

## Buying checklist

### Your finances

- If you are obtaining finance make sure you have pre-approval from your lender to ensure you know how much you can borrow

### Securing the Sale

- Engage Click & Convey to facilitate the transfer of property & submit preliminary information in order to commence quote & acceptance.
- Complete the verification of Identity link and sign the client authorisation form
- Make the retainer deposit
- Your conveyancer will now review the contract for sale and discuss any special conditions with you
- If applicable , arrange a building and pest or in the case of an apartment a strata report

### Following Exchange

- Finalise your finances
- If you require additional funds to complete the purchase ensure you have authorised the bank to deduct shortfall from your nominated account
- Send your letter of formal approval to your conveyancer
- Insure the property
- Organise funds for payment of any Stamp(transfer) duty
- Arrange a pre-settlement inspection of the property with the listing agent
- Arrange to pick up the keys on the day of settlement from the agent

### Settlement day

- Your lender will upload the funds available to the electronic settlement room
- Your lender will transfer the purchase money to the vendor
- The agent will give you the keys/access passes to your new home
- Contact the bank & request a copy of the registration confirmation statement to certify the official transfer of the property to your name.

All done! Congratulations.