



**smatsgroup**

GLOBAL POWER | LOCAL KNOWLEDGE | UNIQUELY PERSONAL

Australian property tax & finance experts since 1995



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## Company Overview

### Australian property tax & finance experts since 1995

SMATS Group are international leaders in providing Australian taxation, finance and property investment services to Australian expatriates, foreign investors and intended migrants. No other company offers the range of services, accessibility, global expertise and experience.

### SMATS Group identifies financial opportunities

The SMATS Group of companies provide a unique comprehensive and personalised service. Aiming to reduce the fear and misconceptions surrounding Australian taxation obligations, Australian finance, wealth management and Australian property investment. SMATS assists clients every step of the way to achieve their goals, minimise risks and maximise financial opportunities. Our focus is providing ongoing education, clearly communicated propositions and a smooth service to inspire confidence in proceeding with activity in the Australian property or financial sector.



## What makes SMATS Group unique?



### Celebrating over 25 years in the market

We have proven to be a trusted, well established global company providing quality service. We continue to grow our suite of services, satisfied customers and international presence.



### Diversified Comprehensive Service Proposition

Our full-service offering: inclusive of Australian taxation, finance, property investment, financial planning, foreign exchange and migration services ensure our clients have the knowledge and opportunity to maximise their financial potential.



### Qualified, Dedicated, Caring Specialists

We promise to always deliver quality service. Our client centric approach to business and our company values based on integrity, sincerity and honesty have resulted in 70% of new clients generated from existing client referrals.



### Infrastructure

Our network of offices provides unmatched access for clients to ensure they have personal service and availability in the key locations both in Australia and internationally, providing confidence and permanence in all their dealings.



## Directorship



**Steve Douglas**  
Executive Chairman

Steve is the co-founder and Managing Director of Australasian Taxation Services and chairman of SMATS Services Pte Ltd. His area of taxation specialisation includes non-resident property investors, migration and expatriate taxation planning. A regular presenter on taxation matters affecting property investors, expatriates and intended migrants, Steve has delivered seminars on behalf of many industry organisations and developers including the Real Estate Institute of Western Australia and Australian Chamber of Commerce Hong Kong.

Steve wrote the expatriate tax planning book “The Aussie Expat – The Luckiest Person on Earth” which has sold over 10,000 copies as well as numerous reports and training materials. In addition, he has been active in submissions to Government on tax issues affecting property investors and expatriates. Steve has been featured in articles by the Singapore Business Times, South China Morning Post, Australian Entrepreneur Magazine, Benchmark, Western Australian Property & Investment and Property Link magazine.

Steve began his career with Ernst Young in 1984 and established a private taxation practice in 1988 specialising in small business taxation and management. He is a Fellow of the Taxation Institute of Australia, Charter Tax Advisor and a Registered Tax Agent. In 2009, Steve was recognised as one of the leading 50 Australians in Asia by Advance and invited to participate in the Advance Asia 50 Summit and in 2010 was awarded the Singapore Austcham Entrepreneur Award and in 2017 Steve was The Finders “Expatriate Awardee 2017”.



**Ravin Chatlani**  
Director of Taxation

Ravin is a director of the SMATS Group and manages the Singapore, Malaysian and Indonesian operations of Australasian Taxation Services.

The SMATS Group is the operating arm for Australasian Taxation Services who, since 1995, has been managing the Australian taxation needs of approximately 20,000 expatriates and non-resident Australian landlords through its network of 11 offices worldwide.

His area of Australian tax expertise includes non-resident property investors, expatriate and migration tax planning.

Ravin is a regular presenter on taxation matters for expatriates and property investors and has presented on behalf of the Australian Chamber of Commerce in Shanghai, the SMART Property Expo exhibitions in Malaysia, Singapore and Beijing as well as to expatriates and investors in Ho Chi Minh, Hong Kong, Kuching, Kota Kinabalu and Dubai.

Ravin is a Fellow of the Tax Institute of Australia and UCCC accredited with some of the major banks in Australia.



**Helen Avis**  
Director of Finance

Helen Avis is one of Australia’s leading Finance Brokers, most recently being recognised in the MPA Top 100 Mortgage Broker Awards 2021. In the Specialist Finance Group Awards, Helen was won WA Broker of the Year 2021, National Broker of the Year for Residential Lending 2021 and International Broker of the Year 2016, 2017, 2018 & 2019. In addition, Helen has been honoured as a Top Flame Broker (St Georges Bank), Flame Foundation Member at St Georges Bank and an ANZ premium Broker.

Having joined SMATS Group in 2003, Helen now holds the position of Director of Finance for SMATS Services Pte Ltd, the main holding entity of Specialist Mortgage, and also sits on the Board of a number of the company’s subsidiaries around the world.

She is primarily responsible for managing and facilitating the lodgement and successful processing of all group lending activities and manages a team of 15 lending staff across the SMATS International operations.

Helen has successfully completed her Diploma of Financial Services (Finance/Mortgage Broking Management) and is a member of the MFAA as well as being the Licence Holder under the ASIC Australian Credit Licence for Specialist Mortgage.

In addition she holds formal accreditation with most of Australia’s leading financial institutions including National Australia Bank, Westpac and St George Bank and has passed her UCCC Exam.

Helen has extensive lending experience, and has been involved in the Mortgage industry since 1989 when she became licenced under the UK FSA, as a Mortgage Broker and Financial Planner. Prior to this she was a Fund Manager for UK Equities for John Hancock International.

She successfully operated her own business working throughout Europe, advising clients on Finance and Mortgages, until 2002 when she was recruited to relocate to Singapore. Soon after, she decided to concentrate on the mortgage aspect of her profession and took up a position with Specialist Mortgage where she remains today.





# Awards

## Corporate

- ◆ Steve Douglas, Executive Chairman – Expatripreneur Awardee - Finder Global Awards 2017
- ◆ Steve Douglas, Executive Chairman – Entrepreneur Award - AustCham Singapore Business Awards 2010
- ◆ Steve Douglas, Executive Chairman – one of the leading 50 Australians in Asia and invited to attend the Asia 50 Summit by Advance 2009

## Software Development

- ◆ Consensus Software Award 2019 - Empire Software - CompleteEmpire

## Tax

- ◆ Top 100 Accounting Firms - Australian Financial Review 2019, 2020
- ◆ Property Tax Firm of the Year Australia - Finance\_Monthly Awards 2015-2019
- ◆ Most Outstanding for Expat Australian Tax Planning - AI Global Excellence Awards 2016-2022
- ◆ Best in Property Tax Australia - AI Accounting, Audit & Tax Awards 2015-2020
- ◆ Best for Expat Australian Tax Planning - AI Accounting, Audit & Tax Awards 2015-2020

## Finance

- ◆ International Brokerage of the Year - Specialist Finance Group Awards 2016-2019
- ◆ WA Brokerage of the Year Finalist - Specialist Finance Group Awards 2022
- ◆ Helen Avis - WA Broker of the Year Finalist - Specialist Finance Group Awards 2022
- ◆ Bridget Bowman - WA Broker of the Year Finalist - Specialist Finance Group Awards 2022
- ◆ Helen Avis - Residential Finance Broker National Winner - Mortgage & Finance Association of Australia 2022
- ◆ Helen Avis - Residential Finance Broker State Winner - Mortgage & Finance Association of Australia 2022
- ◆ Finance Broker Business Award Finalist - Mortgage & Finance Association of Australia 2022
- ◆ Helen Avis - Best Residential Broker Finalist - The Advisor Better Business Awards 2022
- ◆ Helen Avis (Director) - Top 100 Mortgage Broker Award - Mortgage Professional Australia 2021
- ◆ Helen Avis (Director) - WA Broker of the Year - Specialist Finance Group Awards 2021
- ◆ Helen Avis (Director) - National Broker of the Year for Residential Lending - Specialist Finance Group Awards 2021
- ◆ Helen Avis (Director) - International Broker of the Year - Specialist Finance Group Awards 2016-2019
- ◆ Helen Avis (Director) - Flame Foundation Member St George Bank
- ◆ Helen Avis (Director) - ANZ premium Broker
- ◆ Helen Avis (Director) - Top Flame Broker St George Bank 2013-2014





## Specialist Mortgage



### The power to finance Australian property

Specialist Mortgage assist clients with all aspects of Australian property finance, including pre-approvals and mortgage reviews at no cost and no obligation to proceed with the service.

Specialist Mortgage are a leading provider of Australian property finance to international investors. We hold an Australian Credit License, are an MFAA Accredited Finance Broker and international award winner.

No other firm can match Specialist Mortgage' history or experience in arranging finance for overseas investors and Australian expatriates.

- ◆ First Australian mortgage originator operating international
- ◆ Dedicated back office team providing highest level of support from loan enquiry to settlement and beyond
- ◆ Specialised understanding of Expatriate and Foreign Investor lending options
- ◆ Expertise in Debt Management & Structure issues to optimise Australian taxation position
- ◆ Quick full lender analysis comparing hundreds of loan options
- ◆ Special low-rate interest deals
- ◆ Multi currency loans

In addition, clients will benefit from our comprehensive services to assist with Australian tax planning and pre-approvals for Australian property finance.



Dedication to service



No additional costs



Independent advice



Obligation free



Full lender analysis



Negotiating power



Expert advice



SMATS Group integration

“ Exceptional customer service. My housing loan process in Australia was so smooth.

A. Wild - China

“ Specialist Mortgage made it easy for me to choose a bank and arranged special finance packages, pre-approval and final loan approval.

I. Bayeh - Bahrain

“ Helen Avis did a really outstanding job pushing our formal approval through in 4 days. She was also very helpful in advising me of the risks around unconditional vs conditional exchange which was much appreciated.

Dom & Yvette - Singapore

## Australasian Taxation Services



### Your Australian taxation specialists

As the leading expatriate and property tax firm, our registered Australian tax agents ensure our clients gain a full understanding of their Australian tax obligations and opportunities. We are experts in Australian tax return preparation and provide specialised tax planning services for Australian expatriates, property investors and intended migrants to Australia.

ATS have specialist knowledge of international tax issues and we deliver tax effective and reduced risk investment strategies to help foreign investors maximise your financial position. We unlock the benefits of the Australian Taxation system and actively educate clients to understand how to optimise investment returns with the aid of tax incentives and concessions.

With an established network of offices around the globe and a multi-lingual team, ATS have serviced thousands of international and Australian based clients and recognised by many international awards.



Australian tax return preparation



Australian property financial analysis



Australian migration taxation planning



Australian expatriate tax planning



Company establishment & compliance



Business acquisition



Superannuation



Business advisory services

“ Steve provided practical advice, solutions and options for my return to Australia after 15 years overseas - Thank you !

J Ryrie - Singapore

“ I honestly can't recommend ATS enough. All our interactions to date have been on point and he takes the time to explain the details.

J. Suresh - Sydney

“ Thank you so very much for your time and sound advice. You have no idea how reassured we felt after speaking with you - it was like we just knew the steps and felt so much more positive and directed.

Monica & David - Singapore





## Helping you find your piece of Australia

Our property division, aussieproperty.com, is committed to educating Australian property buyers on safe and prudent investment methods that are tax effective and aimed at long term success.

We have been servicing property investors for more than 25 years from our international network of offices, so we have a unique understanding of the challenges that buyers face when purchasing and managing Australian properties both locally and abroad.

Our clients benefit from our strong relationships with a wide network of developers, gain early access to pre-launch off the plan projects, exclusive syndication buying opportunities, and pre-negotiated pricing.

Our Australian property management team visit our international offices regularly to provide educational seminars and meet with landlords.



Buying & selling



Rental & property management



Market & rental appraisals



Education & events



Buyers advocacy



Exclusive pre-launch off-the-plan projects



Property development



Investments & syndication

*“ aussieproperty.com is the best for many reasons. They're honest, accurate, efficient, patient and very friendly.*

K.Tan - Victoria

*“ aussieproperty.com's staff are very experienced and always available to advise and act on our instructions, we will definitely deal with them again.*

R.Yeung - Singapore

*“ We purchased an apartment and used aussieproperty.com as a buyer's agent. They provided detailed information of the purchasing process and highly recommend them.*

J.Corder - Shanghai



## Currency trading you can rely on

Smats FX helps customers transfer money internationally with ease. We specialise in international bank to bank money transfers offering a seamless service.



### Preferential exchange rates

While banks do individual transfers, we transfer in bulk. Bulk buying means we get better rates and that means we can pass our savings on to our clients.



### Online convenience

Transferring money online with us is quick, easy and secure. Our online payment portal is available 24 hours a day, seven days a week.



### Fast transfers

Online transactions clear within a maximum of three working days from the date of transfer, but it's usually much faster. If clients are in a hurry our speed service ensures clearance within one working day.



### Currency risk management

We have a team of risk managers and tools to help clients make the right call at the right time, ensuring they stay on top of market movements.



### Market - Limit orders

A limit order provides an upside price target. Clients set a price target above where the market is currently trading; when the market hits their price, the order is automatically filled.



### Market - Stop-loss orders

A stop-loss order does exactly that - it stops loss. It allows clients to set a "worst case" price to trade at below the current market level. Their order will be filled if the market drops to (or beyond) their protective price.



### Market - OCO orders

An OCO order ("One Cancels the Other") allows clients to set an upper and lower price range. The moment that their upper or lower price is hit, their order will be filled at that price and the other price target is immediately cancelled.



### Hedging - Forward contracts

A currency forward contract is a non-standardised contract set up between two parties to buy or to sell a currency at a specified future time, at a price agreed upon at the time of contract initiation.



# SMATS Migration



## Helping you migrate to Australia









There are many ways to obtain a visa to live and work in Australia however Australian Migration Law can be exceptionally hard to navigate.

SMATS Migration provides clear and practical advice on options to live and work in Australia. We will determine the best visa pathways for our clients and their families.

Our team of advisors located throughout our global network of offices manage Australia visa applications and ensure clients are kept up to date with their progress. In addition, they benefit from our comprehensive services including property, tax and finance to assist with Australian migration tax planning and pre-approval for Australian property finance.

Australian society is peaceful and stable. The Australian legal system is one of the fairest in the world. It promotes equal opportunities and justice to all. The country has enjoyed a long and continuous period of economic growth, unmatched in the Western world. It is a safe and profitable place to invest that has a diverse and growing population.

A favourable climate, superior healthcare, an excellent education system, and top class services make this a migration destination of choice.

 Permanent residency visas	 Australian work visas	 Student visas	 Family visas
 Visitor and tourist visas	 Investor and entrepreneur visas	 Retirement visas	 Australian visa renewals

# SMATS Consortium











## Diversify your property portfolio

SMATS Consortium Pty Ltd is an Australian based Company that holds a wholesale Australian Financial Services License (AFSL No. 480476). The Company issues financial products that enable wholesale and sophisticated investors to participate in Limited Partnership investment opportunities through our private lending model (secured private lending). The private loans are made to boutique property development projects throughout Australia which are operated, controlled and managed by our Australian partners and in conjunction with our input and oversight.

Our secured private lending investment model is ideal for wholesale investors that are interested in an alternative to classic property investment which offers fixed yields, security via a grouped 2nd mortgage over the project land and flexible investment terms.

 10%-14%p.a preferential return	 24-36 month lending term	 Increased secure investment	 Structured to be tax effective
 No Stamp Duty	 No Foreign Buyer Fee	 No Capital Gains Tax	 Investment Diversification

 <b>Reside on Money</b> NORTHBRIDGE, WA	 <b>Loft Haus</b> LEEDERVILLE, WA	 <b>Flourish Apartments</b> CAMBERWELL, VIC	 <b>The Residence</b> SCARBOROUGH, WA
 <b>Parkview on Clydesdale</b> COMO, WA	 <b>Paddington</b> BRISBANE, QLD	 <b>204 Walcott</b> MENORA, WA	 <b>Butler Medical Centre</b> BUTLER, WA





## SMATS Wealth



### Your partner in wealth knowledge & creation

SMATS Wealth provides personal financial advice to Australian residents and Australian expatriates. We assist clients to identify and work towards their long term financial goals and objectives with a strong emphasis on educating them to understand the strategies that will put them in a better position. These strategies may include long term retirement planning, superannuation and investment advice and wealth protection through appropriate personal insurance recommendations.

SMATS Wealth maintains a strong client service ethic and provides holistic advice to help clients create, protect and enjoy their wealth.



## Empire Software



### Changing the world of business development and sales

CompleteEmpire is our powerful business management software facilitating intelligent processes and supporting unique strategic & operational goals.

We understand the limitations of using multiple software systems with divided databases. The goal of our innovative sales and management platform is to integrate multiple company activities giving maximum visibility across the business allowing for an unsurpassed connectivity, efficiency and performance.

CompleteEmpire allows businesses to manage their entire sales, work flow, lead generation, referrals, communication, events, compliance and general management in one fully integrated operating system for the first time, providing unprecedented visibility and information sharing.

CompleteEmpire will assist companies to grow with the global market, diversify their offer, capture business and improve profitability.

<b>Australian superannuation management and consolidation</b>	<b>Life insurance for resident and expatriate Australians</b>	<b>Personal investment advice, support and planning</b>	<b>Wealth education and succession planning</b>

### Wealth Services

<b>Risk Insurance</b>	<b>Superannuation &amp; Pensions</b>	<b>Investment &amp; Strategies</b>	<b>Expatriate Services</b>
<ul style="list-style-type: none"> <li>Life Insurance</li> <li>Income Protection</li> <li>Trauma Insurance</li> <li>Total and Permanent Disability</li> </ul>	<ul style="list-style-type: none"> <li>Superannuation</li> <li>Self Managed Super Funds (SMSF)</li> <li>Account Based Pensions</li> <li>Centrelink Benefits</li> </ul>	<ul style="list-style-type: none"> <li>Wealth Creation</li> <li>The art of dollar cost averaging</li> <li>Investor risk profiling</li> </ul>	<ul style="list-style-type: none"> <li>Personal Insurance</li> <li>Superannuation</li> <li>Investment Portfolios</li> </ul>

### Key Features

<b>Lead Management</b>	<b>Marketing</b>	<b>Inventory Analysis</b>	<b>Syndication investment</b>
<b>Reporting</b>	<b>Event Management</b>	<b>Contact Management</b>	<b>Public websites</b>
<b>E-commerce</b>	<b>Referrals</b>	<b>Secure Access</b>	<b>Device independent</b>





# Australian Property Investor Magazine

# Contact Us



Established in 1997, Australian Property Investor Magazine is one of Australia's leading property information brands. At the heart of our innovative online publication, we are passionate about protecting the interests of our audience of investors, homebuyers and property professionals through best in market property education, information and research.

Following over 20 years of API tradition, investor stories continue to be a prominent feature of the platform. Through step-by-step examples, outlining real-life strategies, audience members can learn from and emulate the success of those who have already achieved.

Our technologically advanced website delivers current state and suburb specific data and market analytics. Through our research division, we are dedicated to helping subscribers identify the latest investment hotspots geared to outperform the market.

Members gain free exclusive access to our investment toolbox, including tax and finance calculators and investment strategy support. VIP invites to events, seminars, online groups, workshops, property expos and exclusive pre-launch projects are also offered as a part of our subscription.

Via a FREE weekly digital newsletter, readers are kept up to date on the latest in property news, investor case studies, and expert perspective, provided by a team of trusted professionals and industry leaders.

We are proud of our continued contribution to Australian homebuyers and investors, assisting our audience in prospering in their wealth creation journeys.



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