

MAIFANG

SELLING COSTS GUIDE

# Estimate your selling costs

Before you list, it helps to know what selling actually costs in New Zealand. This calculator gives you an indicative picture of commission, marketing, staging and legal fees so you can plan your move with calm confidence.



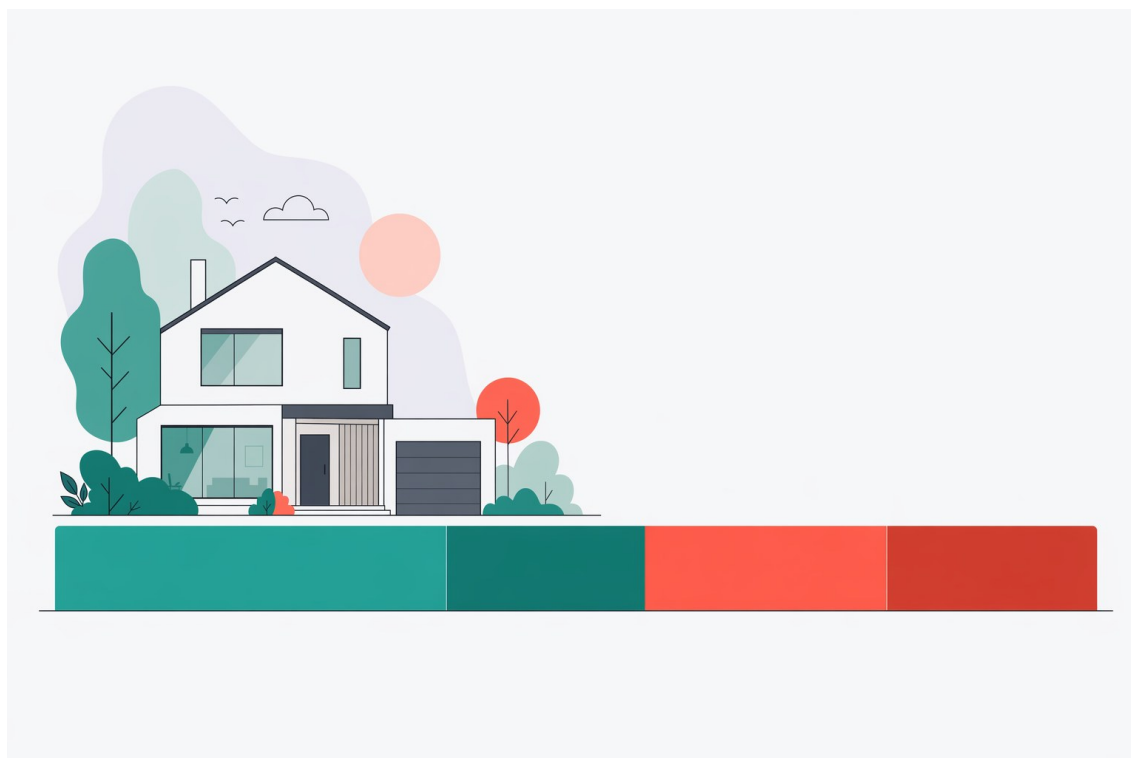
## **A free, independent guide — not a valuation or advice**

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Selling the family home is rarely just a transaction. For most people in New Zealand it is a step toward something better: a safer suburb, a place with room to grow, or simply the next chapter. To make that move with a clear head, you need a realistic sense of what selling costs before the proceeds land in your account. This tool gives you an indicative estimate of the main costs of selling a house in NZ, so there are no surprises when settlement day comes. It is general information to help you plan, not a quote and not financial advice, so always confirm the real figures with your chosen agent and your lawyer.

## What this tool does

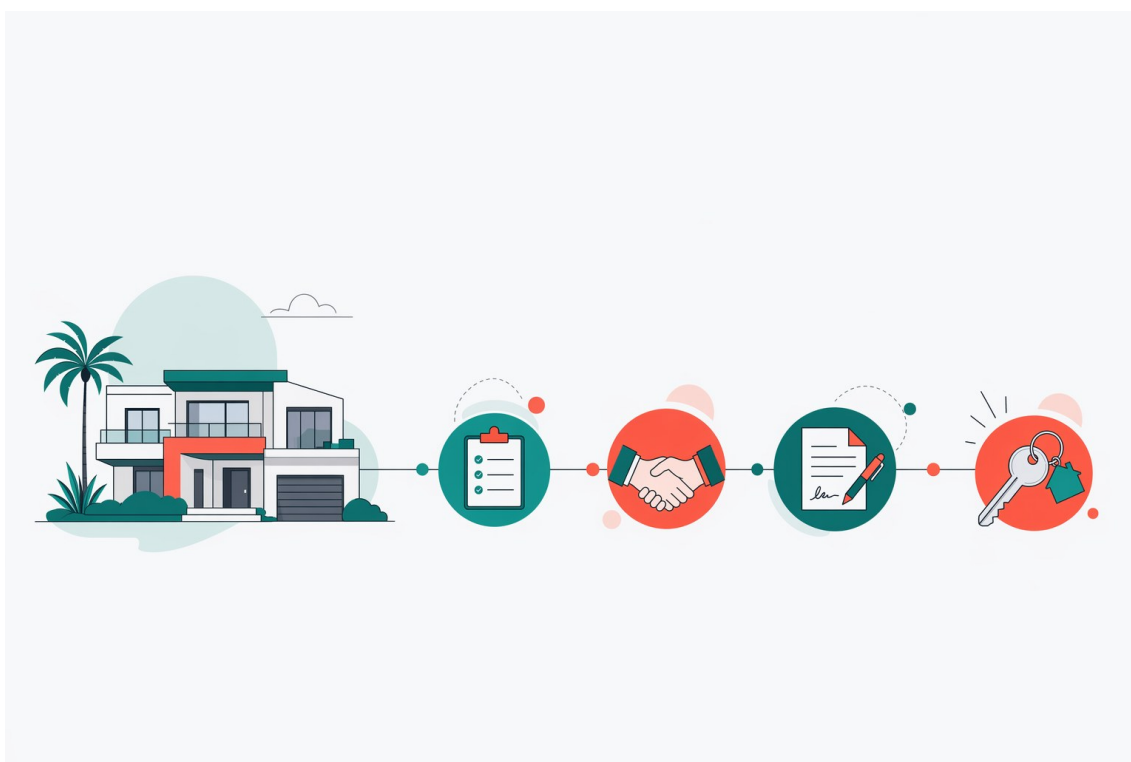
The selling costs calculator turns the usual question of how much it costs to sell a house in New Zealand into a clear, itemised estimate. You enter your expected sale price and a few choices about how you want to sell, and it adds up the main costs sellers face: real estate agent commission, marketing and advertising, optional home staging, and your legal and conveyancing fees. It then shows your estimated total selling costs and what you might walk away with once the mortgage is repaid. Every figure is indicative only. Commission is negotiable and varies between agents and regions, marketing packages differ, and legal fees depend on your lawyer and how straightforward the sale is. Think of the result as a planning range, not a fixed price. The point is to replace vague worry with a number you can actually work with, so you can decide whether the timing and the move stack up for your family.



*A plain-English Maifang guide — illustrative only.*

## How to use it

Start with a realistic sale price. If you are unsure, a free indicative appraisal is a good place to begin, and you can request one through Maifang at no cost. Next, set the agent commission. In New Zealand commission is commonly charged as a percentage of the sale price, sometimes with a fixed base amount on the first portion and a lower rate above it, and it is always negotiable, so use the rate your agent quotes rather than assuming a standard figure. Add a marketing budget, which can range from a modest online-only campaign to a fuller package with professional photography, floor plans, signage and portal listings. Decide whether you will stage the home, since staging can lift presentation but adds cost. Finally, add an allowance for legal and conveyancing fees, and if you have a mortgage, your current loan balance so the tool can estimate your net proceeds. Adjust any input and the totals update, which lets you see exactly how much a higher commission rate or a bigger marketing spend changes what you keep.



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## How to read the result

The result has two halves. The first is your estimated total cost of selling: commission, marketing, staging and legal fees added together. This is the money that comes out of the sale before you see a cent. The second is your indicative net proceeds, which is the sale price minus those selling costs and minus any remaining mortgage. That net figure is usually the number that matters most, because it is what you can put toward your next home, your deposit, or your family's future. Read the totals as a sensible middle estimate rather than a promise. Markets move, an auction or multi-offer situation can lift the final price, and a longer campaign or a price adjustment can change your marketing spend. If the net proceeds look tight against your plans for buying again, that is exactly the kind of thing to raise early with an agent and your lawyer, while you still have room to choose your timing and method of sale.



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## Indicative only, what to confirm with a professional

This calculator is a planning aid, not advice and not a quote. The biggest variable is agent commission, which is negotiable and set out in the agency agreement you sign, so always get the actual rate, base amount and any extra charges in writing before you commit. Marketing costs should be itemised by your agent so you know what you are paying for and whether it is charged upfront or at settlement. Legal and conveyancing fees vary, so ask your lawyer or conveyancer for an estimate up front. If you are weighing up the tax side of selling, for example whether the bright-line test might apply to a property you have not lived in as your main home, that is a question for a lawyer or IRD, not for this tool. And if you still owe money on your mortgage, confirm your exact payoff figure and any break costs with your lender. The honest summary is simple: use this estimate to plan and to ask better questions, then confirm every real number with the licensed professionals handling your sale.



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## Your next step

Knowing your likely selling costs is the first move toward selling with confidence rather than crossing your fingers. If the numbers look right and you are ready to take the next step, the most useful thing you can do is get a free, no-obligation indicative appraisal so your sale price is grounded in your actual property and suburb, then get matched with a licensed local agent who can confirm commission, marketing and timing for your situation. You can read more about how agent commission and selling costs work in our guide to agent commission and selling costs, and when you are ready we can connect you with the right local professionals so you are not cold-calling agencies one by one. It is free, your details stay private, and there is no obligation, just a clearer path to your next home.



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## Common questions

### **Is the result accurate?**

It's indicative only, for general information, not a valuation or financial advice. Commission, marketing, staging and legal fees all vary, so confirm the real figures with a licensed professional. This is general information, not personalised real-estate, legal or financial advice. Maifang is an independent connection service, not a licensed agency, confirm your situation with a licensed agent, lawyer or adviser.

### **Do I have to give my details?**

Only what's needed to send your result or match you with a local professional. Your details stay private and there's no obligation.

### **Is agent commission fixed in New Zealand?**

No. Commission is negotiable and varies between agents and regions. It is set out in the agency agreement you sign, so always confirm the actual rate, any base amount and extra charges in writing before you list.

### **What costs does it include?**

The main costs of selling a home in NZ: agent commission, marketing and advertising, optional home staging, and legal or conveyancing fees. It can also subtract your remaining mortgage to estimate indicative net proceeds.

### **Your next step**

When you are ready, request a free indicative appraisal or get matched with a licensed local professional at [maifang.co.nz](https://maifang.co.nz). It is free, private and no-obligation. Email [hello@maifang.co.nz](mailto:hello@maifang.co.nz) any time. Remember: this guide is general information and any figures are indicative only — confirm the detail with a licensed agent, lawyer, valuer or IRD.