

your contact at  
**Mortgage Services**



# Telephone

Solicitor/Conveyancer Hotline

**1300 367 449**

For all your needs, including:

- Settlement bookings (both purchases and discharges)
- Payout figures for discharges
- All enquiries in relation to a settlement booking.

Business hours are Monday to Friday between 8.30am and 7.00pm EST

# Email

To send documents via email

Purchases	<a href="mailto:settlementdocuments@mortgage.westpac.com.au">settlementdocuments@mortgage.westpac.com.au</a>
Discharges/Portability/Security Substitution	<a href="mailto:securityvariations@mortgage.westpac.com.au">securityvariations@mortgage.westpac.com.au</a>
Consents	<a href="mailto:securityconsents@mortgage.westpac.com.au">securityconsents@mortgage.westpac.com.au</a>

## Please Note

For purchase settlements:

Settlement bookings will only be accepted when all correctly completed documents are held by Mortgage Services.

For discharges:

Request to Vary Security Form (RVSF) is available at [www.westpac.com.au/personal-banking/home-loans/manage-my-home-loan/solicitors-information/](http://www.westpac.com.au/personal-banking/home-loans/manage-my-home-loan/solicitors-information/)

# Mail

To send documents via post, our postal address is:

(Please include the specific department name here)

Mortgage Services  
GPO Box 2755  
Adelaide, SA, 5001.

- To aid the distribution and action of your matter, please mark the envelope with the **application number** or **customer number**, and the applicable Mortgage Services department (either Purchases, Releases, Portabilities or Consents) handling your matter.

## Please Note

Mortgage Services only deals with personal lending for home and investment loans. Business and company lending is handled by our State Loan Centres.

The contact number for these business and company transactions are as follows:

NSW/QLD/NT	1300 368 607
VIC/SA/WA/TAS	1800 687 184

## Our preferred booking times are as follows:

<b>Sale</b>	Docs sent to MS	→ → 1 business day	Docs received	→ → 10 business days	Ring to book settlement	→ → 2 clear business days	Settlement
Example	Sent Thursday		Received Friday		Call on Friday fortnight		Settlement following Wednesday
<b>Purchase</b>	Docs sent to MS	→ → 1 business day	Docs received	→ → 2 business day	Ring to book settlement	→ → 1 clear business day	Settlement
Example	Sent Thursday		Received Friday		Call on Tuesday		Settlement Thursday
<b>Portability</b>	Docs sent to MS	→ → 1 business day	Docs received	→ → 1 business day	Ring to book settlement	→ → 2 clear business days	Settlement
Example	Sent Thursday		Received Friday		Call on Monday		Settlement Thursday
<b>Discharges Involving Refinances</b>	Docs sent to MS	→ → 1 business day	Docs received	→ → 10 business days	Ring to book settlement	→ → 2 clear business days	Settlement
Example	Sent Thursday		Received Friday		Call on Friday fortnight		Settlement following Wednesday

For purchases, please allow an additional 48 hours (minimum) for settlement booking time frames outside of each CBD area.

For all other request types, please allow an additional 24 hours (minimum) for settlement booking time frames outside of each CBD area.

# Purchases

Purchases are handled at Mortgage Services by our Purchases department, with the exception of Portabilities (see Portability/Security Substitution section).

- Once your client's loan documents have been received, our assigned staff member (the "file owner"), manages the file to settlement.
- A fax notification of any outstanding items/documents with contact details of the file owner is sent to you.

To send documents for Purchases, complete the following steps:

1. Email the following information to the Purchases email address: [settlementdocuments@mortgage.westpac.com.au](mailto:settlementdocuments@mortgage.westpac.com.au) prior to requesting the settlement booking:
  - your contact details
  - a copy of the transfer
  - a copy of the contract of sale (if not already supplied by the customer)
  - any other documents to be provided at settlement
2. Include the relevant 464 number or (if not known) full customer details and the file owner's name on all correspondence.
3. Victorian Transfers – Prior to booking settlement, please supply a copy of the transfer confirming the proprietors. This is essential to assist us in calculating correct Transfer Duty.

## Important Requirement

Booking will be allowed when critical documents are held, and will not be allowed if critical documents are not held.

In the interest of providing an efficient and effective settlement service, all details required for settlement (including cheque instructions) must be provided to us no later than 2:30pm EST on the business day before settlement

## Discharge

Consumer Mortgage Discharges are handled at Mortgage Services by our Discharges department. To send documents for Discharges, complete the following steps:

1. Ensure the Request to Vary Security Form (RVSF) [www.westpac.com.au/personal-banking/home-loans/manage-my-home-loan/solicitors-information/](http://www.westpac.com.au/personal-banking/home-loans/manage-my-home-loan/solicitors-information/) was signed by all account holders, guarantors, mortgagors and completed in full.
2. Email the completed form direct to Mortgage Services via the Discharges email address: [securityvariations@mortgage.westpac.com.au](mailto:securityvariations@mortgage.westpac.com.au). Response from Mortgage Services for Discharges.

**Mortgage Services will respond to emails with an Auto Reply to confirm receipt.**

**If the request form is insufficiently completed, we will advise you that further details are required. Mortgage Services will not action the request until all details are complete.**

### Important Requirement

Identification of our mutual customer is CRITICAL, therefore please ensure the customer's home loan account number or Westpac customer number is provided.

## Portability/Security Substitution

Portabilities are handled at Mortgage Services by our Portability Department.

A Portability is a feature on some loans which enables the loan to remain although the security is transferred. A specialised team completes both the discharge of the existing mortgage and new security documentation.

To send documents for Purchase and Sale Portabilities, complete the following steps:

1. Contact your Branch Manager for their assistance in completing a Request to Vary Security form (RVSF) [www.westpac.com.au/personal-banking/home-loans/manage-my-home-loan/solicitors-information/](http://www.westpac.com.au/personal-banking/home-loans/manage-my-home-loan/solicitors-information/)
2. Ensure the RSVF was signed by all account holders, guarantors, mortgagors and has been completed in full.
3. You or the Branch Manager can email the RSVF direct to Mortgage Services via the Portabilities email address: [securityvariations@mortgage.westpac.com.au](mailto:securityvariations@mortgage.westpac.com.au)

For Purchases email the following:

- your contact details
- a copy of each purchase/sale contract (if applicable)
- a copy of the draft transfer (if applicable)
- details of the anticipated settlement date.

Please send the cheque details as early as possible – no later than the business day before settlement.

4. Victorian Transfers – Prior to booking settlement, please supply a copy of the transfer confirming the proprietors. This is essential to assist us in calculating correct Transfer Duty. Please note, full stamp duty is quoted and charged up front. If applicable, a refund to the customer will be completed once stamped by the State Revenue Office.

### Response from Mortgage Services for Portabilities

If the request form is insufficiently completed, we will advise you that further details are required. Mortgage Services will not action the request until all details are complete.

# Obtaining Consents

Consents are handled at Mortgage Services by our Consents department. To send documents for Consents, complete the following steps:

1. Complete a cover letter explaining:
  - your request and;
  - quoting the borrower’s full name and/or the borrower’s loan account number.
2. Email a signed customer authority requesting the transaction, including authority to disclose loan details and personal information to the solicitor/conveyancer (ie, privacy declaration) direct to Mortgage Services via the Consents email address: securityconsents@mortgage.westpac.com.au

Some transactions also require additional documents as detailed below:

Registration of a subsequent mortgage/letters of priority	Details of the subsequent loan advance. Incoming Mortgage details (ie, name, address and ABN number)
Plans/subdivisions/easements	Copies of all plans and applications. Any Original documents that require Bank consent to be forwarded by mail.  Please note that gain/loss of land may involve new mortgages or partial releases and we will assess these individually.
Lease	The original lease, and any copies to be registered, to endorse consent.
Production of Title	Copy of the application (ie, discharge of mortgage, change of name with supporting documents).
Transfer of Land	Copy of the completed Transfer and Court Order if applicable.
Deceased Estates	Always provide copies of the Death Certificate and the Will/Probate.  If survivorship (ie, joint tenants), provide a copy of the application to note death/survivorship. If transmitting to executor provide the following: <ul style="list-style-type: none"> <li>• details of intention of estate (ie, whether property will be sold or transferred to a beneficiary).</li> <li>• copy of Probate and Transmission Application.</li> </ul> Mortgage Services will review the request and respond to you in writing.

## Please Note

All bank fees and government charges applicable to this Consent request will be advised to our mutual customers upon completion of the assessment.

Fees specific to Registration of Bank related documents only ie, Mortgage and/or Discharge if applicable:

- will be quoted when the file has been assessed, and
- if applicable, will be quoted in the Letter of Variation

All other Registration fees are the responsibility of the customer, and/or their Conveyancer or Solicitor, therefore are unable to be quoted by Consents.