



PRACTICAL GUIDE

Settlement Timeline & Checklist

Week-by-week from signed contract to keys in hand, built around a 60-day Victorian settlement.

60 days before settlement

- Confirm settlement date in writing with conveyancer and lender.
- Order final unconditional approval letter; check for any new lender conditions.
- Building insurance from contract date for private sale; from settlement for off-the-plan.
- Arrange final deposit balance and stamp duty payment with conveyancer.

14 days before

- Pre-settlement inspection booked for 5 to 7 days out.
- Final review of any owners corporation fees, council rates, water adjustments.
- Confirm PEXA or paper settlement workflow with conveyancer.
- Connect utilities (electricity, gas, internet) to start on settlement day.

Pre-settlement inspection

- Bring contract photos to compare what was sold to what's there.
- Run every tap, flush every toilet, test every light switch.
- Confirm all chattels and fixtures listed in contract are present.
- Photograph anything new or damaged for written notice to vendor's lawyer.

Settlement day and after

- Settlement usually completes online via PEXA, 11am to 4pm window.
- Keys collected from selling agent on confirmation of settlement.
- Notice of Acquisition lodged with council within 30 days (your conveyancer handles).
- Update electoral roll, drivers licence, insurances, mail redirect.

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