



Australian Government

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 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 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.

Contacts

Post: DHOAS
GPO Box 9998
Brisbane QLD 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**

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.



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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 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

Your details

1. Title/Rank (optional) []

2. Full name Family name []

First given name []

Other given names []

Former name(s) []

3. Employee ID/PMKeyS number (if applicable) []

4. Date of birth [] DD MM YYYY

5. Postal address [] State [] Postcode []

6. Email address [] @ []

Alternative Email address (optional)

[] @ []

7. Contact numbers

Home AREA CODE [] Preferred contact number

Work []

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.

16. Do you consent to us: Discussing your application with the above person/s? and;
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, co-borrower also applying for a Subsidy Certificate? No
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 ▶ Go to PART D
Yes ▶ Please enter deceased partner's details below

Family name

Given name

Other given names

Employee ID/PMKeyS Number

Date of death

DD	MM	YYY
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 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 immediately prior to death? No Yes

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.

PART D

Details of ADF member's service

21. Member's details

Initials Surname

/	/	
---	---	--

Employee ID/PMKeyS Number

/	/	/	/	/	/	/	/	/	/
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22. Please complete the ADF member's full service history.

Serving members must provide their service details below and attach documentation supporting their declaration of their service details. This documentation should include the long version of your full ADO Service Record and, where applicable, Statement of Reserve Service or CENRES pay printouts and/or evidence of ADF recognition of foreign service such as a MilitarySuper letter.

Failure to provide suitable documentation supporting the service stated below may result in a delay in processing your application for Subsidy Certificate.

The details you provide below are your formal declaration of your service history and will be considered in the determination of your eligibility and entitlement. You are personally responsible for ensuring these details are accurate and comprehensive.

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**	Not Serving
/ /	/ /		<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"/>	<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"/>

*Effective Reserve Service is where 20 or more days of paid service is completed in a financial year.
**Ineffective Reserve Service is any reserve service with less than 20 days of paid service during a financial year.

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

Warlike Service - as declared by the Minister for Defence in accordance with the *Veterans' Entitlements Act 1986*. Do not include any period/s of Relief Out of Country Leave (ROCL) within Operational Area service dates.

Within Operational Area dates	Operation name	Operation location
/ /		
/ /		
/ /		

Discharge reason if applicable

Attach evidence if your discharge was as a result of a compensable condition (e.g. DM42 form or Separation Health Examination that shows the conditions for which you were medically discharged).

NOTE: All applicants authorise DVA to access DVA and Defence records to confirm the above information, where needed. This does not remove the need for you to provide the supporting documentation detailed above.

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.

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 applicants

- 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 service 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 service 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 members

- Lump sum** - If applicable, have you signed PART G?

Surviving 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