



PRACTICAL GUIDE

Settlement Length as a Lever

30, 60, 90, 120 days, how vendors actually weigh settlement length and how to trade it for price.

Why settlement length is leverage

- Vendors often need 60 to 120 days to find their next home.
- Buyers can offer shorter or longer settlement as a non-price trade.
- 30-day settlement is hard for vendors; usually attracts a price concession.
- 120+ day settlement requires longer finance pre-approval validity.

Typical Victorian settlements

- 30 days: tight, often investor or vacant property.
- 60 days: standard.
- 90 days: vendor preferred when buying-and-selling.
- 120+ days: bespoke negotiation; lock finance accordingly.

Trading settlement for price

- Vendor needs 90 days to find next home; offer 90 days plus 1% off price.
- Vendor is downsizing and ready now; offer 45 days for marginal discount.
- Probate or estate sale; longer settlement (120+) often gets material discount.

Risks of long settlements

- Market can move against you (or for you) between signing and settlement.
- Interest rate changes affect borrowing position.
- Insurance and rates adjustments at settlement become more complex.

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