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The settlement process for buyers

What happens between signing your contract and collecting the keys.

1

SIGN A CONTRACT AND APPLY FOR FINANCE

Send us a copy of your contract to get started.

2

COMPLETE YOUR AML/CTF CLIENT ONBOARDING

We must verify your identity before we can act for you. This comes first: we can't start work on your file until it is done. We will send you a link to complete your onboarding via Infotrack.

3

AUTHORISE US TO ACT FOR YOU

Once your onboarding is complete, we'll send you a link to our online authority form. Complete it as soon as possible.

4

SEND US YOUR FINANCE AND INSPECTION REPORTS

Send us your finance approval, sign and return your loan documents to your lender and arrange any building and pest inspections. Keep an eye on your contract conditions and make sure they are completed on time.

5

FUNDS FOR SETTLEMENT

We'll send you a draft settlement statement and ask you to make any funds available for settlement.

6

ARRANGE YOUR FINAL INSPECTION

Arrange a final inspection with the real estate agent.

7

SETTLEMENT

We'll arrange settlement and let you and the real estate agent know when it is complete.

8

AFTER SETTLEMENT

Contact the real estate agent to collect the keys. We'll send you your final settlement documentation.

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Things to do after settlement

For the day you take possession and the weeks that follow.

Arrange home and contents insurance immediately. The property is your risk from settlement.

COLLECT THE KEYS

- [ ] Contact the real estate agent to arrange collection of the keys.

  If the property was the seller's principal place of residence, they have until 12 noon on the day after settlement to move out and hand the keys over. Otherwise they must hand them over as soon as settlement is complete.

ARRANGE THE SERVICES AT THE PROPERTY

- [ ] Home and contents insurance
- [ ] Electricity
- [ ] Gas
- [ ] Phone, and internet
- [ ] Cleaner, gardener and swimming pool maintenance

UPDATE YOUR ADDRESS RECORDS

- [ ] Department of Human Services, for Centrelink and Medicare
- [ ] Doctor, dentist and other healthcare
- [ ] Banks and other financial institutions
- [ ] Newspaper and magazine subscriptions
- [ ] Australian Electoral Commission
- [ ] Australian Taxation Office
- [ ] Department of Transport
- [ ] School, TAFE or university
- [ ] Childcare facilities
- [ ] Superannuation funds
- [ ] Lawyer and accountant
- [ ] Mobile phone
- [ ] Gym