

Want to make sure settlement happens on time?

Tips for signing mortgages

DO

- ✓ All mortgagors must sign where indicated
- ✓ Make sure your signature is witnessed by the right person (see below for details about who can witness a mortgage execution in your state)
- ✓ Use blue or black pen only

DON'T

- ✗ Sign over the “sign here” sticker
- ✗ Use liquid paper or stickers
- ✗ Allow another borrower, guarantor, or mortgagor to witness a signature

The witness **MUST** be:

Witnessing documents inside Australia

State	Inside Australia
Australian Capital Territory	<ul style="list-style-type: none">• over 18 years of age
New South Wales	<ul style="list-style-type: none">• no witness required
Northern Territory	<ul style="list-style-type: none">• over 18 years of age; AND• Notary Public; or• Justice of the Peace; or• Commissioner for Oaths; or• Lawyer, Solicitor, Barrister, Legal practitioner, Conveyancer; or• Member of the police force
Queensland	<ul style="list-style-type: none">• over 18 years of age; AND

	<ul style="list-style-type: none">• Justice of the Peace; or• Commissioner for Declarations; or• Australian Lawyer; or• Notary Public; or• Licensed Conveyancer from another State (State and licence number to be provided).
South Australia	<ul style="list-style-type: none">• no witness required
Tasmania	<ul style="list-style-type: none">• over 18 years of age
Victoria	<ul style="list-style-type: none">• no witness required
Western Australian	<ul style="list-style-type: none">• over 18 years of age

For witnessing documents outside Australia – see next page

COPY

Witnessing documents outside Australia

State	Outside Australia
Australian Capital Territory	<ul style="list-style-type: none"> over 18 years of age
New South Wales	<ul style="list-style-type: none"> no witness required
Northern Territory	<ul style="list-style-type: none"> over 18 years of age; AND <p>In any Commonwealth country:</p> <ul style="list-style-type: none"> A British or Australian diplomat; or A consular agent in that country; or A Notary Public; or A person who has authority in that country to take an oath or declaration and whose authority to do so is verified by one of the following: an office of Judge of the Supreme Court or a British or Australian diplomat or consular agent in that country. <p>Other countries:</p> <ul style="list-style-type: none"> A British or Australian diplomat or consular agent in that country; or A Notary Public.
Queensland	<ul style="list-style-type: none"> over 18 years of age; AND An Australian consular officer or authorised employee of the Australian Government; or A Notary Public; or An Australian Lawyer; or A New Zealand Lawyer.
South Australia	<ul style="list-style-type: none"> no witness required
Tasmania	<ul style="list-style-type: none"> over 18 years of age
Victoria	<ul style="list-style-type: none"> no witness required
Western Australia	<ul style="list-style-type: none"> over 18 years of age; AND an Australian Consular Office – a person who is appointed to hold or act in any of the following Commonwealth offices in a country or place outside the Commonwealth as: <ul style="list-style-type: none"> an ambassador; or a high commissioner; or a minister; or a head of mission; or a commissioner; or a consul or secretary at an embassy; or a high commissioner’s office; or a legation or either past; or a consular-general; or a consul; or a vice-consul; or a trade commissioner; or a consular agent