



PRACTICAL GUIDE

Settlement Day Survival Guide

PEXA, funds, adjustments, what your conveyancer is actually doing, and how to handle a delayed settlement.

Morning of settlement

- Confirm with conveyancer that all funds and documents are ready.
- Pre-settlement inspection report finalised any outstanding items.
- Insurance confirmed active from settlement.
- Keys collection time agreed with selling agent.

During settlement (PEXA workflow)

- Settlement window: 11am to 4pm typically.
- Conveyancer joins PEXA workspace.
- Funds transfer, title transfer, mortgage discharge all happen simultaneously.
- Settlement confirmed via PEXA notification, usually within minutes.

On settlement

- Selling agent calls or texts to confirm key release.
- Pick up keys: front door, back door, garage, mailbox, gates.
- Inspect home one final time before agent leaves.
- Take meter readings (gas, electricity, water) for utility transfers.

That night

- Change locks within first week (you don't know who has copies).
- Connect utilities, update mail redirect.
- Take photographs of move-in condition for any future bond/dispute.

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