the SIV can be found on the Department of Immigration and Citizenship's website:

<http://www.immi.gov.au/Visas/Pages/188.aspx>

WHO CAN I CONTACT FOR MORE INFORMATION ON THE APMF?

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