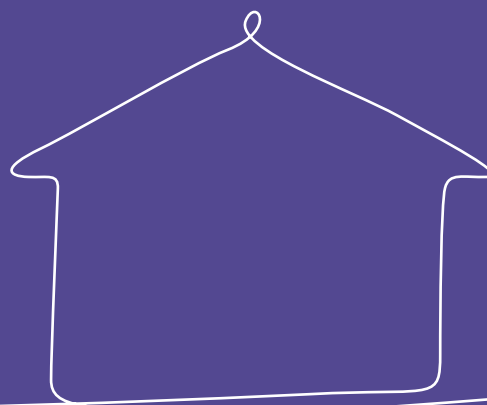


Bank of
Melbourne

First Home Owners Grant Application Guide.

Queensland.



Filling out forms can be tricky, so we've put together a guide to help you complete your First Home Owners Grant (FHOG) application.

The FHOG application consists of three parts:

- 1 Lodgement guide (pages 1-6)**
This contains important information about the grant, your obligations after receiving the grant and a glossary of terms and meanings.
- 2 Application form (pages 7-12)**
You'll be required to fill out this section. We've provided some helpful Q&As to assist you.
- 3 Supporting document checklist (pages 13-15)**
This is a comprehensive list of the supporting documents needed for your application.



Tip: Correction fluid, or liquid paper, cannot be used on this form. To make an amendment, simply strike out the error, add the correct information, and have this initialled by all people involved in the application.

Part 1. Lodgement guide.

Section 1 – Eligibility criteria.

This section determines whether you meet the eligible requirements to apply for the grant. You'll be asked questions such as your Australian citizenship or residency status, if you've owned residential properties in the past, or if you've entered into a contract to purchase or build a new home.

Section 1 Eligibility criteria

- Eligibility is determined on the date the Commissioner receives a completed application together with all required supporting documentation as outlined on the checklist (page 13).
- Each applicant and their spouse must be considered when answering eligibility questions.

Eligibility checklist

1. Is this the first time each applicant and their spouse will receive a grant under the <i>First Home Owner Grant Act 2000</i> in any state or territory of Australia?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Is each applicant and their spouse a person who has never owned a residential property—either jointly, separately or with some other person—before 1 July 2000 in any state or territory of Australia? <small>Applicants are not eligible for a grant if they or their spouse have held a relevant interest in residential property prior to 1 July 2000, even if they have never occupied the property.</small>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Is each applicant and their spouse a person who has never occupied a residential property in which they acquired a relevant interest on or after 1 July 2000 in any state or territory of Australia?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Is each applicant a natural person (e.g. not a company) and at least 18 years of age?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Is at least one applicant a permanent resident or Australian citizen?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6. Will all applicants be occupying the home as their principal place of residence for a continuous period of 6 months commencing within 12 months of completion of the eligible transaction?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7. Has each applicant on or after 1 July 2016 met one of the following conditions? <ul style="list-style-type: none"> Entered into a contract to purchase a new home in Queensland Entered into a contract to build a new home built in Queensland Commenced construction (i.e. laying of foundations) as an owner-builder of a home in Queensland 	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8. If you have entered into a contract, does this contract replace one entered into before 1 July 2016 to purchase or build the same or a substantially similar home?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Disqualifying arrangements

9. Is the new home being purchased from, or built by a related person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
10. Is the consideration for the new home less than the market value of the new home? <small>If Yes, please lodge evidence of value/valuation of the new home.</small>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
11. Have any of the applicants received, or will they receive, financial help (whether directly or indirectly) to assist with the transaction to which this application relates? <small>If No, go to question 14. If Yes, you must lodge a statutory declaration from each applicant with a comprehensive description of the financial help received or expected to be received, including details relating to monetary amounts owing or gifted. If the financial arrangement is in writing (i.e. a loan agreement or deed), a copy of that document must be lodged.</small>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
12. Is the person or persons providing the financial help a related person to any of the applicants? <small>If No, go to question 14.</small>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
13. Will the related person(s) providing financial help live in or use the new home frequently or otherwise to a significant extent? <small>If Yes you must lodge a statutory declaration from each applicant outlining the family reasons why the related person(s) will be residing in, or using, the home frequently or to a significant extent.</small>	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Section 2 Applicant details

- All applicants must complete this section.
- If there are more than two applicants, please complete and attach an additional application form.
- Each applicant must sign the Declaration by applicants at Section 6.

14. How many people will have a **relevant interest** in the home?

Page 14 of Application form.

Q: What does 'relevant interest' mean?

A: 'Relevant interest' refers to the number of people who will be owners of the property.

Q: What do I include if I have received financial help, directly or indirectly—such as a 'gifted amount', to assist with the deposit, partial purchase or purchase of the FHOG property that is related to this transaction, or a guarantee?

A: "Yes"—see "Section: Supporting Document Checklist" (Page 7) for details to be provided.

Tip: If you're applying as an Applicant and **will be** on the title after settlement; complete the Applicant details section.

If you're applying as a Spouse or Partner and **will not be** on the title after settlement; complete the Spouse/Partner details section.

Part 2. Application form.

Section 2 & 3 – Applicant and spouse/partner details.

In this section you'll be asked to provide details such as your name, date of birth, residential and postal address or whether you have a spouse. If you have a spouse, you'll also need to provide their details.

Q: What name should I use on the application?

A: Your First, Middle and Family name used on your application must be the same name that appears on your loan application.



Tip: There should be no variations of your name between your identity documents, building/sale contract or loan application. If variations exist, forward all supporting documents with this application to our FHOG team and we'll help resolve this with your Home Finance Manager or Broker.



Tip: You'll need to provide additional supporting evidence if you've declared a previous or alternate name (this includes any previously married names OR if you are now married, your birth name must be included here). Please refer to the Supporting Documentation section of the application for a complete list of acceptable identification documents.



Tip: Ensure your email address is legibly captured.

Section 2 Applicant details

- All applicants must complete this section.
- If there are more than two applicants, please complete and attach an additional application form.
- Each applicant must sign the Declaration by applicants at Section 6.

14. How many people will have a relevant interest in the home?

	Applicant 1 (Contact applicant)		Applicant 2
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr		<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr
First name	<input style="width: 90%;" type="text"/>		<input style="width: 90%;" type="text"/>
Middle names	<input style="width: 90%;" type="text"/>		<input style="width: 90%;" type="text"/>
Family names	<input style="width: 90%;" type="text"/>		<input style="width: 90%;" type="text"/>
Full name on birth certificate (if different from above)	<input style="width: 90%;" type="text"/>		<input style="width: 90%;" type="text"/>
Date of birth	D D M M Y Y Y Y		D D M M Y Y Y Y
Place of birth	State/Territory <input style="width: 80%;" type="text"/> Country <input style="width: 80%;" type="text"/>		State/Territory <input style="width: 80%;" type="text"/> Country <input style="width: 80%;" type="text"/>

15. Have you ever used any name other than the name(s) declared above?

<input type="checkbox"/> Yes List name(s) below. <input type="checkbox"/> No	<input type="checkbox"/> Yes List name(s) below. <input type="checkbox"/> No
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>

Daytime telephone number

Email address

Current residential address	Unit/Street no. <input style="width: 80%;" type="text"/> Street name <input style="width: 80%;" type="text"/> Suburb/town <input style="width: 80%;" type="text"/> State <input style="width: 20%;" type="text"/> Postcode <input style="width: 20%;" type="text"/>	Unit/Street no. <input style="width: 80%;" type="text"/> Street name <input style="width: 80%;" type="text"/> Suburb/town <input style="width: 80%;" type="text"/> State <input style="width: 20%;" type="text"/> Postcode <input style="width: 20%;" type="text"/>
Address for correspondence (if different from above)	Street no. <input style="width: 80%;" type="text"/> Street name <input style="width: 80%;" type="text"/> Suburb/town <input style="width: 80%;" type="text"/> State <input style="width: 20%;" type="text"/> Postcode <input style="width: 20%;" type="text"/>	
All correspondence will go to this address only.		

16. Do you have a spouse? Yes No Go to Section 4. Yes No Go to Section 4.

17. If you have a spouse, will your spouse have a relevant interest in the home?

<input type="checkbox"/> Yes your spouse must complete the details in Applicant 2 above.	<input type="checkbox"/> No your spouse must complete Section 3.
<input type="checkbox"/> Yes your spouse must complete the details in Applicant 1 above.	<input type="checkbox"/> No your spouse must complete Section 3.

Section 3 Spouse details

- Complete this section when the spouse of an applicant has not been specified as an applicant in Section 2 of the application.
- Applicant's spouse must sign the spouse declaration at Section 7.

	Spouse of applicant 1		Spouse of applicant 2
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr		<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr
First name	<input style="width: 90%;" type="text"/>		<input style="width: 90%;" type="text"/>
Middle names	<input style="width: 90%;" type="text"/>		<input style="width: 90%;" type="text"/>
Family name	<input style="width: 90%;" type="text"/>		<input style="width: 90%;" type="text"/>
Full name on birth certificate (if different from above)	<input style="width: 90%;" type="text"/>		<input style="width: 90%;" type="text"/>
Date of birth	D D M M Y Y Y Y		D D M M Y Y Y Y
Place of birth	State/Territory <input style="width: 80%;" type="text"/> Country <input style="width: 80%;" type="text"/>		State/Territory <input style="width: 80%;" type="text"/> Country <input style="width: 80%;" type="text"/>

18. Has your spouse ever used any name other than the name(s) declared above?

<input type="checkbox"/> Yes List name(s) below. <input type="checkbox"/> No	<input type="checkbox"/> Yes List name(s) below. <input type="checkbox"/> No
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>

Daytime telephone number

Pages 8-9 of Application form.

Section 4 – Property and transaction details.

Here you'll provide the property address details and the type of transaction the application for a new home applies to (e.g. purchasing a new home, a contract to build, etc.).

The screenshot shows a form titled "Section 4 Property and transaction details". It is divided into three main sections:

- Address of the property:** A sub-section with the instruction "Complete this information in full, or a new application may be required". It contains fields for "Lot no. (Only use the lot number if a street number is not allocated.)" and "Unit/Street no.", "Street name", "Suburb/town", "State", and "Postcode".
- Transaction details:** A section titled "19. What type of transaction does this application for a new home apply to? (Select one.)" with five radio button options: "Contract to purchase a new home", "Contract to purchase a substantially renovated home", "Contract to build", "Contract to purchase off-the-plan", and "Building as an owner-builder".
- Approved agent and OSR use only:** A section with a checkbox for "All evidence sighted" and a text field for "Name of person sighting the evidence". Below this is a "Payment eligibility date" field with a date picker (DDMMYY) and the instruction "(Enter settlement, completion or first draw-down date only)".

Page 10 of Application form.

Q: What if I don't know the exact address of my property or only have a lot number?

A: If the street number has not been allocated you can provide the lot number, street name and suburb of the property (if available).

Q: What if the property has not yet been subdivided and I don't have the new title details?

A: The property needs a lot, plan and volume/folio number before the FHOG can be submitted. This can be found on your contract of sale or building contract. Refer to your conveyancer or solicitor for confirmation.

Section 5, 6 – Optional information and Declaration by applicant(s).

Section 5 is optional and is used for statistical purposes only. Finally, in section 6, you'll be asked to declare and confirm that all the details you've provided are correct. If you have a spouse, they'll also need to declare and confirm the details listed in Section 3 are correct.

Q: What do I need to consider before making this declaration?

A: Ensure all sections of the form are complete and the contract of sale or building contract is signed.

Print your full name, date and sign in the relevant section (Applicant or Spouse of applicant).

Note: the signature witness must not be an applicant, spouse or related to either parties.



Tip: Ensure your signature matches the contract (s) and loan application.

The declaration pages cannot be amended or backdated.

Section 5 Optional information

The following questions are optional. The information will only be used for statistical purposes by Commonwealth and state governments, and has no bearing on your application.

20. How many applicants and/or their spouses are of Aboriginal origin?
(In this context, Aboriginal means a person of the Aboriginal race of Australia.)

21. How many applicants and/or their spouses are of Torres Strait Islander origin?
(In this context, Torres Strait Islander means a descendant or a traditional inhabitant of the Torres Strait Islands.)

This information is being collected by the Office of State Revenue on behalf of the Australian Productivity Commission for statistical purposes.

Section 6 Declaration by applicant

1. I declare that I have not entered into a contract replacing a contract made before 1 July 2016 to purchase or build the same or a substantially similar home.
2. I declare that I have not entered into a contract as part of a scheme to circumvent limitations on, or requirements affecting, eligibility entitlement to the grant.
3. I understand I am making this application to the Commissioner under the *First Home Owner Grant Act 2000*, and give this form to the Commissioner for this purpose.
4. I have read and understood the 'Guide to applying for the Queensland First Home Owners' Grant' and will keep it for future reference.
5. I have completed the application form and attached all relevant documents in support of this application.
6. I declare I have not previously received and retained the grant under the *First Home Owner Grant Act 2000* or a corresponding Act in another state or territory, either alone or together with any other person or persons.
7. I declare I have not owned a home or had a relevant interest in a residential property within Australia before 1 July 2000.
8. I declare I have not owned and occupied residential property within Australia in which I acquired a relevant interest on or after 1 July 2000.
9. I declare that at least one applicant for the grant is a permanent resident or an Australian citizen at the date of completion of this application.
10. I am purchasing or building a new home that satisfies the transaction eligibility criteria.
11. I will be residing in the new home that is the subject of this application as my principal place of residence for a continuous period of 6 months commencing within 12 months of completion of the eligible transaction.
12. I authorise OSR to access and exchange information about me to verify my eligibility for the grant with the approved agent (where applicable); other state, territory and Australian Government agencies, and commercial organisations as permitted by law.
13. I authorise the approved agent or OSR to use property information from the supplied supporting documentation to record further details to complete my application.
14. I understand that the approved agent is not authorised by OSR to offer any advice or assistance on the conditions or eligibility of the grant, or on the completion of this application.
15. I authorise the Commissioner to address all correspondence relating to this application to Applicant 1 at the nominated address.
16. I authorise OSR to deposit the grant into the approved agent's nominated account (when application is lodged with the approved agent), or into the account nominated below.
17. I authorise the approved agent to hold the grant until completion of the eligible transaction and to repay the grant to the Commissioner if the transaction is not completed within 28 days of the date specified.
18. I undertake to notify the Commissioner, in writing, of any notifiable event relevant to the requirements under the *First Home Owner Grant Act 2000* within 14 days from the relevant date.
19. I declare that I will notify the Commissioner and repay the grant within 28 days if, upon completion of the eligible transaction, the value of my home is greater than or equal to \$750,000.
20. I declare that the information in this form is true and correct.
21. I understand that if I do not comply with the obligations of the grant, I may not be entitled to receive or retain the grant.
22. I acknowledge that to make a false or misleading statement on, or in connection with, this application for the grant may result in penalties and/or prosecution.

Account details (Do not complete if lodging application with an approved agent.)

Name of financial institution and branch

Account name

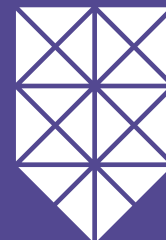
BSB number (6 digits)

Account number (9 digits)

	Applicant 1	Applicant 2
Signature	<input type="text"/>	<input type="text"/>
Name	<input type="text"/>	<input type="text"/>
Date	<input type="text"/>	<input type="text"/>
Witness* name and address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Witness signature	<input type="text"/>	<input type="text"/>

* Witness must not be an applicant or spouse of an applicant, and must not be related to the applicant or spouse.

Pages 11-12 of Application form.



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Melbourne

You've got questions? We've got time to talk.



Lenders – **Refer to OBI.**



Brokers – **Speak to your BDM.**