

Case Study: The Joint Mortgage Application & Settlement Deadline

Client Profile:

- **Names:** Lucas and Wei
- **Location:** Brisbane, Queensland
- **Document:** Marriage Certificate issued in Shanghai, China (Mandarin to English)
- **Purpose:** Securing a home loan approval with a major Australian bank



The Challenge

Lucas and Wei were skilled migrants who had recently had an offer accepted on their first home in Brisbane's suburbs. To service the loan, the bank required proof of their combined household income and a verification of their marital status, as Wei was changing her surname on the title deed to match Lucas.

The bank's settlement team was uncompromising. They required the marriage certificate to verify Wei's identity trail, as her primary ID (Foreign Passport) was in her maiden name, but her Australian bank accounts were in her married name. The couple had provided a translation completed by a respectable agency in China, but the Australian bank rejected it. The bank officer explained that for "Risk and Compliance" purposes, they only accept translations accredited by **NAATI** (National Accreditation Authority for Translators and Interpreters).

The Critical Issue

With the cooling-off period ending in 48 hours, they risked losing their deposit if finance wasn't unconditionally approved.

The Solution: Oz Translation Services

Wei found **Oz Translation Services** and noted their specific experience with "official identity documents."

01

Compliance Check

Wei uploaded the Chinese booklet (the "red book") to the portal. The project manager at Oz Translation Services immediately identified that the bank would require a **"Full Translation"** rather than an "Extract." Banks are detail-oriented; they want to see every stamp and official seal translated to ensure the document isn't a forgery.

02

Formatting Precision

Chinese marriage certificates often contain dense vertical text and official Communist Party seals. The Oz Translation team recreated the format exactly in English, ensuring the bank officer could correspond the English text to the visual position on the original document.

03

Digital Verification

Recognising the urgency, Oz Translation Services provided a digitally certified PDF with a QR code (if applicable to the practitioner) or verifiable credentials that the bank officer could check immediately, followed by the hard copy in the mail.

The Outcome



24 Hours

The NAATI-certified translation was emailed to the mortgage broker within 24 hours.



Immediate Acceptance

The broker forwarded it to the bank's credit team, who accepted the document immediately because it bore the NAATI stamp.



Finance Approved

Finance was approved on the final day of the cooling-off period, allowing the couple to proceed to settlement.

Client Feedback

"We didn't realise Australian banks wouldn't accept a translation from overseas. We almost lost our dream house over a piece of paper. The team at Oz Translation Services understood exactly what the bank needed and turned it around in a day."



The "Urgent Deadline" Approach

In a rush for a Visa or Bank deadline? Don't risk a rejection that could cost you time and money. Upload your marriage certificate to our secure portal now and get a **free, no-obligation quote within 15 minutes.** We can have your NAATI-certified translation in your inbox in as little as 24 hours.

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