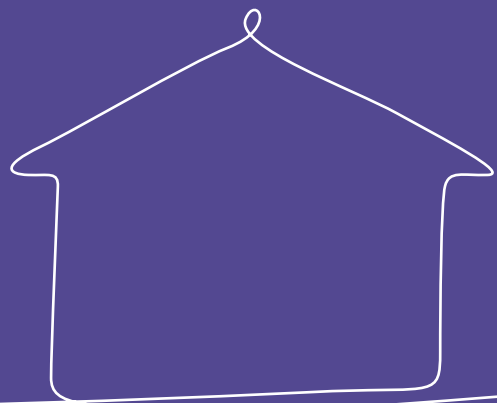


Bank of
Melbourne

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 the grant 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 helpful Q&As to assist you.
- 3 Supporting document checklist (page 22)**
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 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

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? Yes 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?
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 Yes 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? Yes No

4. Is each applicant a natural person (e.g. not a company or trust) and at least 18 years of age? Yes No

5. Is at least one applicant a permanent resident or Australian citizen? Yes 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? Yes 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) Yes 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. Yes 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.

Page 1 of Application form.



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: 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 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 or whether you have a spouse. If you have a spouse, you'll also need to provide their details.

Q: What does 'How many people will have a relevant interest in the property' mean?

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

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.

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: 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 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)	First name: <input type="text"/> Middle name(s): <input type="text"/> Family name: <input type="text"/>	First name: <input type="text"/> Middle name(s): <input type="text"/> Family name: <input 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 type="text"/> Country: <input type="text"/>	State/Territory: <input type="text"/> Country: <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	
Daytime telephone number	() ()	() ()	
Email address	<input type="text"/>	<input type="text"/>	
Current residential address	Street no.: <input type="text"/> Street name: <input type="text"/> Suburb/town: <input type="text"/> State: <input type="text"/> Postcode: <input type="text"/>	Street no.: <input type="text"/> Street name: <input type="text"/> Suburb/town: <input type="text"/> State: <input type="text"/> Postcode: <input type="text"/>	
Address for service of notices (if different from above)	Street no.: <input type="text"/> Street name: <input type="text"/> Suburb/town: <input type="text"/> State: <input type="text"/> Postcode: <input type="text"/>	Street no.: <input type="text"/> Street name: <input type="text"/> Suburb/town: <input type="text"/> State: <input type="text"/> Postcode: <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 <small>If Yes, your spouse/partner must complete the details as 'applicant 2' above.</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No <small>If Yes, your spouse/partner must complete the details as an applicant.</small>	

Pages 2-3 of Application form.

Section 5 – 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.).

SECTION 5 Property and transaction details

Address of the property

Lot no. 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

Lot no. Plan no. Plan type* Volume Folio

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

Transaction details

What type of transaction does this application refer to? Please tick one:

Off the plan Contract to build New home Owner Builder Established home*

* Only for contracts entered into on or before 30 June 2013

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

APPROVED AGENT AND SRO USE ONLY

All evidence sighted Name of person sighting the evidence

Payment eligibility date (Enter settlement, completion or first draw down date only)

Pages 3-4 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 6, 7 and 8 – Payment details, Declaration by applicant or 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 an approved agent, please do not complete this section as the grant will be paid through the approved agent.

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.

Tick the box to confirm your understanding, print your full name, date and sign the section relevant to you (i.e. 'Applicant' or 'Spouse of applicant').

SECTION 5 Payment details

Note:

- If applying with Revenue NSW, 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.

Payment reference (optional): This reference will be shown on the account statement, to assist in identifying the payment.

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

Name of financial institution and branch

BSB number (must have 6 numbers) -

Account number (maximum of 9 numbers) * DO NOT include dashes or spaces

IMPORTANT – Please confirm the account details provided above are correct before lodging your application with Revenue NSW.

SECTION 6 Declaration by applicant(s)

Declaration
Under the First Home Owner (New Homes) Act 2000, it is an offence to give false or misleading information.

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

Applicant 1	Applicant 2
Name <input type="text"/>	Name <input type="text"/>
Date (dd/mm/yyyy) <input type="text"/>	Date (dd/mm/yyyy) <input type="text"/>

SECTION 7 Declaration by spouse/partner(s)

<ol style="list-style-type: none"> I declare that the spouse/partner details in Section 3, 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 (New Homes) 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 six months a residential property within Australia in which I acquired a relevant interest on or after 1 July 2000. 	<ol style="list-style-type: none"> I authorise Revenue NSW to collect, 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 Owners Grant. I acknowledge that I may be prosecuted and fined for making a false or misleading statement on or in connection with this application for the grant.
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Declaration
Under the First Home Owner (New Homes) Act 2000, it is an offence to give false or misleading information.

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

Spouse/partner of Applicant 1	Spouse/partner of Applicant 2
Name <input type="text"/>	Name <input type="text"/>
Date (dd/mm/yyyy) <input type="text"/>	Date (dd/mm/yyyy) <input type="text"/>

Pages 19-21 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:

- 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. Do not send original documents, only send copies.

Proof of identity of all applicants and their spouse/partner		Applicant to cross if attached	Approved agent or Revenue NSW use only <small>Cross when sighted</small>
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 evidence			
<ul style="list-style-type: none"> Change of name – type of document submitted Separated – statutory declaration and supporting evidence 		<input type="checkbox"/>	<input type="checkbox"/>
Australian Defence Force residence exemption			
Document confirming membership of the permanent forces		<input type="checkbox"/>	<input type="checkbox"/>
Transaction type			
Contract to purchase a new home			
<ul style="list-style-type: none"> a copy of your Contract for Sale, dated and signed by the vendor. a title search showing the applicant(s) as the registered proprietor(s). evidence – first sale, never occupied. list of renovations if substantially renovated. 		<input type="checkbox"/>	<input type="checkbox"/>
<small>Where there is no contract, or the sale of the property is between family members or related or associated parties also attach:</small> <ul style="list-style-type: none"> a copy of the transfer, dated and signed by all parties evidence that consideration has been paid* evidence of total value of property (house and land). 		<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 title search showing the applicant(s) as the registered proprietor(s)* a copy of the final inspection report or occupation certificate* evidence of the unencumbered value (land only). 		<input type="checkbox"/>	<input type="checkbox"/>
Owner builder			
<ul style="list-style-type: none"> a title search showing the applicant(s) as the registered proprietor(s) a copy of the initial inspection report or approval from Council for the laying of foundations a copy of the final inspection report or occupation certificate a copy of receipts for the home totalling more than the grant amount evidence of the total value of property (house and land). 		<input type="checkbox"/>	<input type="checkbox"/>

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

Page 22 of Application form.

Q: What is a vendor's statement and when is it required?


A: A vendor's statement is a letter from the vendor or vendor's legal representative advising the property has never been previously occupied or sold as a place of residence.

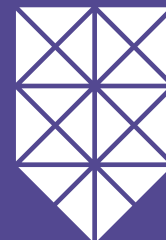
If you're purchasing a new home (including off-the-plan and substantially renovated homes) you'll need to provide this.

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

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.



Bank of
Melbourne

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



Lenders – **Refer to OBI.**



Brokers – **Speak to your BDM.**