

01 / THE BIG PICTURE

From first chat to front door.

A guide to a typical home purchase. Find your stage, understand the next checkpoint and keep space for the life you want afterwards.

FOLLOW THE NUMBERED PATH



A SEQUENCE, NOT A FIXED TIMETABLE

Steps can overlap. Pre-approval is optional and conditional; it is not a promise of finance. Lender requirements, your circumstances and the purchase contract determine the timing.

PAUSE BEFORE SIGNING OR BIDDING

In Victoria, auction purchases have no cooling-off period. Do not assume you can add a finance condition after bidding. Ask your legal adviser about your contract before committing.

[Explore the full roadmap and its sources](#)

[Choose a time with Chris](#)

02 / PREPARE AND CHOOSE

One step at a time.

Your broker supports the lending, your lender decides the application, and your legal adviser handles the property contract and transfer.

01

Start with your life

When: Before you apply

Discuss your goals, comfortable repayments, buying costs and savings buffer. Agree the next step with Chris.

Why: Your own spending comfort helps shape the conversation; a lender's maximum is not a spending target.

02

Bring the facts together

When: Before an assessment

Confirm the required documents and the secure sharing method. Supply current information and note anything still outstanding.

Why: The lender needs evidence to assess the application. Missing or outdated information can mean more questions.

03

Compare your options

When: Before choosing a loan

Compare costs, features and loan term. If seeking pre-approval, check its conditions and expiry. It is not final approval.

Why: A low advertised rate is only part of the decision. Pre-approval has conditions and an expiry; it does not guarantee a loan for a particular property.

04

Check before committing

When: Before signing or bidding

Before signing or bidding, arrange legal and property checks. Confirm deposit, finance conditions, insurance timing and settlement terms.

Why: The purchase contract creates obligations. Property, legal and finance checks answer different questions.

03 / APPROVAL, SETTLEMENT AND BEYOND

From decision to daily life.

Your broker supports the lending, your lender decides the application, and your legal adviser handles the property contract and transfer.

05

Complete the assessment

When: When the lender has the application and property details

Respond to lender queries and confirm the written decision. Track contract deadlines with your legal adviser; approval is not settlement.

Why: The lender makes the credit decision. Formal approval and a completed settlement are separate milestones.

06

Get ready to settle

When: After approval, before settlement

Check loan documents, cash, insurance and settlement requirements. Arrange the final inspection and raise any issues with your legal representative.

Why: The agreed date depends on the parties being ready. Report inspection issues to your legal representative promptly.

07

Settle and collect the keys

When: On the agreed settlement date

Wait for completion confirmation from your representative. Collect keys under the agreed possession arrangements.

Why: Signing documents or seeing a booked settlement time does not itself mean the property has settled.

08

Make the loan work for life

When: After settlement, and as life changes

Confirm the first repayment and account setup. Note any fixed-rate end date and a useful time for your next review.

Why: The right questions can change over time. A review compares your existing arrangement with available options; it does not mean you must switch.

04 / YOUR PERSONAL PLAN

Make it your roadmap.

Print this page and bring it to your conversation. Record confirmed dates and actions; the checklist does not itself confirm approval or readiness to settle.

MY CHECKPOINTS

- ☐ **My starting point:** Goals, comfortable repayment range and savings buffer discussed.
- ☐ **My information:** Required documents confirmed and shared through the agreed secure method.
- ☐ **My loan choice:** Costs, features, term and any pre-approval conditions understood.
- ☐ **Before I commit:** Legal/property checks completed; contract dates and obligations understood.
- ☐ **The lender's decision:** Written decision received; any further requirements clarified.
- ☐ **Before settlement:** Documents, cash, insurance and final inspection addressed.
- ☐ **Settlement:** Completion confirmed and possession arrangements checked.
- ☐ **Life afterwards:** Repayments and account setup checked; next review noted.

MY CURRENT STAGE / NEXT ACTION**WHO IS DOING IT?****AGREED DATE / NEXT CHECK-IN****MY BROKER / LENDER / LEGAL CONTACTS****READ THE SOURCES**[Moneysmart: buying and budgeting](#)[Moneysmart: brokers and loan choices](#)[Lender process: NAB / assessment](#)[Lender process: Westpac / documents](#)[CAV: contract and legal advice](#)[CAV: private sales and cooling-off](#)[CAV: buying at auction](#)[CAV: preparing for settlement](#)[CAV: settlement and possession](#)[Moneysmart: reviewing and switching](#)[CommBank: refinance settlement](#)[Moneysmart: offset setup](#)

General information, not personal credit, financial or legal advice. This guide describes an existing-home purchase. Construction, off-the-plan and other complex transactions may differ. State laws and lender requirements vary. Sources and the full explanations are linked on the website.

[Read the full roadmap online](#)[Talk with Chris about your next step](#)