

# From paper to electronic certificates of title

## Victorian Land Registry Factsheet

Phasing out paper certificates of title is the next step in our journey to a digital Register of land and future-ready Victoria.

### What is the Victorian Register of land?

The Register of land is the official record for ownership of land in Victoria.

The Register is made up of individual digital records called folios. For each folio there is a certificate of title, which may be paper or electronic.

The Registrar of Titles is responsible for the Register under legislation called the [Transfer of Land Act 1958](#).

### What are the benefits of electronic certificates of title?

Since 2000, Victoria has been on a journey to create a future-ready Register of land. Phasing out paper certificates of titles is the next step in this journey.

Electronic certificates of title:

- make transactions faster, simpler and more secure
- reduce environmental impact by saving on printing, paper and transportation
- are part of a coordinated national program, with most Australian states and territories no longer producing paper certificates of title.

### What type of certificate of title do I have?

If you have a mortgage:

- There will most likely be an electronic certificate of title that is managed by the mortgagee, such as a bank.
- The mortgagee will manage the certificate of title until you discharge your mortgage.

If you do not have a mortgage, a certificate of title may be held in a number of ways including:

- Paper certificate of title in your possession, for example in a safe at home
- Paper certificate of title with your accountant, bank, conveyancer or lawyer
- Electronic certificate of title that is managed by your bank, conveyancer, lawyer or held by the Registrar of Titles.

### What is changing?

From 3 August 2024, all new Victorian certificates of title from the Register of land will be electronic.

### What do I need to do?

Land and property owners do not need to do anything.

In Victoria more than 65 per cent of certificate of titles are already electronic.

An electronic certificate of title may have been created when your land was last transacted. This may be managed by your bank if you have a mortgage, by your conveyancer or lawyer or be held by the Victorian Registrar of Titles.

Existing paper certificates of title will remain valid until they are next required for a conveyancing transaction.

If you have an existing paper certificate of title you can continue to keep it in a safe location for example at home, with your accountant, bank, conveyancer, lawyer until you need it.

Land transactions can be complex. Whether you are buying, selling or dealing with land in another capacity, we highly recommend that you consult an Australian Legal Practitioner or Licensed Conveyancer.

### What happens if I deal with my property after 3 August 2024?

From 3 August 2024, all new Victorian certificates of title will be electronic.

If you wish to mortgage or sell your property, please speak to your bank, conveyancer or lawyer and they will explain what will happen.



## What happens if I lose my paper certificate of title?

Lost paper certificates of title can cause significant difficulties for owners and delay settlement.

If you lose or damage an existing paper certificate of title you will need to apply to the Victorian Land Registry for a replacement.

From 3 August 2024, an electronic certificate of title will be created as the replacement.

We highly recommend that you consult an Australian Legal Practitioner or Licensed Conveyancer.

## What happens if my paper certificate of title has been marked void?

A paper certificate of title that has been cancelled by a stamp, perforation or other means to mark it as invalid, can no longer be used to support a transaction with your land.

It is most likely that a current electronic certificate of title for your land already exists. Conducting an online title search of the Register will allow you to see the most up-to-date record for your land.

We highly recommend that you consult an Australian Legal Practitioner or Licensed Conveyancer.

## How can I get information about my land?

Conducting an online title search of the Register will allow you to see the most up-to-date record for your land. If the certificate of title is electronic, the record will also show who currently manages the certificate of title.

We highly recommend that you consult an Australian Legal Practitioner or Licensed Conveyancer for help.

## How can I find out more?

More information about certificates of titles is available on the Land.Vic website.



If you have further questions, please complete the form provided by SERV (Secure Electronic Registries Victoria) at: [servictoria.com.au/contact/submit-an-enquiry](https://servictoria.com.au/contact/submit-an-enquiry).

### Need more information?

Find out more about at [land.vic.gov.au](https://land.vic.gov.au)