

Department of Defence

Department of Veterans' Affairs

Defence Home Ownership Assistance Scheme

Application for Subsidy Certificate

Who can assist you?

You can contact the Department of Veterans' Affairs (DVA) on **1300 4 DHOAS** (**1300 434 627**) or **www.dhoas.gov.au** for information about the Defence Home Ownership Assistance Scheme (DHOAS), or assistance with this application form. A range of home loan products are available to you from a panel of three Home Loan Providers (HLP). They are:

Australian Military Bank
 Defence Bank Limited (Defence Bank)
 National Australia Bank (NAB)
 Telephone: 1300 234 627
 Telephone: 1800 033 139
 Telephone: 13 22 65

Who should use this form?

You should complete this form if you are applying for subsidy assistance under DHOAS. To be eligible for the DHOAS loan subsidy, you MUST:

- Have served in the Australian Defence Force (ADF) on or after 1 July 2008; or
- Be the surviving partner of a member who was serving in the ADF on or after 1 July 2008; or
- Have served in the Middle East Operational Area between 2 August 1990 and 9 June 1991 (maximum loan limit \$80,000); or
- Have been discharged prior to 1 July 2008 as a result of a compensable medical condition and have not been able to apply for a subsidised home loan within two years of discharge because of your compensable condition (maximum loan limit \$80,000).

How to apply for a DHOAS Subsidy Certificate

- Complete this application form.
- Provide in Part D, comprehensive and accurate details of your ADF service, and attach service records and other relevant documentation, to verify your stated service details.
- Post, fax or email your signed and completed application form and supporting documentation to DVA at the contact details below.

Members should contact their administrative unit if they have enquiries, corrections or disagreements relating to their PMKeyS records, including operational logs. Separating members are advised to obtain their full service records prior to discharge. Former members, and Reserve members not actively serving, can contact the Defence Service Centre on 1800 DEFENCE (1800 333 362) for advice and assistance in sourcing service records.

How to access DHOAS Subsidy

- Take your DHOAS Subsidy Certificate to the Home Loan Provider (HLP) of choice.
- Apply for a DHOAS home loan from that HLP.
- Your HLP will advise DVA if your loan has been approved and drawn down.
- You will need to complete a Subsidy Authorisation Request and return it to DVA via post, fax or email at the time that your loan is drawn down.
- You will be notified in writing when your DHOAS subsidy payments are due to commence. DVA will also provide you with an estimate of your monthly subsidy.
- DVA will determine your monthly subsidy entitlement and commence payments into your DHOAS home loan account.

Additional Details

If you need to provide additional information in relation to any part of your application for Subsidy Certificate, for example, if you need more space to detail your service history please provide a separate attached page.

Defence Service Homes Insurance Scheme

The Defence Service Homes Insurance Scheme (DSHIS) is available to anyone eligible for DHOAS. DSHIS has been providing home insurance benefits tailored to eligible veterans and ADF members for over 90 years. DSHIS may contact you to discuss your eligibility, or you can contact them directly on 1300 552 662.

Note: All decisions relating to the administration of the Defence Home Ownership Assistance Scheme are made pursuant to the *Defence Home Ownership Assistance Scheme Act 2008* (the Act). Whilst due care is taken in the preparation of advice by the Department of Veterans' Affairs as the Scheme Administrator, in the event of any inconsistencies between this information and the Act, the Act will take precedence.

Contacts

Post: DHOAS

GPO Box 9998 Brisbane OLD 4001

Telephone: 1300 4 DHOAS

(1300 434 627)

Fax: **(07) 3815 9430**

For calls from outside Australia:

+61 7 38159450

Website: www.dhoas.gov.au

E-mail: dhoas@dva.gov.au



Application for Subsidy Certificate

Department of Veterans' Affairs

NOTE: If you, or your deceased partner (if applying as a surviving partner) stopped being a member of the ADF before 1 July 2008 you will generally not be eligible for DHOAS. However, you may be eligible as an 'Old Scheme member' if you, or your deceased partner, served in the Middle East Area of Operations (MEAO) between 2 August 1990 and 9 June 1991, or you were medically discharged for a compensable condition which also prevented you from applying for the Defence Home Owner Scheme (DHOS) before 30 June 2010, the date DHOS closed. The maximum loan limit for an Old Scheme member is \$80,000.

If c	ompleting this form by hand pleas	se use a:	:															
BLA	ACK pen and BLOCK LETTERS	e.g. J	01	1 N		QU	J I	L	L									
X ii	n boxes where appropriate	X																
PA	rt A	Your	deta	ils														
1.	Title/Rank (optional)																	
2.	Full name Family name	9			1		1											
	First given name	9																
	Other given names	3																
	Former name(s)																
3.	Employee ID/PMKeyS number (if applicable)																	
4.	Date of birth	DD	 MM		 Y	 YY												
5.	Postal address																	
									State	!			F	Postco	ode			
6.	Email address				1		1	1	1 1			1	1					
		@																
		Alterna	itive Em	ail a	ddres	s (opt	ional))		·								
		@																
7.	Contact numbers	Home	AREA CO	DDE							Pre	ferred num	conta ber	ct				
	,	Work				ı		<u> </u>		<u> </u>			_					
		Fax											_					
		Mobile									-							

NOTE: It is important you keep your contact details up to date to ensure you receive correspondence about your entitlement. For example, you must notify DHOAS about a change from your Defence email address to a private email address on discharge; and update your contact details when you move locations.

PAR	т В		Part	nei	, CO	-OW	/ne	r, c	o-bo	orro	we	r o	r po	oint	of	cor	ntac	ct's	det	talls	3		
8.	Will there be a co-owner of the property and/or another party to the loan (including your partner or guarantor)?				Go Plea				te P/	ART	В												
	(NOTE: Either you	, or you and your must have at least			IJ	pro	perl	ty, ple	ease	phot	000	ру ра	age 3	3 and	19 o	f this	s for	m an	d co	mple	ete fo	r ea	for the ich s form
9.	Partner, co-ow or contact's Tit	ner, co-borrower tle/Rank																					
10.	Partner, co-owner, co-borrower	Family name																					
	or contact's full name	Other given names																					
		Former name(s)																					
11.	Partner, co-ow or contact's da	ner, co-borrower ate of birth	DD		MM			 															
12.	Partner, co-ow or contact's po	ner, co-borrower estal address				1							Stat	e				 	code				
13.	Partner, co-ow or contact's en	ner, co-borrower nail address	@																				
14.	Partner, co-ow or contact's co	ner, co-borrower ontact numbers	Home AREA CODE Work Fax Mobile																				
15.		ner, co-borrower k all that apply)	Partner (co-owner and/or co-borrower) Partner point of contact (non co-owner/borrower) Non partner co-owner, owning a% interest in the property Non partner co-borrower, owning a% interest in the property Guarantor on loan Non partner point of contact																				

16. Do you consent to us:	Discussing your application with the above person/s?
	Dealing with them as though they were you in relation to your application?
	NOTE: Selecting to have the person above act on your behalf with DHOAS allows them to provide information and make decisions on your DHOAS entitlement including authorising the commencement and ceasing of your subsidy payments. This person will be considered to have this authority until such time you advise us otherwise.
17. Is your partner, co-owner,	No No
co-borrower also applying for a Subsidy Certificate?	Yes – to use on this property Subsidy for partners who are both eligible and are combining their entitlement on the one loan will be apportioned equally between the partners.
	Yes – to use on another property
PART C	Applying as the surviving partner of a deceased ADF member
18. Are you applying as the surviving partner of a deceased ADF member?	No
	Given name
	Other given names
	Employee ID/PMKeyS Number
	Date of death
	Attach a copy of the death certificate.
19. Your relationship to deceased partner at time of death:	Partner Attach a copy of your marriage certificate OR
	Attach a copy of your de facto partnership registration or a statutory declaration that you were living as a de facto partner with the service member at the time.
	Were you residing with the member No Yes immediately prior to death?
20. Are you eligible to apply for a Subsidy Certificate based on your own ADF Service?	No Yes You are able to access your DHOAS entitlement and your entitlement as a surviving partner simultaneously, however, you will need to lodge a separate application to access a Subsidy Certificate based on your own ADF service.

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			Dotaii	s of ADF member's	SCI VICE									
21.	Member's detai	ls Initi	als Sur	rname										
		Fmr	nlovee ID/	/PMKeyS Number										
22.	Please complete	e the ADF men	nber's ful	II service history.										
	service details.	This document serve Service o	ation sho	rvice details below and atta ould include the long version S pay printouts and/or evid	n of your full	ADO Se	ervice Rec	ord and,	where app	licable,				
	Failure to provide application for S			on supporting the service st	ated below i	may res	ult in a de	lay in pro	cessing yo	our				
				ormal declaration of your se re personally responsible fo										
I	Enlistment date (in full)	Discharge or trar	nsfer date	Service (Army, Air Force, Navy, Foreign Armed Services)	Permanent	CFTS	Leave Without Pay	Effective Reserve Service*	Ineffective Reserve Service**	Not Serving				
	/ /	/ /		,										
	/ /	/ /												
	/ /	/ /												
	/ /	/ /												
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**Ind NOT your 	E: Where you have subsidy may be r	rvice is any reser e ineffective se reduced or cea declared by the	rve service rvice, incl se, and you	s of paid service is completed in with less than 20 days of paid luding failure to complete you may be liable for repayment for Defence in accordance Country Leave (ROCL) within	service during our 20 day r nent of overp with the Vet	g a finand minimur paid sub terans' l	m training osidy in ex Entitlemen	ts Act 19	our entitler					
	Within Operation	onal Area dates	3	Operation na	me		Operation location							
	/ /	/ /												
	/ /	/ /												
	/ /	/ /												
Disc	harge reason if a	applicable												
	Attach evidence	if your dischard	ie was as i	a result of a compensable co	andition (e.g.	DM//2	form or So	naration	Haalth					
9	Examination that	shows the con	ditions for	r which you were medically d	ischarged).			-						
				DVA and Defence records t the supporting documentat				on, wher	e needed.	This				

PAR	τ E	Home loan details
23.	Which of the following do you currently occupy?	Service residence Rental accommodation property On base accommodation Own home Other Please specify
24.	Proposed purpose of loan:	Purchase new home Purchase land and/or construct a home Enlarge, repair, renovate or create a permanent improvement to a home Refinance existing home loan that was used for one or more of the above purposes Please detail below why you are refinancing your existing home loan, including any non DHOAS purposes
PAR	τ F	Previous Subsidy Assistance
•	Have you had a subsidised loan under the: Defence Service Home Loans scheme (DSH), Defence HomeOwner Scheme (DHOS) or Defence Home Ownership Assistance Scheme (DHOAS)?	No DSH DHOS DHOAS • Why are you lodging an additional application for DHOAS?

If you have an existing subsidised home loan under any of the three schemes listed above, and will be commencing payment on a new subsidised home loan, you will need to make arrangements for the existing loan to be closed or converted into a non subsidised home loan as you can only receive subsidy on one loan at any given time.

NOTE: The length of time you can receive DHOAS subsidy will be reduced by any period that you have previously accessed Defence Service Homes (DSH), the Defence HomeOwner Scheme (DHOS) or DHOAS. Once your subsidy becomes payable based on a DHOAS Subsidy Certificate, you will no longer be eligible to access DSH or DHOS.

Entitlement to subsidy as a lump sum payment

The *Defence Home Ownership Assistance Scheme Act 2008* (Cth) sets out a number of conditions which must be satisfied before the Secretary of Defence (or delegate) can authorise the payment of part of your service credit as a lump sum subsidy payment.

26. Please carefully read the following information and respond by agreeing or disagreeing with the following statements.

If you cannot agree to both of the declarations below you will not be eligible for the lump sum and do not need to complete and sign the declaration below. You also do not need to complete this section if you do not wish to receive a lump sum payment. Go to PART H.

•	Whilst I have been a member of	of the ADF, neither I, nor my partner and I together, have:	
		nterest (whether legal or equitable) in land in Australia where a house was en occupied as a home by any party.	
	Agree		
	Disagree		
		t I will continue effective service in the ADF for the purposes of DHOAS for a period of a ment of subsidy is authorised.	t
	NOTE: if you are applying declarations.	for the lump sum as a surviving partner you do not need to complete this part of the	
	Agree Disagree		
l ac	knowledge that:		
•	the Scheme Administrator or the payment paid to me if I cease	he Department of Defence may recover an amount equal to the lump sum subsidy to be a member of the ADF within 12 months after payment of subsidy is authorised. payment will be reassessed at payment commencement time.	
	Signature		
	Name of signatory (print)		_
			_
	If you have been able to agree to the declarations above you may be eligible for a lump sum. Do you wish to receive a lump sum subsidy payment?	No Go to PART H Yes How much of your subsidy entitlement do you want to convert to a lump sum subsidy payment? NOTE: This will be paid at the Tier 1 level (even if you are entitled to a higher Tier).	
		The maximum amount you are entitled to OR Months (Maximum: 48 months)	
		If you have less than 12 months of entitlement remaining after you receive the lump sum payment, and subsequently transfer to the Reserves, your monthly DHOAS payments may cease.	
	PORTANT NOTE ABOUT LUMP M ELIGIBILITY	A request for the lump sum should be made on this application form, however the assessment of your lump sum eligibility is made at payment commencement time after you confirm your request on the Subsidy Authorisation Request Form (SARF). You must request the lump sum before you purchase or complete building your	,

home. The lump sum can only be paid on the Subsidy Certificate you requested before your home was purchased or completed. If that Subsidy Certificate expires, and you are required to request a new Subsidy Certificate after the home is

purchased or completed, you will not be eligible for a lump sum.

Privacy notification and consent

In connection with an application for a Subsidy Certificate as part of the Defence Home Ownership Assistance Scheme (**DHOAS**), I (being the applicant) acknowledge that the Commonwealth represented by the Department of Veterans' Affairs (**Scheme Administrator**) and the Commonwealth represented by the Department of Defence (**Defence**) will collect, use and disclose personal information about me for the purposes below. I also acknowledge that if I submit an application for a home loan with a home loan provider (**Home Loan Provider**) in relation to the DHOAS, the Home Loan Provider will collect, use and disclose personal information about me for the purposes below.

I acknowledge that the information about me collected, used and disclosed by Defence, the Scheme Administrator, the Home Loan Provider, and any replacement Scheme Administrator appointed by Defence from time to time (together, the **Organisations**), may include 'sensitive information' as defined in the *Privacy Act* 1988 (Cth) (**Privacy Act**), including service history information and health information.

I acknowledge that without this information, the Organisations may not be able to consider or accept my Application for a Subsidy Certificate, to determine my entitlement to subsidy under the DHOAS, or to operate or administer the DHOAS.

I consent to each of the Organisations collecting, using and disclosing personal information about me for all purposes connected with the operation or administration of the DHOAS, including without limitation information:

- contained in or concerning my application to the Scheme Administrator for a Subsidy Certificate;
- contained in or concerning my application to the Home Loan Provider for a home loan (including the status or progress of my application);
- concerning any loan I obtain from the Home Loan Provider, and any
 property that secures the loan (including the loan balance from
 time to time, the loan account number, the property address, other
 matters relating to the property, and any default or repayment of
 my loan);
- obtained or recorded by Defence relating to my employment and service history;
- obtained or recorded by the Home Loan Provider that relates to my eligibility to subsidy under the DHOAS; and
- regarding my credit arrangements, including any credit report
 obtained from a credit reporting agency and any information about
 my credit worthiness, credit standing, credit history or credit
 capacity in accordance with Section 18N(1)(ga) of the Privacy Act.

I consent to each of the Organisations disclosing to, or obtaining such information from, each other Organisation.

The purposes for which I consent to collection, use and disclosure of such information include without limitation:

- to assess my application for a Subsidy Certificate;
- to assess my entitlement to subsidy under the DHOAS, or as otherwise necessary or appropriate for the operation or administration of the DHOAS;
- to assess my application for a home loan, and if the application is approved, for the subsequent administration of the home loan, or as otherwise necessary or appropriate for the operation of the DHOAS;
- to produce and provide reports, including but not limited to financial, analytical, taxation or Annual/Monthly reports;
- notifying the Organisations of changes affecting my entitlement to subsidy under DHOAS (for example death, incapacity, bankruptcy, separation from the Australian Defence Force or transfer to the Reserve Force or visa-versa), or of any errors in the payment of the subsidy;
- providing documents relating to my loan or loan currency, loan details or account details;

- to transfer records and documentation and taking other appropriate steps following expiry or termination of the arrangements with the Scheme Administrator;
- for audit purposes;
- to comply with any law including without limitation any legislation, regulation, Government or Parliamentary requirement,
 Commonwealth policy, binding agreement or order of any court or tribunal of competent jurisdiction in Australia or in any other relevant jurisdiction;
- for public accountability reasons, including disclosure to the responsible Minister, to a House or Committee of the Parliament of the Commonwealth of Australia, to another Commonwealth Organisation or Agency;
- to obtain legal, financial or other professional advice or services, including in relation to any actual or anticipated allegation or claim: and
- to subcontract any relevant activity to another Organisation including without limitation to subcontract installation, management or operation of any part of the Organisations' information technology systems, software, databases or administrative support services and including to obtain the services of any legal or financial advisors, data processing company or mailing houses and any auditors.

I consent to being contacted by each of the Organisations by telephone or by way of any commercial electronic message (including email and SMS) for the purposes above.

I consent to any transfer of personal information about me outside Australia for the purposes identified in this document.

Where lawful and practicable, all disclosures of confidential information about me will be made on a confidential basis. Any information in the public domain, or which is relevant to any public disclosure by me, is not and will not be confidential, and no confidentiality obligation will apply in respect of any such information.

I agree that before I provide any information to the Organisations about any other individual (including any individual identified in the application for a Subsidy Certificate or the application for a home loan) I will obtain that individual's consent to collection, use and disclosure of personal information about them in accordance with this document. I will ensure that the individual is made aware that one or more of the Organisations has his or her personal information, of the purposes (and the persons involved) of the collection, use and/or disclosure of the personal information by each Organisation, and that the individual can be contacted by an Organisation in the manner outlined above. I also agree that I will inform the Organisations prior to providing information, if any individual to whom it relates is a dependent minor or has an intellectual or other disability or condition which could affect his or her ability to consent.

I understand that, subject to certain exceptions under applicable laws, I may obtain my personal information collected and held by the Scheme Administrator or by Defence, by contacting the Privacy Officer of the Scheme Administrator at the address of the Scheme Administrator shown on the application for a Subsidy Certificate.

I understand that, subject to certain exceptions under applicable laws, I may obtain my personal information collected and held by the Home Loan Provider, by contacting the Privacy Officer of the Home Loan Provider at the address of the Home Loan Provider shown on my application for a home loan.

I acknowledge and agree that if I obtain a home loan with the Home Loan Provider, the Home Loan Provider will pay commission to Defence which will be disclosed in my loan documentation.

The consents in this document are in addition to, and do not limit, any other consents given by me.

PART		Your declaration													
sul	access to the DHOAS bsidy a key factor in you oosing to remain in the ADF?	No Yes NA													
de	II DHOAS influence your cision to remain in the ADF the future?	No Yes NA													
by	o not wish to be contacted the Defence Service Homes surance Scheme.														
giver attact complete for attact complete for attact complete for attact complete for attact affect deta affect deta affect deta affect deta for affect deta for affect for attact for atta	clare that the information in this form and any other ched document is current, plete and correct. Incovered that I must give see of a change in my personal ils or circumstances that may be made to make the disclosure and may be ecuted under section 137 of Criminal Code Act 1995. Iderstand that any payment of subsidy may be evered from the home loan, or the sale of the home ring the loan. Insent to the disclosure and of personal information as ited in the Privacy Notification Consent section of this	Your signature Name of signatory (print) Date signed			 		 								

Have you done..... Pre-lodgement checklist

This page is to assist you in completing the form correctly and can be kept for your own records. It is not part of your application and does not need to be returned with the application form.

All applic	cants
	Have you completed your service details accurately and comprehensively in PART D of this form?
	Your declaration - Have you signed in PART I?
	Supporting Documentation - Have you attached the required service records to this application form? The required records are a copy of the long version of your ADO Service Record. To obtain a copy of this service record you can contact 1800 DEFENCE (1800 333 362).
	PMKeyS Records - Are your service records and operational log in PMKeyS current and correct? (If not, arrange to have them corrected).
	If you have transferred between services, for example between the Army and the Air Force, have you provided a copy of your ADO Service Record (or other suitable evidence) for this previous service (if it is not already listed in your current ADO Service Record)?
Where se	ervice person has Reserve service
	Have you made sure your PMKeyS and CENRESPAY records are correct?
	Have you attached your ADF Statement of Reserve Service detailing the number of days service you have completed in each service year? This is available on the Defence intranet or by contacting 1800 DEFENCE (1800 333 362).
	If you have Reserve service prior to 1 July 1991, have you provided a statement from Reserve Pay Administration Centre (RPAC) showing the number of Reserve days that you completed each financial year, or other evidence of effective Reserve service for that period?
Where se	ervice person has service in another country's armed forces
	Have you included evidence that your foreign service was recognised by the ADF such as a letter from MilitarySuper or Determination from the ADF of your seniority date?
Serving ı	members
	Lump sum - If applicable, have you signed PART G?
Surviving	g partner
	Have you attached evidence of your relationship?

Send in your completed form to:

DHOAS GPO Box 9998 Brisbane QLD 4001 OR Fax: (07) 3815 9430 OR

E-mail: dhoas@dva.gov.au