



Bank of
Melbourne

First Home Owners Grant Application Guide.

Victoria.



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**
This contains important information about the grant, your obligations after receiving it and a glossary of terms and meanings.
- 2 Application form (pages 1-5)**
You'll be required to fill out this section. We've provided some Q&As to help you.
- 3 Supporting document checklist (page 6)**
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 at the date of settlement or completion of construction.
■ All applicants and their spouse/partner(s) 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 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"/> Yes <input type="checkbox"/> No |
| 4. Is each applicant a natural person (e.g. not a company or trust) 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 at least one applicant be occupying the home as their principal place of residence for a continuous period of at least 12 months commencing within 12 months of completion of the eligible transaction? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7. Please answer either 7a or 7b based on whichever applies to your circumstances: | |
| 7a. Has each applicant on or after 1 July 2013, either: ■ Entered into a contract for the purchase of a new home in Victoria OR ■ Entered into a contract to have a home built in Victoria OR ■ In the case of an owner builder, commenced construction of a home in Victoria? (i.e. laying of foundations) | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7b. Has each applicant on or before 30 June 2013, either: ■ Entered into a contract for the purchase of a new home in Victoria OR ■ Entered into a contract to have a home built in Victoria OR ■ In the case of an owner builder, commenced construction of a home in Victoria? (i.e. laying of foundations) AND ■ Which completes or settles after 1 July 2013 AND ■ The Commissioner HAS NOT authorised payment in anticipation of the residence requirement. | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Determination of eligibility
If you answered 'YES' to ALL of the above questions, either 7a OR 7b as applicable) 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.

Ensure all questions are answered and captured legibly.

Pages 3-4 of application form.

Part 2. Application form.

Section 2 & 4 – 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 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.

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 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(s)' at section 7.

How many people will have a **relevant interest** in the property?

Are any of the applicants or their spouse/partner(s) related to or associated with the vendor or builder? ☐ Yes ☐ No

If Yes, please refer to 'further supporting evidence' in the Lodgement Guide

Indigenous Australian ☐ Yes ☐ No

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"/> | |
| Date of birth | <input type="text"/> D <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y | <input type="text"/> D <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y | |
| Place of birth | <input type="text"/> | <input type="text"/> | |
| Daytime telephone number | <input type="text"/> (<input type="text"/>) <input type="text"/> | <input type="text"/> (<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/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 <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| <small>If Yes, your spouse/partner must complete the details as 'applicant 2' above.</small> | | <small>If Yes, your spouse/partner must complete the details as an applicant.</small> | |
| <small>If No, you must complete section 4 - spouse/partner details.</small> | | <small>If No, you must complete section 4 - spouse/partner details.</small> | |

Pages 2-3 of application form.

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.).

Pages 3-4 of application form.

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

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 6, 7 & 8 – Payment details, Declaration by applicant and by spouse/partner.

If you're applying with the 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 the section relevant to you (i.e. 'Applicant' or 'Spouse of applicant').

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 6 Payment details

NOTE: If applying with the SRO, 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 in accordance with your agreement.

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) _____

SECTION 7 Declaration by applicant(s) (continued)

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

| Applicant 1 | Applicant 2 |
|---|---|
| Name _____ | Name _____ |
| Signature _____ | Signature _____ |
| Date: D D M M Y Y Y Y _____ | Date: D D M M Y Y Y Y _____ |
| Before me (signature of witness)* _____ | Before me (signature of witness)* _____ |
| Full name and address of witness _____ | Full name and address of witness _____ |

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

SECTION 8 Declaration by spouse/partner(s)

- I declare that the spouse/partner details in section 4, in so far as they relate to me, are true and correct.
- 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.
- 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.
- 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 held a relevant interest on or after 1 July 2000.
- I authorise the SRO to access and exchange information about me to verify my proof of identity information and to confirm other details with the approved agent (where applicable), document issuing authorities, other State, Territory and Australian Government agencies and commercial organisations as permitted by law. I recognise that these checks may affect the applicant's eligibility for the First Home Owner Grant.
- I acknowledge that I may be prosecuted and fined for making a false or misleading statement in or in connection with this application for the grant.

| Spouse/partner of applicant 1 | Spouse/partner of applicant 2 |
|---|---|
| Name _____ | Name _____ |
| Signature _____ | Signature _____ |
| Date: D D M M Y Y Y Y _____ | Date: D D M M Y Y Y Y _____ |
| Before me (signature of witness)* _____ | Before me (signature of witness)* _____ |
| Full name and address of witness _____ | Full name and address of witness _____ |

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

Lodgement
The application and all supporting documents can be mailed to:
State Revenue Office, GPO Box 1641, MELBOURNE VIC 3001
or
DX 260090 MELBOURNE

VICTORIA
State Government

Pages 4-5 of application form.

Section 8 – Supporting documentation checklist.

SECTION 9 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 will be returned to you if not fully completed and all the required supporting documentation is not attached.
Additional documents may be requested after lodgement of your application.

| Eligibility checklist | Applicant to tick if attached | Approved agent or SRO use only Tick when signed |
|--|-------------------------------|--|
| NOTE: Refer to the lodgement guide for the documentation required. Do NOT send original documents, only send copies. | | |
| Proof of identity of all applicants and their spouse/partner | | |
| 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"/> |
| Additional supporting evidence (if applicable) | | |
| ■ a marriage or divorce certificate, death certificate or change of name certificate | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ a statutory declaration [†] for those who are separated | <input type="checkbox"/> | <input type="checkbox"/> |
| Transaction type | | |
| Contract to purchase a new home off the plan | | |
| ■ a copy of the exchanged contract of sale, dated and signed by all parties | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ a copy of the transfer of land with a dealing number | <input type="checkbox"/> | <input type="checkbox"/> |
| Contract to purchase a new home | | |
| ■ a copy of the exchanged contract of sale, dated and signed by all parties | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ a copy of the building permit and/or a copy of the Domestic Building Insurance Certificate of Insurance from the contract of sale | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ a copy of the Certificate of Occupancy | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ a copy of the transfer of land with a dealing number | <input type="checkbox"/> | <input type="checkbox"/> |
| Contract to build a home | | |
| ■ a copy of your contract to build dated and signed by all parties | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ a title search showing the applicant(s) as the registered proprietor(s)* | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ a copy of the Certificate of Occupancy* | <input type="checkbox"/> | <input type="checkbox"/> |
| Owner builder | | |
| ■ a copy of the evidence for laying of the foundations | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ a copy of the Certificate of Occupancy | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ a copy of receipts for the home totalling more than the grant amount* | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ a title search showing the applicant(s) as the registered proprietor(s)* | <input type="checkbox"/> | <input type="checkbox"/> |
| Related or associated party, nominee purchaser or deceased estate transactions | | |
| Supporting evidence if your application falls within one of the following: related or associated party*, nominee purchaser*, or deceased estate (not related) transaction. All deceased estate (related) transactions must be lodged with the SRO. (please refer to page 4 of the Lodgement Guide) | <input type="checkbox"/> | <input type="checkbox"/> |


* Not required if your application is lodged with an approved agent

APPROVED AGENT AND SRO USE ONLY

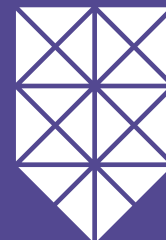
Name of person sighting the documentation above

Name of employer

Signature Date D M Y 20 Y

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

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Bank of
Melbourne

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



Lenders – **Refer to OBI.**



Brokers – **Talk to your BDM.**