

FIELD RESOURCE

Settlement and Moving Checklist

An eight-week countdown for Brisbane sellers

Daniel Gierach

RAY WHITE COLLECTIVE

[DANIELGIERACH.COM](https://danielgierach.com)

The four to eight weeks between your contract becoming unconditional and settlement day pass faster than most vendors expect. This countdown sets out exactly what to action in each week, so you arrive at settlement organised, packed, and with no last-minute surprises. Adjust the timing to your contract length.

Eight weeks out

The earlier you start, the cheaper and calmer the move. Removalists, in particular, book out fast in spring and summer in Brisbane.

- Start sorting and decluttering room by room. Each box you do not move is a box you do not pay to move.

- Get quotes from at least three removalists. Confirm what is and is not included (packing, fragile items, dismantling furniture, insurance).

- Notify your conveyancer of the settlement date and any preferences you have.

- Confirm the discharge of mortgage process with your bank. Some banks take three to four weeks to process discharges.

- If you are buying simultaneously, confirm the matching settlement date with your conveyancer.

Six weeks out

Book the major services. Removalists, cleaners, and storage book out fastest.

- Book your removalists in writing. Confirm the date, time, and inclusions.

- Book a final exit clean for the day of settlement or the day before.

- Book a storage unit if there will be a gap between move-out and move-in dates.

- Order moving boxes, packing tape, and bubble wrap.

- Start cancelling services you will not transfer: gym memberships, local subscriptions, deliveries.

Four weeks out

Address changes and utility transfers should start now. Doing them in batches is much easier than scrambling in the final week.

- Update your address with: ATO, Medicare, Centrelink, employer, super fund, all banks, all insurers, doctor, dentist, schools, electoral roll.
- Update your address on driver licence and vehicle registration.
- Set up Australia Post mail redirection. Twelve months is recommended; three months minimum.
- Notify your electricity, gas, internet, and water providers of the move-out date.
- Arrange new connections at your new address.
- Notify subscription services: streaming, magazines, food deliveries, regular online orders.
- If you have pets, update microchip records and vet details.

Two weeks out

Pack the rooms you do not use daily. Confirm everything that is booked.

- Begin packing non-essentials: garage, shed, spare room, books, decor, off-season clothing.
- Label every box clearly: room and a short description of contents.
- Confirm removalists, cleaners, and any storage bookings.
- Arrange building and contents insurance for the new address, effective from settlement day.
- Cancel building and contents insurance on the property you are selling, effective from settlement day.
- Confirm with your conveyancer how you will receive the sale proceeds and into which account.
- Take photos of all valuable furniture and electronics for insurance purposes during the move.

One week out

Pack what you can. Plan the final week and the day of move logistics.

- Pack everything except daily essentials: clothes for the week, toiletries, basic kitchen items, important documents.
- Defrost and clean the freezer.
- Use up perishable food in the pantry and fridge.
- Confirm the time and access details with your removalists.
- Arrange somewhere for pets to be on moving day, ideally off-site.
- Notify the buyer's agent of any last-minute access requirements for the pre-settlement inspection.
- Be available for the buyer's pre-settlement inspection in the seven days before settlement.

The day before settlement

Final move-out and final preparations. Aim to be moved out the day before settlement, not the morning of.

- Move all remaining furniture and belongings out.
- Run the exit clean.
- Take final electricity, gas, and water meter readings. Photograph each.
- Walk through every room and check nothing is left behind, including the loft, garage, and outdoor sheds.
- Collect all keys, garage remotes, mailbox keys, alarm codes, pool keys, and gate keys. Place them in a single labelled bag.
- Confirm with your agent how the buyer will collect the keys (usually from the agent's office on settlement).
- Charge your phone and have your conveyancer's contact details on hand for the morning of settlement.

Settlement day

Most settlements in Queensland are now electronic via PEXA. You do not need to attend in person.

- Your conveyancer manages the transaction on your behalf.
- Settlement usually completes in the early to mid afternoon.
- You will be notified by your conveyancer once settlement has completed.
- Hand over keys to your agent (or directly to the buyer if pre-arranged) only after settlement is confirmed.
- Sale proceeds will be deposited into your nominated account within hours of settlement, or the next business day depending on bank processing.
- Notify your agent and conveyancer that everything has been handed over.

The week after settlement

A short list of clean-up tasks to make sure nothing falls through the cracks.

- Confirm the mortgage discharge with your bank in writing.
- Confirm with your conveyancer that all rates, water, and body corporate adjustments have been correctly settled.
- File the settlement statement with your tax records.
- Update your address on anything you missed: loyalty programs, professional bodies, online accounts.
- Cancel mail redirection at the end of its term, or extend if you are still receiving misdirected mail.
- Talk to your accountant about any tax implications, particularly capital gains tax for an investment property.

The vendors who arrive at settlement calmly are the ones who started early and worked the list in order. There is no shortcut, but there is no mystery either.

Daniel Gierach

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0412 523 821

daniel.gierach@raywhite.com

danielgierach.com