



Notification of change in circumstances

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 form.

A range of home loan products are available to you from a panel of three Home Loan Providers (HLP). They are:

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

Who should use this form?

You should complete this form if you are:

- currently receiving subsidy assistance under the DHOAS and are required to disclose a change in your circumstances (see section 42 of the *Defence Home Ownership Assistance Scheme Act 2008* (Cth));
- replacing a lost subsidy certificate that is still valid;
- applying for an additional Subsidy Certificate to allow a progressive drawdown on a loan being used for construction purposes.

How to notify a change in circumstances

- Complete this form if you have a change to either your service and/or personal circumstances.
- attach supporting evidence if appropriate.
- Post your signed and completed form to DVA at the postal address below.
(Faxed and emailed forms will not be accepted.)

DVA will notify you of the outcome of the assessment of your change in circumstances.

Contacts

Post: DHOAS
GPO Box 9998
Brisbane QLD 4001

Telephone: **1300 4 DHOAS**
(1300 434 627)

For calls from outside Australia:
+61 7 38159450



Notification of change in circumstances

If completing this form by hand please use a:

BLACK pen and BLOCK LETTERS

e.g. J O H N Q U I L L

X in boxes where appropriate

PART A

Subsidised loan details

1. Subsidy Certificate number

BSB number

Account number

Account name

PART B

Your details

2. Title/rank

3. Full name

Family name

First given name

Second given name

4. Employee ID/PmKeyS number
(if applicable)

5. Gender

Female

Male

6. Date of birth

DD

MM

YYYY

7. Postal address

 State Postcode

8. Email address

9. Contact numbers

DVA may communicate with you via e-mail, telephone, postal mail, SMS or other communication methods where appropriate.

Home

AREA CODE

Preferred contact number

Work

Fax

Mobile

PART C

Change to service details

10. Has there been a change to your service that may affect your subsidy entitlement?

No ► **Go to PART D.**

Yes ► **Please complete your full service history from your records held in your Unit. Your Commanding Officer or authorised delegate must sign and stamp at Question 12 below.**


Enlistment date (in full)	Discharge or transfer date	Service (Army, Air Force, Navy, Foreign Armed Services)	Permanent	CFTS	Leave Without Pay	Effective Reserve Service*	Ineffective Reserve Service**
/ /	/ /		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
/ /	/ /		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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/ /	/ /		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
/ /	/ /		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Warlike Service - as declared by the Minister for Defence in accordance with the Veterans' Entitlement Act

Arrival date	Departure date	Operation name	Operation location
/ /	/ /		
/ /	/ /		
/ /	/ /		
/ /	/ /		

Note: Where you have ineffective service, including failure to complete your 20 day minimum training obligation as a reservist, your subsidy may cease, and you may be liable for repayment of overpaid subsidy in excess of your entitlement.

Discharge reason if applicable

 Attach evidence if discharge was as a result of a compensable condition (e.g. DM42 form, Compensation letter from DVA). Discharged members, and surviving partners, authorise DVA to access DVA and Defence records to confirm the above service which may result in a delay in processing.

11. Are there any other changes to your circumstances you are required to disclose?

Yes ► **GO to PART D - Question 13**

No ► **GO to PART E**

12. Verification by Commanding Officer or authorised delegate (Warrant Officer class 2 or equivalent)

I am the Commanding Officer/Authorised Delegate of the service member.
I certify that the member has provided true records of his/her service history.
I authorise staff within the appropriate area of this command to respond to questions in relation to the member's service history.

Unit stamp

Contact Number

Signature



Date

/ /

Name of signatory
(print)

Rank

PART E**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 F

Your declaration

- I declare that the information given in this form and any other attached document is complete and correct.
- I am aware that giving false or misleading information is a serious offence and may be prosecuted under section 137 of the *Criminal Code Act 1995*.
- I consent to the disclosure and use of personal information as notified in this form.

Your signature



Name (print)

Date

DD	MM	YYY

PART G

Your partner's declaration

only if your partner's name is on the land/bank/mortgage documents.

- I acknowledge that my partner is eligible under the Defence Home Ownership Assistance Scheme.
- I understand that any overpayment of subsidy may be recovered from the home loan, or from the sale of the home securing the loan.
- I agree to the terms of the Privacy Notification and Consent.

Your partner's signature



Name (print)

Date

DD	MM	YYY