STRAIGHT LINE | FINANCE

Pre-Settlement Inspection Checklist

Your final walk-through before settlement. Print it, take it with you, and tick as you go.

Victoria | Updated November 2026

PROPERTY ADDRESS

SETTLEMENT DATE

INSPECTION DATE AND TIME

ATTENDING (YOU AND THE AGENT)

In Victoria, you're entitled to inspect the property at any reasonable time in the week before settlement. Book it through the selling agent; you can't just turn up. Aim for a few days before settlement so there's time to fix anything you find. You're checking that the property is in the same condition as when you bought it, that everything included in the sale is there, and that any agreed repairs have been done.

Before you go

- ☐ Bring your contract of sale (inclusions, exclusions and special conditions)
- ☐ Bring photos or notes from your earlier inspections, to compare
- ☐ Bring a list of any repairs the seller agreed to make
- ☐ Bring a phone charger or small lamp to test power points, and your phone for photos

Electrical and lighting

	OK	FIX	NOTES
☐ Every light and switch works	☐	☐	
☐ Power points work (test a few in each room)	☐	☐	
☐ Electronics fixed to the house work: alarm, intercom, CCTV, doorbell	☐	☐	
☐ Smoke alarms are in place and working	☐	☐	

Plumbing and hot water

	OK	FIX	NOTES
☐ Taps run hot and cold, with no drips or leaks under sinks	☐	☐	
☐ Toilets flush and fill properly	☐	☐	
☐ Showers, basins and drains run clear	☐	☐	
☐ The hot water system works	☐	☐	

General information only. It doesn't take your objectives, financial situation or needs into account and isn't financial, tax or legal advice; speak to your conveyancer or solicitor about your contract. Straight Line Finance Pty Ltd (ABN 15 539 150 732) is a credit representative (Credit Representative No. 443142) of Purple Circle Financial Services Pty Ltd (ACN 611 335 170, Australian Credit Licence 486112).

Heating and cooling

	OK	FIX	NOTES
☐ Heaters work	☐	☐	
☐ Air conditioners and split systems work	☐	☐	
☐ Remote controls have been left behind	☐	☐	

Doors, windows and security

	OK	FIX	NOTES
☐ Doors open, close and lock properly	☐	☐	
☐ Windows open, close and lock, and fly screens are in place	☐	☐	
☐ All keys are handed over or accounted for (front, back, windows, letterbox, garage)	☐	☐	
☐ Garage door and remotes work; alarm codes provided	☐	☐	

Kitchen and appliances

	OK	FIX	NOTES
☐ Oven, cooktop and rangehood work	☐	☐	
☐ Dishwasher works	☐	☐	
☐ Other built-in appliances work	☐	☐	

Fixtures and inclusions (check against your contract)

	OK	FIX	NOTES
☐ Blinds, curtains and light fittings are still there	☐	☐	
☐ Built-in wardrobes, shelving and other fixtures are intact	☐	☐	
☐ Everything listed as included is there, and nothing has been swapped	☐	☐	
☐ Anything listed as excluded has been removed	☐	☐	

Floors, walls and ceilings

	OK	FIX	NOTES
☐ Carpets and floors have no new stains or damage	☐	☐	
☐ Walls have no new damage, for example from moving furniture out	☐	☐	
☐ Ceilings have no new water stains or cracks	☐	☐	

Outside

	OK	FIX	NOTES
☐ Rubbish removed from the yard, sheds, cupboards and under the house	☐	☐	
☐ Garden and any outdoor items included in the sale are as they were	☐	☐	
☐ Fences, gates and letterbox are intact	☐	☐	
☐ Pool or spa equipment works and the safety barrier is intact	☐	☐	
☐ No new signs of pests, such as termites or rodents	☐	☐	

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Special conditions and agreed repairs

	OK	FIX	NOTES
☐	☐	☐	
☐	☐	☐	
☐	☐	☐	

Issues found

What's wrong and where	Photo taken	Sent to conveyancer (date)

If something isn't right

- Photograph it, and note where it is and what's wrong.
- Tell your conveyancer or solicitor straight away, in writing. They'll raise it with the seller's representative.
- Usually the seller fixes the problem before settlement, or an amount is agreed to cover it.
- Don't refuse to settle without legal advice: a late settlement can cost you interest and penalties under the contract.
- This inspection covers changes since you bought. Faults that were there when you signed are what a building and pest inspection is for.
- Tell your broker early if anything might delay settlement, and make sure your building insurance is in place: many lenders need proof of it before settlement.

Questions about your loan before settlement?

Call us on 1800 717 481 or email hello@straightlinefinance.com.au.

More guides for buyers: straightlinefinance.com.au/guides

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