Unreserved.



AUSTRALIAN SELLER'S GUIDE · 2026

How much does it really cost to sell your home?

Every cost, line by line. The ones an agent quotes you, and the ones nobody mentions until the bill arrives.

2% to 4%
of your sale price, all costs in

About 80%
of that is agent commission

$900
flat fee to list on realestate.com.au

THE SHORT ANSWER

2% to 4% of your price. Most of it is one line.

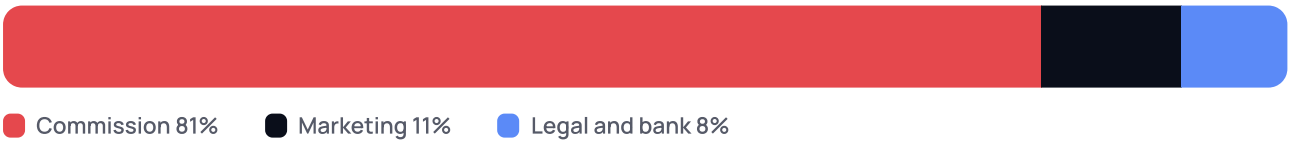


"I was an agent for 15 years. Sellers would argue over a $400 clean, then sign a 2.5% commission without one question. This guide puts every cost in front of you, so you can see which one actually moves."

Ben Williams, Founder, Unreserved

SELLING A $970,000 HOME WITH A COMMISSION AGENT

Agent commission, 2.1% + GST	$22,407
Marketing and advertising, paid up front	$3,000
Conveyancer or solicitor	$1,500
Disclosure documents and searches	$500
Mortgage discharge	$300
Total	**$27,707**



One line moves

Commission can go to zero. The rest you pay whoever sells.

Some costs hide

A wrong price can cost more than any fee. See page 8.

Example only. Commission at 2.1% before GST, the conservative end of a 1.8% to 3.5% range (Unreserved Commission Report 2026). Other figures are mid-range national estimates.

EVERY COST ON ONE PAGE

Ten lines. Only a few are up to you.

In the order most sellers meet them. Typical national ranges for 2026.

COST	TYPICAL	WHEN YOU PAY	AVOIDABLE?
Preparation	**$1,000 to $16,000**	Before you list	Your call
Photography	**$150 to $800**	Before you list	No
Disclosure documents	**$100 to $1,500**	Before you list	No
Marketing (VPA)	**$1,800 to $9,000+**	Up front, **sold or not**	Mostly
Auctioneer	**$400 to $1,000**	Auction day	Yes
Agent commission	**1.8% to 3.5%**	At settlement	Yes
Conveyancer or solicitor	**$900 to $2,200**	At settlement	No
Mortgage discharge	**$200 to $400**	At settlement	No
Fixed-rate break cost	**Ask your lender**	At settlement	Sometimes
Capital gains tax	**Investments only**	Your tax return	No

Sellers don't pay stamp duty

The buyer pays transfer duty in every state and territory. Your main home is also generally free of capital gains tax.

GST on commission

Ask if the rate you're quoted includes GST. On a $970,000 sale, 10% on top of 2.1% adds about $2,000.

01 THE BIG ONE Agent commission.

No law sets the rate in any state. Here's what the average rate costs on each capital city's median house.

STATE	AVERAGE RATE	MEDIAN HOUSE	COMMISSION
NSW	2.35%	$1,600,301	**$37,607**
QLD	2.80%	$1,222,906	**$34,241**
WA	2.75%	$1,087,507	**$29,906**
SA	2.80%	$1,006,099	**$28,171**
TAS	3.25%	$796,682	**$25,892**
ACT	2.23%	$1,049,789	**$23,410**
VIC	2.35%	$972,734	**$22,859**
NT	3.00%	$732,769	**$21,983**

Capital-city median house values: Cotality Hedonic Home Value Index, April 2026. Rates: 2025-26 industry surveys, Unreserved Commission Report 2026. Before GST.



$40,000 more earns them $840

An extra $40,000 on your price earns an agent about $840 at 2.1%. To you, it's $40,000. That gap shapes how hard a sale is pushed.

ASK BEFORE YOU SIGN

- [ ] Does the rate include GST?
- [ ] Is there a higher rate above a set price?
- [ ] How long is the exclusive period?
- [ ] Do I owe commission if a buyer they found buys after it ends?
- [ ] Do I repay marketing if I withdraw?

02 PAID UP FRONT
Marketing, sold or not.

Vendor-paid advertising (VPA) sits on top of commission. It's usually invoiced before the campaign starts, and you pay it even if the home doesn't sell.

WHAT A TYPICAL VPA PAYS FOR

Portal listing

realestate.com.au alone runs $600 to $8,000, by suburb and package.

Photos and floor plan

$150 to $800. The one item every seller needs.

Board and print

Signboard, brochures, letterbox drops. With the agency's logo on all of it.

WATCH OUT

Ask for the VPA itemised, line by line. Premium portal upgrades help the agency's profile as much as your sale. Check the agreement for a clause that makes you repay marketing if you change your mind.

UNRESERVED LITE · YOU RUN THE SALE

Your home on realestate.com.au, Domain and three more portals.

One flat fee instead of commission plus a VPA. AI-written copy, a 24/7 AI assistant for buyer questions, and licensed agents on call. No lock-in.

$900
one-off

See Unreserved Lite →

03

YOU PAY THESE EITHER WAY

Legal and bank costs.

A conveyancer or solicitor costs $900 to $2,200, with or without an agent. What they prepare depends on your state.

STATE	BEFORE A BUYER SIGNS	COOLING-OFF
VIC	**Section 32** vendor statement. Certificates run $200 to $500	3 clear business days
NSW	**Contract of sale** with prescribed certificates, ready before you advertise	5 business days
QLD	**Form 2** seller disclosure statement, since August 2025	5 business days
WA	No statewide disclosure statement. Settlement agents are usually the cheapest	None
SA	**Form 1** vendor statement, served on the buyer	2 clear business days
TAS	No statewide disclosure statement	None
ACT	**Building, pest and energy reports** bought by the seller, about $700 to $1,500	5 business days

Mortgage discharge

$200 to $400 to release the bank's mortgage, plus the registry fee. Tell your lender the day you sign.

On a fixed rate?

Breaking it early can cost far more than the discharge fee. Ask your lender for the figure in writing before you list.

FREE, BUT APPLY EARLY

ATO clearance certificate. Every Australian resident seller needs one, at any price. It costs nothing, but without it the buyer holds back 15% of your price at settlement. Allow up to 28 days.



04 Getting it ready.

THE COST THAT PAYS YOU BACK

Buyers decide from the photos whether to come. Spend where they look. Skip the renovation.

ITEM	TYPICAL RANGE
Deep clean	$400 to $850
Minor repairs and handyman	from $200
Paint, touch-ups to a full repaint	$400 to $7,500
Garden tidy and pressure wash	$150 to $500
Storage while you declutter	$140 to $300 a month
Styling, 4 to 6 weeks' furniture hire	$3,000 to $8,000

$1k to $2.5k
Well kept and furnished

$4k to $8k
Average condition

$8k to $16k
Empty or dated

05 NOT ON ANY INVOICE
The costs nobody quotes.

These never show up on a fee schedule. They can still cost more than everything on page 3 put together.

The wrong price

In our data, most campaigns that launch well above the AI valuation end up cutting, by a median 4.8%. On $970,000, that's $46,560.

Every extra month

Interest, rates, insurance and power keep running. Interest alone on a $600,000 loan at 6% is about $3,000 a month.

Two homes at once

Buy before you sell and you may need bridging finance. Sell first and you may rent in between.

Capital gains tax

Investment properties only. A 50% discount applies if held over 12 months. Ask your accountant.

FREE · 60 SECONDS · NO SIGN-UP

Every cost starts with your price.

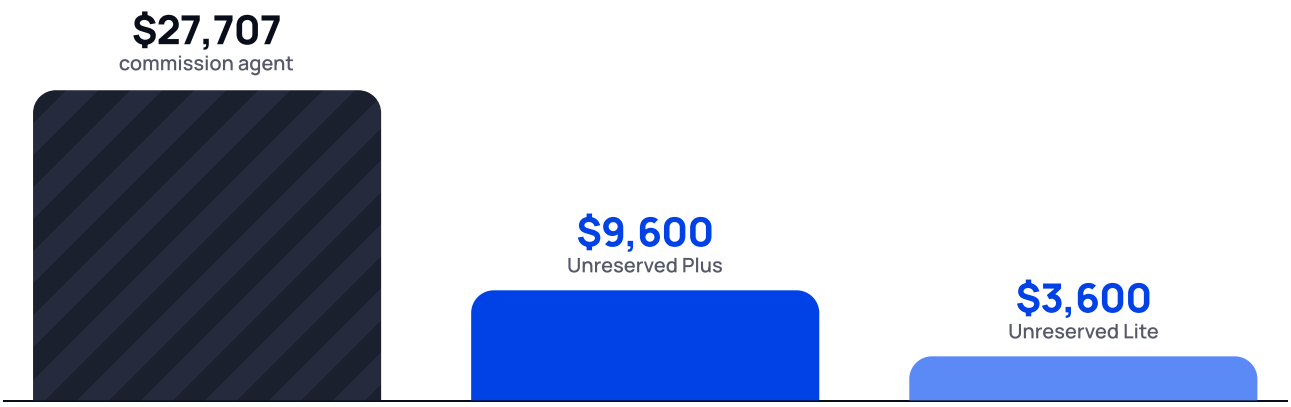
Get a free AI valuation, scored against comparable sales near your home. Then put the number into the worksheet on page 11.

unreservedrealestate.com.au/valuation →

SAME HOUSE, THREE WAYS

Same buyers. Same portals. A very different bill.

Total selling costs on a $970,000 home, everything in.



	AGENT	PLUS	LITE
Fee	$22,407	$6,900	$900
Marketing and photos	$3,000	$400	$400
Legal and bank	$2,300	$2,300	$2,300
You keep vs an agent	-	**$18,107**	**$24,107**

UNRESERVED PLUS · WE MANAGE IT

Want the savings without the work?

A dedicated campaign manager builds your listing and handles buyer enquiries and follow-up, with licensed agent support.

See Unreserved Plus →

$6,900
$2,000 up front, $4,900 on sale

An estimate, not a promise. Assumes the same sale price either way. Agent at 2.1% + GST with a $3,000 VPA. Photography at $400 as an example. Legal and bank: $1,500 conveyancing, $500 searches, $300 discharge.

FIVE WAYS TO SPEND LESS

Cut the bill, not the result.

Most of these cost nothing. One of them saves five figures.

1. **Price it from sales, not hope**
   Comparable sales and a valuation, so you don't pay for a price cut later — FREE
2. **Get three conveyancing quotes**
   Fixed fee, with searches and disbursements listed — SAVES $300+
3. **Clean and fix before you style**
   The cheapest prep returns the most — SAVES $1,000S
4. **Ask your lender early**
   Discharge forms and any break cost, in writing — NO SURPRISES
5. **Swap commission for a flat fee**
   The same portals and the same buyers — SAVES $20K+

Selling with an agent anyway?

Negotiate the rate, ask for an itemised VPA, and read the agreement for exclusive periods and fee tails before you sign.

Selling it yourself?

You still need a conveyancer and good photos. Get a licensed agency to list you on the portals, which don't take private listings.

PRINT THIS PAGE

Your numbers.

Fill in the quotes you get. Then compare the totals.

My expected sale price: $ _____

COST	WITH AN AGENT	FLAT FEE
Commission or flat fee Rate _____ % × price, + GST?	$	$
Marketing (VPA) Itemised quote	$	$
Photography and floor plan	$	$
Preparation Clean, repairs, paint, styling	$	$
Auctioneer If you auction	$	-
Conveyancer or solicitor	$	$
Disclosure documents and searches	$	$
Mortgage discharge and any break cost	$	$
Moving and storage	$	$
Total	$	$

The difference I keep: $ _____

Unreserved.

READY WHEN YOU ARE

Pay the costs you need. Keep the commission.

Unreserved is a licensed real estate agency. We put your home on the major portals for a flat fee, not a percentage.

Start with a free AI valuation
60 seconds, no sign-up. The number every cost in this guide hangs on.

Get my valuation

UNRESERVED LITE

You run the sale

$900

- [ ] realestate.com.au, Domain + 3 more
- [ ] 24/7 AI buyer assistant
- [ ] Licensed agents on call

Sell it yourself →

UNRESERVED PLUS

We manage it

$6,900

- [ ] $2,000 up front, $4,900 on sale
- [ ] Dedicated campaign manager
- [ ] Enquiries and follow-up handled

Have us run it →

Questions first? Talk to a licensed agent on 1300 285 391.

General information about the costs of selling residential property in Australia, not legal, financial or tax advice. Figures are typical ranges and estimates current to November 2026; your costs depend on your property, state and the quotes you get. Confirm your situation with a conveyancer or solicitor and your accountant. Your main residence is generally exempt from capital gains tax; an investment property may not be. Package prices current at November 2026. Unreserved Real Estate Pty Ltd T/A Unreserved · ABN 21 690 052 209.