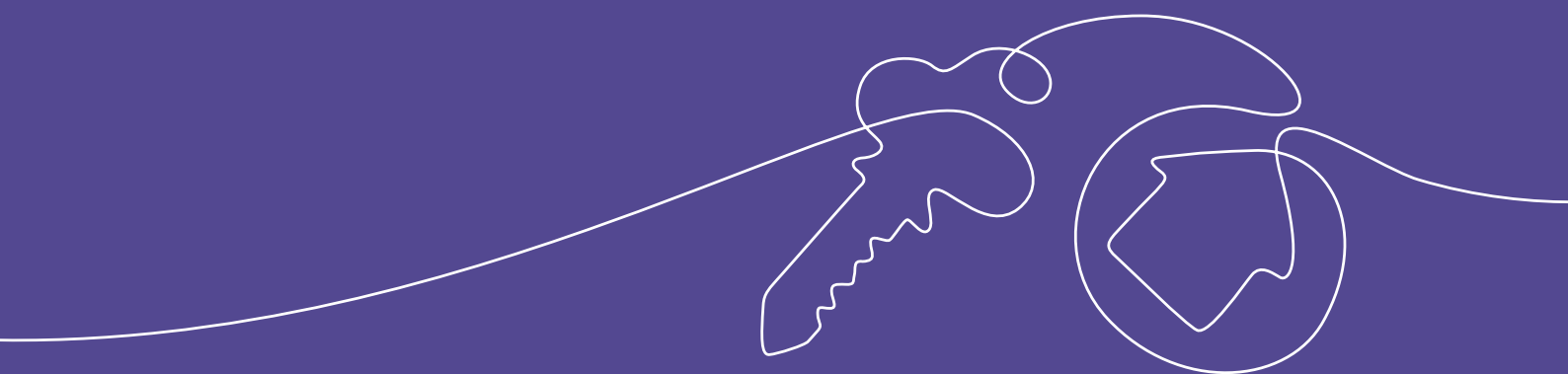




Bank of
Melbourne

First Home Owners Grant Application Guide.

Tasmania.



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 1-2 & 4-7)**
This contains important information about the grant, your obligations after receiving it and a glossary of terms and meanings.
- 2 Supporting document checklist (page 3)**
This is a comprehensive list of the supporting documents needed for your application.
- 3 Application form (pages 9-16)**
You'll be required to fill out this section. We've provided some Q&As to help you.

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 at the date of lodgement of this application.
- All applicants and their spouses/partners must be considered when answering eligibility questions.

Eligibility checklist

1. Is this the first time each applicant and/or their spouse/partner will receive a grant under the First Home Owner Grant Act 2000 in any State or Territory of Australia?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Is each applicant and their spouse/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/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"/> Yes <input type="checkbox"/> No
3. Is each applicant and their spouse/partner a person who has never owned and occupied a residential property in which they acquired a relevant interest (other than the property to which this application relates) 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 six 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 2000: ■ and before 1 July 2014, entered into a contract for the purchase of a established home in Tasmania; OR ■ entered into a contract for the purchase of a new home in Tasmania; OR ■ entered into a contract to have a home built in Tasmania OR ■ in the case of an owner builder, commenced construction of a home in Tasmania? (i.e. completed the laying of foundations) OR ■ in the case of a contract for a moveable dwelling, entered into a contract for a building that has not previously been lived in.	<input type="checkbox"/> Yes <input type="checkbox"/> No

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.



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.

Page 7 of application form.


Part 2. Supporting document checklist.

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

First Home Owner Grant – Supporting Documentation	
The following documentation must be submitted with the completed application form. Failure to supply the documents will result in delays in payment.	
The following documents are to be lodged when applying through a Service Tasmania shop. Please do not send original documents.	
* Evidence of eligible transaction in the form of one of the following:	Office Use Only
Purchase of an existing home	<input type="checkbox"/> Provided
<input type="checkbox"/> A signed copy of the contract for sale and purchase	
Comprehensive home building contract	<input type="checkbox"/> Provided
<input type="checkbox"/> A signed copy of the building contract	
Owner builder	<input type="checkbox"/> Provided
<input type="checkbox"/> Proof of commencement of construction (i.e. commencement of laying of foundations)	
* Proof of completion of settlement/construction:	Office Use Only
Purchase of an existing home	<input type="checkbox"/> Provided
<input type="checkbox"/> Copy of the land title in the applicant's name(s)	
<input type="checkbox"/> Memorandum of Transfer signed by the vendor, together with confirmation from Solicitor/Approved Agent that settlement has been completed	
Contract to build a new home	<input type="checkbox"/> Provided
<input type="checkbox"/> Certificate/Permit of Completion or Occupancy	
Owner builder	<input type="checkbox"/> Provided
<input type="checkbox"/> Certificate/Permit of Completion or Occupancy	
* Proof of Identity	Office Use Only
If lodging with an Approved Agent – The checks conducted by the Approved Agent will meet the Proof of Identity requirements.	
If lodging with SRO, via Service Tasmania – the following evidence must be submitted with your application:	
Proof of identity	
* Each applicant and their spouse must provide a document from each of the four categories (four documents per person). A single document cannot be used for more than one category.	
* Preferred documents are shown below. For more information on acceptable documents, please contact the SRO direct.	
* Certified copies of original documents are required for Proof of Identity purposes (for persons who can certify copies, refer to Terms Used)	
Category 1H – Evidence of applicant's right to be in Australia (provide one document)	<input type="checkbox"/> Provided
If an Australian citizen:	
<input type="checkbox"/> Australian Passport, or	
<input type="checkbox"/> Australian birth certificate issued by Registry of Births Deaths & Marriages or	
<input type="checkbox"/> Citizenship Certificate	
If a New Zealand citizen:	
<input type="checkbox"/> Current passport	
NOTE: New Zealand citizens must be living in Australia at time of application	
If a citizen of another country:	
<input type="checkbox"/> Current passport, and	
<input type="checkbox"/> Permanent residency certificate or permanent residency visa	
NOTE: At least one applicant must have Permanent Residency or Citizenship of Australia.	
Category 2H – Linkage between Identity and Person (photo and preferably signature) (provide one document)	<input type="checkbox"/> Provided
<input type="checkbox"/> Australian Drivers Licence (current)	
<input type="checkbox"/> Passport (current)	
<input type="checkbox"/> Firearms Licence (current)	
<input type="checkbox"/> TAS photo identification card, including Australian, Tasmanian or Local Government employees	
Category 3H – Evidence that applicant resides in Australia (provide one document)	<input type="checkbox"/> Provided
<input type="checkbox"/> Medicare Card	
<input type="checkbox"/> Motor Vehicle Registration	
<input type="checkbox"/> Centrelink or Department of Veterans Affairs Card	
<input type="checkbox"/> Debit/credit card, including a Bank/Credit Union or Building Society	
Category 4H – Evidence of applicant's residential address (provide one document)	<input type="checkbox"/> Provided
<input type="checkbox"/> Utility documents of residential address (e.g. bills for electricity, gas, telephone, water etc)	
<input type="checkbox"/> Insurance Policy with current residential address	
<input type="checkbox"/> Statement of account, including a Bank/Credit Union or Building Society	
* Not required if application is lodged through an Approved Agent	
NOTE: Evidence of a change of name is required if the name on any of the documents presented is different to the name of the applicant (e.g. marriage certificate, change of name certificate or deed poll)	

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 FHOG application.** Any variation to the original contract must be included, signed and dated by all parties, as above.

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

Page 3 of application form.

Part 3. 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 does 'relevant interest' mean?

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

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: 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: 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: Ensure your email address is legibly captured.

Section 2 – Applicant details

NOTE:

- It is essential that **ALL** applicants 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?

Section 2 – Applicant details (cont.)

Related or associated party transactions

Are any of the applicants or their spouse/partner related to or associated with the vendor or builder?

☐ 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)	First name <input type="text"/> Middle name(s) <input type="text"/> Family name <input type="text"/>	<input type="text"/>	

Notes: Evidence of Change of Name is required if lodging application directly with Service Tasmania or the TRIO (eg. marriage certificate, change of name certificate, deed poll)

Date of birth

Have you ever used any name other than the name(s) declared above? ☐ Yes – list name(s) below ☐ No ☐ Yes – list name(s) below ☐ No

Place of birth	State/Territory <input type="text"/> Country <input type="text"/>	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>	<input type="text"/>
Daytime telephone number	() <input type="text"/>	() <input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>	<input type="text"/>

Current residential address	Street no. <input type="text"/>	Street no. <input type="text"/>
	Street name <input type="text"/>	Street name <input type="text"/>
Address for service of notices (if different from above)	Suburb/Town <input type="text"/>	Suburb/Town <input type="text"/>
	State <input type="text"/> Postcode <input type="text"/>	State <input type="text"/> Postcode <input type="text"/>

Applicant 1 (Contact applicant)		Applicant 2	
Do you have a spouse/partner?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If you have a spouse/partner, will your spouse/partner have a relevant interest in the home?	<input type="checkbox"/> Yes – your spouse/partner must complete the details in Applicant 2 above <input type="checkbox"/> No – you must complete Section 3 – spouse/partner details	<input type="checkbox"/> Yes – your spouse/partner must complete the details in Applicant 1 above <input type="checkbox"/> No – you must complete Section 3 – spouse/partner details	
Tick the States and/or Territories in which you have lived	<input type="checkbox"/> NSW <input type="checkbox"/> ACT <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"/> NSW <input type="checkbox"/> ACT <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 9-12 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 the property

Lot no. (only use lot no. if street no. is not allocated) Unit/Street no.

Street name

Suburb/Town

State Postcode

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

Purchase or construction price

Title details

Volume: Folio:

Transaction details

What type of transaction does this application refer to?

☐ Established home ☐ New home

Date of contract

Date of settlement

☐ Contract to build

Date of building contract

Commencement of building date (when laying the foundations for the home commences)

Construction completion date (when the building is ready for occupation as a place of residence) NOTE: If lodging with an approved agent, please estimate

☐ Owner builder (including moveable buildings)

Date the foundations commenced being laid

Date the foundations were completed.

Construction completion date (when the building is ready for occupation as a place of residence) NOTE: If lodging with an approved agent, please estimate

☐ Off the plan

Date of contract

Commencement of building date (when laying the foundations for the home was completed)

Construction completion date (when the building is ready for occupation as a place of residence) NOTE: If lodging with an approved agent, please estimate

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 State Revenue Office, 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 in the relevant section ('Declaration by applicant' or 'Declaration by spouse/partner').

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



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 SRO via Service Tasmania, the grant will be paid by EFT 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 & Jan Citizen)	
BSB number (must have 6 numbers)*	
Account number (maximum of 9 numbers)*	

* DO NOT include dashes or spaces

Section 6 – Declaration by applicant (cont.)

11. I understand that the approved agent is not authorised by the SRO to offer any advice or assistance on the conditions of eligibility for the grant, or on the completion of this application.
12. 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.
13. I authorise the Commissioner to address all correspondence relating to this application to Applicant 1 at the address nominated.
14. I acknowledge that making statements or providing documents that are false or misleading in relation to this application is a serious offence, and that I may be prosecuted or liable to penalties and be required to repay the grant.
15. I authorise the SRO to deposit the grant into the account nominated in Section 5, the Trust account nominated in my Solicitor's or Conveyancer's Undertaking, or into the approved agent's nominated account when lodged with the approved agent.
NB: (ensure account details are correct)

I declare that I have read and understood the above information and that the information provided in this application is true and correct.

Applicant 1		Applicant 2	
Name		Name	
Signature		Signature	
Date		Date	
Before me (signature of witness)*		Before me (signature of witness)*	
Full name and address of witness		Full name and address of witness	
Street no. Street name		Street no. Street name	
Suburb/Town		Suburb/Town	
State Postcode		State Postcode	

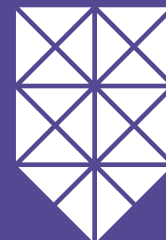
*Witness must not be an Applicant or spouse/partner of an applicant and must not be related to the applicant.

Section 7 – Declaration by spouse/partner

1. I declare that the spouse/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 Owner Grant 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** a residential property within Australia in which I held a relevant interest **on or after 1 July 2000**.
5. I authorise the SRO 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 making statements or providing documents that are false or misleading in relation to this application is a serious offence and that I may be prosecuted and/or liable to administrative penalties.

Applicant 1		Applicant 2	
Name		Name	
Signature		Signature	
Date		Date	
Before me (signature of witness)*		Before me (signature of witness)*	
Full name and address of witness		Full name and address of witness	
Street no. Street name		Street no. Street name	
Suburb/Town		Suburb/Town	
State Postcode		State Postcode	

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



Bank of
Melbourne

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



Lenders – **Refer to OBI.**



Brokers – **Talk to your BDM.**