

Department of Defence**DEFGRAM 247/2017****Issue Date: 08 June 2017****Expiry Date: 08 September 2017**

**DEFENCE HOME OWNERSHIP ASSISTANCE SCHEME–HOME
LOAN PROVIDER PANEL****Purpose**

1. The purpose of this Defgram is to advise Defence personnel of the new Defence Home Ownership Assistance Scheme (DHOAS) Home Loan Provider Panel effective from 01 July 2017.

Background

2. Pursuant to the aims of the Scheme, and under the authority granted by the DHOAS Act, the Minister previously appointed three home loan providers to provide DHOAS loans from 01 July 2008. The term for the current panel of providers is due to expire on 30 June 2017.

3. In anticipation of the expiry, Defence initiated a project to re-test the market through an open tender process for the provision of home loan provider services. A Request for Tender was released on AusTender on 25 October 2016.

Procurement Outcome

4. Defence's evaluation of responses received comprised representation from the Services, Defence People Group, Defence's Directorate of Relocations and Housing as well as the Department of Veteran's Affairs as the DHOAS Scheme Administrator.

5. As a result of a competitive evaluation of tender responses, Defence determined that a panel comprised of the following home loan providers represented the best overall benefit for Australian Defence Force (ADF) members as well as value for money for the Commonwealth:

- a. Australian Military Bank
- b. Defence Bank
- c. National Australia Bank.

6. The new panel will commence from 01 July 2017. The application process for DHOAS remains unchanged.

7. Defence and the home loan providers have committed to apply continuous improvement and innovation to ensure business processes and home loan provider products and services are optimised to ADF member requirements and service expectations throughout the duration of the new deeds.

Further Information

8. Further information can be accessed on the [DHOAS website](#)¹ or by speaking with a DHOAS consultant on 1300 4 DHOAS (1300 434 627).



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¹ www.dhoas.gov.au