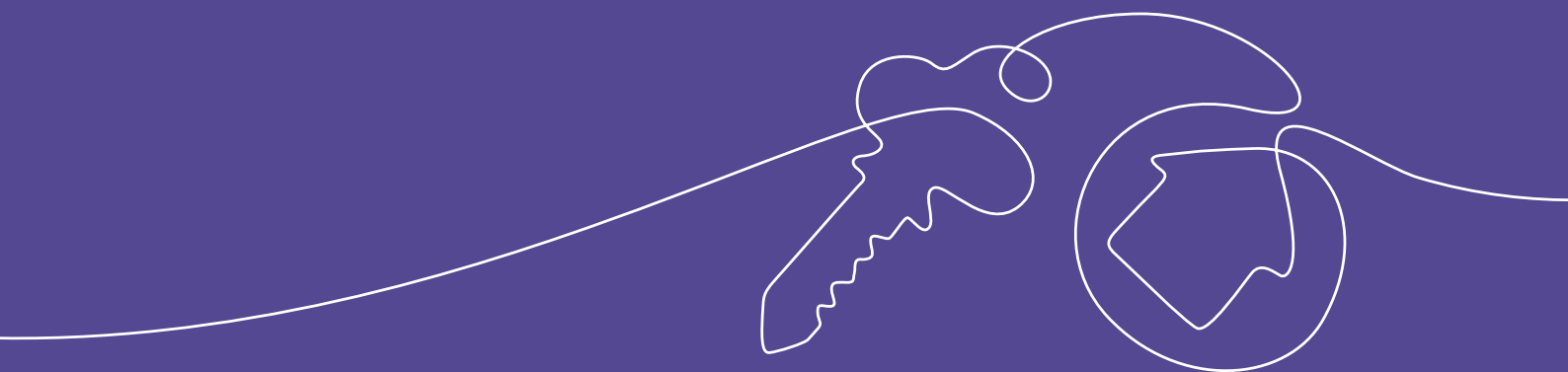




Bank of
Melbourne

First Home Owners Grant Application Guide.

South Australia.



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 it and a glossary of terms and meanings.
- 2 Application form (pages 7-11)**
You'll be required to fill out this section. We've provided some Q&As to help you.
- 3 Supporting document checklist (page 12)**
This is a comprehensive list of the supporting documents needed for your application.

Part 1. Lodgement guide.

Section 1 – Eligibility criteria.

This section determines whether you meet the eligibility 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

NOTE:

- Eligibility is determined as at the date of lodgement of the application.
- All applicants and their spouse/domestic partner must be considered when answering eligibility questions.

Eligibility checklist

	YES	NO
1. Is this the first time each applicant and/or their spouse/domestic partner will receive a First Home Owner Grant under the <i>First Home and Housing Construction Grants Act 2000</i> or a corresponding Act in any state or territory of Australia?	<input type="checkbox"/>	<input type="checkbox"/>
2. Is each applicant and their spouse/domestic partner 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>NOTE: Applicants are not eligible for a grant if they or their spouse/domestic partner 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"/>	<input type="checkbox"/>
3. Is each applicant and their spouse/domestic partner a person who has never occupied a residential property for a continuous period of at least six months in which they acquired a relevant interest on or after 1 July 2000 in any state or territory of Australia?	<input type="checkbox"/>	<input type="checkbox"/>
4. Is each applicant a natural person (that is not a company), who is at least 18 years of age and who does or will on completion of the transaction, own the property in their own right and not in any capacity as a trustee?	<input type="checkbox"/>	<input type="checkbox"/>
5. Is at least one applicant a permanent resident or Australian citizen?	<input type="checkbox"/>	<input type="checkbox"/>
6. Will each applicant be occupying the home as their <i>principal place of residence</i> for a continuous period of at least six months commencing within 12 months of completion of the eligible transaction?	<input type="checkbox"/>	<input type="checkbox"/>
7. Has each applicant on or after 1 July 2000, either: • entered into a contract for the purchase of a home in South Australia; • entered into a contract to have a home built in South Australia; OR • in the case of an owner builder, commenced construction of a home in South Australia? (i.e. laying of foundations).	<input type="checkbox"/>	<input type="checkbox"/>

Determination of eligibility

If you answered **'YES'** to ALL of the above questions, you may be entitled to receive the First Home Owner Grant subject to the written decision being made by the *Commissioner*.

Please attach additional information (where applicable) to support your eligibility for the First Home Owner Grant.

1

Q: What does 'relevant interest' mean?

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



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.

Ensure all questions are answered and captured legibly.

Page 7 of application form.

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 and indicate 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 and your identification documents.



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 previous married names). Please refer to the 'Supporting Documentation' section of the application for a complete list of acceptable identification documents.



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.



Tip: Ensure your email address is legibly captured.

SECTION 2 Applicant details

NOTE: • It is essential that 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 applicant' at Section 6.

Number of applicants
How many people will have a relevant interest in the property?

Related or associated party transactions
Are any of the applicants or their spouse/domestic partner(s) related to or associated with the vendor or builder? ☐ Yes ☐ No
If yes, please provide evidence of the consideration paid. (Refer to lodgement guide)

Indigenous Australian
This question is optional - the information will only be used for statistical purposes by Commonwealth and state governments, and has no bearing on your application.
Are any of the applicants Aboriginal or Torres Strait Islander? ☐ Yes ☐ No

	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 type="text"/>	<input type="text"/>
Middle name(s)	<input type="text"/>	<input type="text"/>
Family name	<input type="text"/>	<input type="text"/>
Name on birth certificate (if different from above)	<input type="text"/>	<input type="text"/>
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
Date of birth	<input type="text"/>	<input type="text"/>
Place of birth	<input type="text"/>	<input type="text"/>
Daytime telephone number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
Current residential address	<input type="text"/>	<input type="text"/>
Address for service of notices (if different from above)	<input type="text"/>	<input type="text"/>
Do you have a spouse/domestic partner?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you have a spouse/domestic partner, will your spouse/partner have a relevant interest in the home?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Tick the states and/or territories in which you have lived.	<input type="checkbox"/> ACT <input type="checkbox"/> NSW <input type="checkbox"/> NT <input type="checkbox"/> QLD <input type="checkbox"/> SA <input type="checkbox"/> TAS <input type="checkbox"/> VIC <input type="checkbox"/> WA	<input type="checkbox"/> ACT <input type="checkbox"/> NSW <input type="checkbox"/> NT <input type="checkbox"/> QLD <input type="checkbox"/> SA <input type="checkbox"/> TAS <input type="checkbox"/> VIC <input type="checkbox"/> WA

SECTION 3 Spouse/domestic partner details

NOTE: • This section must be completed where the spouse/domestic partner of an applicant has not been specified as an applicant in Section 2 of the application.
• Applicant's spouse/domestic partner must sign the spouse/domestic partner Declaration at Section 7.

	Spouse/domestic partner of Applicant 1	Spouse/domestic partner 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 type="text"/>	<input type="text"/>
Middle name(s)	<input type="text"/>	<input type="text"/>
Family name	<input type="text"/>	<input type="text"/>
Name on birth certificate (if different from above)	<input type="text"/>	<input type="text"/>
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
Date of birth	<input type="text"/>	<input type="text"/>
Place of birth	<input type="text"/>	<input type="text"/>
Daytime telephone number	<input type="text"/>	<input type="text"/>
Tick the states and/or territories in which you have lived.	<input type="checkbox"/> ACT <input type="checkbox"/> NSW <input type="checkbox"/> NT <input type="checkbox"/> QLD <input type="checkbox"/> SA <input type="checkbox"/> TAS <input type="checkbox"/> VIC <input type="checkbox"/> WA	<input type="checkbox"/> ACT <input type="checkbox"/> NSW <input type="checkbox"/> NT <input type="checkbox"/> QLD <input type="checkbox"/> SA <input type="checkbox"/> TAS <input type="checkbox"/> VIC <input type="checkbox"/> WA

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 that applies to your new home application (e.g. purchasing a new home, a contract to build, etc.).

SECTION 4 Property and transaction details

Address of Property

Lot No. [] Unit No. [] Street No. [] Street name []

Suburb/Town [] State [S] [A] Postcode [] [] [] [] [] []

Date when occupation as a principal place of residence commenced or is intended to commence (if not known please estimate) [] [] [] [] [] [] [] [] [] []

Title details

Lot No. [] Plan No. [] Plan Type [] Volume [] Folio []

* SP for Strata Plan or PS for Plan of Subdivision.

Transaction Details

Date of Contract (or if owner builder, date the foundations were laid) [] [] [] [] [] [] [] [] [] []

Date of Settlement (or if building, date of completion) [] [] [] [] [] [] [] [] [] []

NOTE: If lodging with an approved agent, please estimate

What type of transaction does this application refer to? Please tick one: (see page 5 of 5 of engagement clause for descriptions)

☐ Established home ☐ Off the plan ☐ New home ☐ Owner builder

Purchase Price [] \$

Market value of the property as at the time when the building is complete and ready for occupation as a place of residence [] \$

☐ Contract to build

Construction Price (A) [] \$

Land Value (B) at date of contract [] \$

Total (A + B) [] \$

Does the transaction relate to the purchase or construction of a home on a genuine farm?

☐ No ☐ Yes If "Yes", please advise the value of home and outillage area [] \$

APPROVE (AGENT AND) (SOLICITOR/REALTOR ONLY)

☐ At evidence signed

Name of person signing evidence []

Payment eligibility date [] [] [] [] [] []

Accepted property value [] \$

3

Page 9 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, suburb and postcode of the property.

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 & 7 – Payment details, Declaration by applicant and by spouse/partner.

If you're applying with RevenueSA, the grant will be paid via electronic funds transfer into the account nominated in this section.

Finally, 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.



Tip: If you are applying with Bank of Melbourne, please do not complete this section as the grant will be paid through Bank of Melbourne.

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 the section relevant to you (i.e. 'Applicant' or 'Spouse/domestic partner of Applicant').



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

The declaration pages cannot be amended or backdated.

SECTION 5 Payment details

NOTE: • If applying with RevenueSA, the grant will be paid by electronic funds transfer into the account nominated below.
• If you are applying with an approved agent, please DO NOT complete the account details below as the grant will be paid through the approved agent.

Name of financial institution and branch

Account name (e.g. John & Jane Citizen)

BSB Number (must have 6 numbers)

Account number (maximum of 9 numbers)

* DO NOT include dashes or spaces

APPROVED AGENT USE ONLY

Applicant reference

SECTION 6 Declaration by applicant(s)

1. I have completed the application form and I declare that all copies of documents attached in support of this application are a true copy of the original document.

2. I declare that I have not previously received and retained the grant under the First Home and Housing Construction Grants Act 2000 or a corresponding Act in another state or territory, either alone or together with any other person or persons.

3. I declare that I have not owned a home or had a relevant interest in a residential property within Australia prior to 1 July 2000.

4. I declare that I have not owned and occupied, for a continuous period of at least six months, a residential property within Australia in which I acquired a relevant interest on or after 1 July 2000.

5. I declare that I own the property in my own right and not in any capacity as a trustee.

6. I declare that at the date of lodgement of this application at least one applicant for the grant is a permanent resident or an Australian citizen.

7. I declare that the transaction to which my application relates does not exceed the \$575,000 transaction threshold as stated on page 1 of the Lodgement Guide (this criterion only applies to eligible transactions which commenced on or after 17 September 2010).

8. I will be residing in the home that is the subject of this application as my principal place of residence for a continuous period of six months commencing within 12 months of completion of the eligible transaction.

9. I undertake to notify the Commissioner of any notifiable event in writing relevant to the requirements under the First Home and Housing Construction Grants Act 2000 within 14 days from the occurrence of that notifiable event.

10. I have read and understood the information prepared by RevenueSA relating to the conditions of eligibility. I accept that if the conditions are not met, I may not be entitled to receive or retain the grant.

11. I authorise RevenueSA to access and exchange information about me to verify my eligibility for the First Home Owner Grant with the approved agent (where applicable), other state, territory and Australian government agencies and commercial organisations as permitted by law.

12. I understand that the approved agent is not authorised by RevenueSA to offer any advice or assistance on the conditions of eligibility for the grant, or on the completion of this application.

13. 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.

14. I authorise the Commissioner to address all correspondence relating to this application to Applicant 1 at the address nominated.

15. I acknowledge that I may be required to repay the grant, be liable for penalties and may also be prosecuted for dishonestly making a false or misleading statement in or in connection with this application for the grant.

16. I authorise RevenueSA to deposit the grant into the account nominated in Section 5 (ensure account details are correct) or into the approved agent's nominated account when lodged with the approved agent.

Applicant 1

Name

Signature

Date

Before me (Signature of witness)

Full name and address of witness

* Witness must not be an applicant or spouse/domestic partner of an applicant and must not be related to the applicant or spouse/domestic partner

Applicant 2

Name

Signature

Date

Before me (Signature of witness)

Full name and address of witness

* Witness must not be an applicant or spouse/domestic partner of an applicant and must not be related to the applicant or spouse/domestic partner

SECTION 7 Declaration by spouse/domestic partner(s)

1. I declare that the spouse/domestic partner details in Section 3, in so far as they relate to me, are true and correct.

2. I declare that I have not previously received and retained the grant under the First Home and Housing Construction Grants Act 2000 or a corresponding Act in another state or territory, either alone or together with any other person or persons.

3. I declare that I have not owned a home or had a relevant interest in a residential property within Australia prior to 1 July 2000.

4. I declare that I have not owned and occupied for a continuous period of six months a residential property within Australia in which I held a relevant interest on or after 1 July 2000.

5. I authorise RevenueSA to access and exchange information about me that may affect the applicant's eligibility for the First Home Owner Grant with the approved agent (where applicable), other state, territory and Australian government agencies and commercial organisations as permitted by law.

6. I acknowledge that I may be prosecuted and fined for dishonestly making a false or misleading statement on or in connection with this application for the grant.

Spouse/domestic partner of Applicant 1

Name

Signature

Date

Before me (Signature of witness)

Full name and address of witness

* Witness must not be an applicant or spouse/domestic partner of an applicant and must not be related to the applicant or spouse/domestic partner

Spouse/domestic partner of Applicant 2

Name

Signature

Date

Before me (Signature of witness)

Full name and address of witness

* Witness must not be an applicant or spouse/domestic partner of an applicant and must not be related to the applicant or spouse/domestic partner

Pages 10-11 of application form.

Part 3. Supporting document checklist.

Section 8 – Supporting documentation checklist.

This checklist helps ensure you've attached copies of all the required supporting documents.

SECTION 8 Supporting documentation checklist

NOTE:

- To ensure your application is processed in a timely manner, make sure the application is fully completed, signed and dated.
- Please complete the checklist to ensure you have attached the required supporting documentation defined in the lodgement guide. Attach these papers to this page.
- Your application may be returned to you if not fully completed or all the required supporting documentation is not attached.
- Additional documents may be requested after lodgement of your application.

Supporting documentation checklist

NOTE: Refer to the lodgement guide for the documentation required.

Proof of identity of all applicants and their spouse/domestic partner

NOTE: For applications lodged with RevenueSA - do NOT send original documents, **only send certified copies**. For applications lodged with Approved Agents - only Category 1 needs to be addressed. Certification is not required.

Category	Type of document submitted	Applicant to take if attached	Approved agent or RevenueSA use only
Category 1	Type of document submitted	<input type="checkbox"/>	<input type="checkbox"/>
Category 2*	Type of document submitted	<input type="checkbox"/>	<input type="checkbox"/>
Category 3*	Type of document submitted	<input type="checkbox"/>	<input type="checkbox"/>
Category 4*	Type of document submitted	<input type="checkbox"/>	<input type="checkbox"/>

* a marriage, divorce or death certificate or change of name certificate.
* a statutory declaration for those who are separated.
* Not required if your application is lodged with an approved agent

Transaction type

Transaction type	Applicant to take if attached	Approved agent or RevenueSA use only
Contract to purchase a home <ul style="list-style-type: none">a copy of your Contract for Sale, dated and signed by the vendor and purchaser.a Confirmation of Settlement form.if purchasing a new home, documentation evidencing that the property meets the definition of a new home, such as a statement from the vendor.if purchasing a home off the plan, written statement from the developer confirming that the home has been completed and is ready to be occupied, including the date this occurred. Where there is no contract, or the sale of the property is between family members or related or associated parties: <ul style="list-style-type: none">a stamped and dated copy of the transfer signed by all parties.a Confirmation of Settlement form.evidence that consideration has been paid.	<input type="checkbox"/>	<input type="checkbox"/>
Contract to build a home <ul style="list-style-type: none">a copy of your Contract to build dated and signed by all parties.a copy of the first progress payment invoice for the laying of the foundations.	<input type="checkbox"/>	<input type="checkbox"/>
Owner builder <ul style="list-style-type: none">a copy of all major receipts for building costs incurred for the construction of the home, e.g. foundations/stumps, timber framing, cladding, plumbing, electricity, roofing, kitchen. The evidence submitted must not include your own labour costs.Statutory Declaration that states that the home is complete, and is ready to be occupied as a place of residence, and the date that this occurred.	<input type="checkbox"/>	<input type="checkbox"/>
Related or associated party or deceased estate transactions <ul style="list-style-type: none">Supporting evidence if your application falls within one of the following: related or associated party or deceased estate transaction. Please refer to page 3 of the lodgement guide.	<input type="checkbox"/>	<input type="checkbox"/>

Page 12 of application form.

Q: What should I consider when providing my building contract or contract of sale?

A: Contracts must be signed and dated by all parties e.g. all buyers and vendors (builder or developer). **The date of the contract must be prior to the date of the FHO application.** Any variation to the original contract must be included, signed and dated by all parties, as above.

Q: What is a vendor's statement or developer's letter and when might I need to provide it?

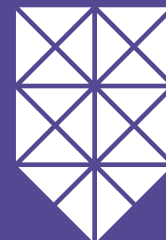
A: A vendor's statement is a letter from the vendor advising that the property has never been previously occupied or sold as a place of residence. This is required when purchasing a new home.

A developer's letter is a letter from the developer confirming that the home has been completed and is ready to be occupied, including the date it is officially ready for occupation. This is required when purchasing an off-the-plan home.

Please refer to the 'Supporting Documentation' section of the application to see if this applies to you.



Tip: Only send copies and not the original ID documents. A driver's licence is not an acceptable form of ID.



Bank of
Melbourne

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



Lenders – **Refer to OBI.**



Brokers – **Talk to your BDM.**