YOUR FIRST HOME BUYER GUIDE THE HALAL WAY

Safa Pacific
Financial Services

WELCOME FROM ZAIN QURESHI

Assalamu Alaikum,

I'm Zain Qureshi, Principal Broker and Founder of Safa Pacific. With over 16 years of experience in both Islamic and Australian finance, I've been honoured to help hundreds of families achieve the dream of owning a home — in a way that is fully Halal, ethical, and transparent.

I know that for first home buyers, the journey can feel overwhelming — from deposits and lenders to government schemes and paperwork. For Muslims in Australia, there is also the added responsibility of ensuring your financing is free from Riba (interest) and aligned with Islamic principles.

This guide has been designed to take away the confusion and give you a clear, step-by-step pathway to your first home — the Halal way.

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01

WHY HALAL FINANCE MATTERS?

Halal home finance is about more than avoiding Riba — it's about **building your financial future in a way that aligns with your values and faith.**

With conventional banks, loans are structured around interest. With Halal finance, contracts are structured ethically, ensuring fairness, transparency, and shared responsibility between the buyer and financier.

Key Benefits of Halal Home Finance:

100% interest-free, Shariah-compliant contracts

Ethical and transparent structures (Ijara, Musharakah)

Peace of mind knowing your financing is Halal

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UNDERSTANDING ISLAMIC FINANCE PRINCIPLES

At the heart of Islamic finance are two key concepts:

Riba (Interest):

Prohibited in Islam

Asset-Based Transactions:

Financing must be linked to tangible assets (like property).

Common Halal Home Finance Structures:

- **Ijara (Lease-to-Own):**

  The financier purchases the home and leases it to you until you gradually acquire full ownership.

- **Musharakah (Partnership):**

  You and the financier share ownership. Over time, you buy out the financier's share.

  Both models ensure fairness, shared risk, and full compliance with Islamic principles.

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THE SAFA 5-STEP HOME BUYING ROADMAP

Step 01

Assess Your Eligibility

We begin with a review of your financial position, including deposit, savings, credit profile, and affordability.

Step 02

Strategy Session (Free)

You'll meet with Zain or a Safa advisor for a 30-minute personalised finance strategy session. Together we'll map out your unique pathway to home ownership.

Step 03

Pre-Approval

We secure a lender pre-approval so you know your exact budget before you begin house-hunting.

Step 04

Finding Your Home

With your budget confirmed, you can confidently search for properties, while also accessing government first-home schemes.

Step 05

Final Approval & Settlement

We handle the paperwork, ensure contracts are Halal, and support you through settlement until you receive your keys.

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FIRST HOME BUYER BENEFITS IN AUSTRALIA

The government supports first home buyers through a range of schemes and benefits, including:

- **First Home Owner Grant (FHOG):**
  Financial support for eligible buyers.
- **Stamp Duty Concessions:**
  Significant reductions in upfront costs.
- **First Home Guarantee Schemes:**
  Lower deposit requirements (with government backing).

(Exact eligibility depends on your state — Safa helps you navigate these options.)

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PREPARING FOR YOUR FIRST HOME LOAN

Success in buying your first home starts with preparation. Here's what you need:

Proof of ID
(passport, driver's license)

Bank statements
(last 3–6 months)

Proof of savings/deposit

Income verification
(payslips, tax returns)

Credit report

The more prepared you are, the faster and smoother the process.

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COMMON MISTAKES TO AVOID

- Not checking your borrowing power before house-hunting
- Rushing into a conventional loan without considering Halal options
- Forgetting about hidden costs (legal fees, inspections, insurance)
- Not leveraging government schemes that could save thousands

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THE BUYER'S CHECKLIST

Your practical checklist before buying your first home:

- [ ] Save your deposit
- [ ] Get pre-approval
- [ ] Research suburbs and property types
- [ ] Review first-home buyer benefits in your state
- [ ] Arrange inspections and legal reviews
- [ ] Finalise Halal loan and contracts

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FREQUENTLY ASKED QUESTIONS (FAQS)

Q: Is Halal finance more expensive than conventional loans?

A: Not necessarily — Safa works with lenders to ensure competitive costs.

Q: Do I need a larger deposit for Halal finance?

A: Requirements are similar, but government grants can reduce the burden.

Q: How are repayments structured without interest?

A: You either pay rent + principal (Ijara) or gradually buy out the financier's share (Musharakah).

Q: Is the process longer than a conventional loan?

A: No — with Safa, timelines are comparable to conventional loans.

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THE SAFA ADVANTAGE: WHY WORK WITH US

- **16+ years of expertise** in Islamic and Australian finance
- Access to **multiple Halal lenders** in Australia
- **End-to-end support** from strategy to settlement
- **Our service is free for you** — we're paid by lenders, not clients
- Commitment to **Shariah compliance, transparency, and excellence**

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YOUR NEXT STEP

Thank you for trusting Safa Pacific to be part of your journey. InshaAllah, with ethical and Halal financing, your dream of home ownership can become a reality.

Book Your Free Finance Strategy Session Today

Your journey to Halal home ownership starts here.

APPLY NOW!

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THANK YOU FOR YOUR TIME

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