

First Home Owners Grant Application Guide: South Australia

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:

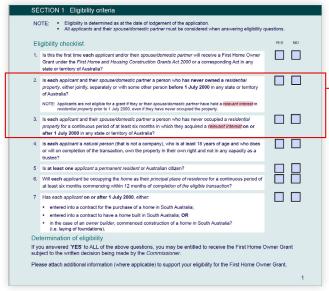
- Lodgement guide (pages 1-6)

 This contains important information about the grant, your obligations after receiving it and a glossary of terms and meanings.
- Application form (pages 7-11)
 You'll be required to fill out this section. We've provided some Q&As to help you.
- Supporting document checklist (page 12)
 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 eligibility 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.



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O: What does 'relevant interest' mean?

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

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/domestic 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.

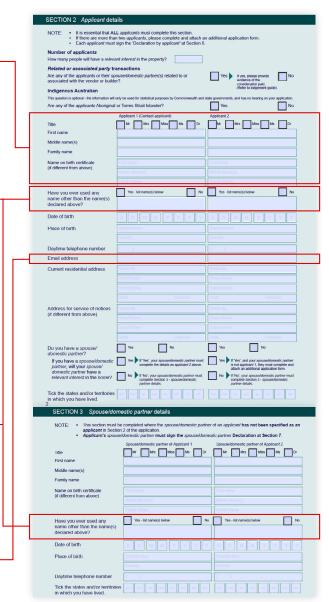
Ensure all questions are answered and captured legibly.

Part 2. Application form

Section 2 & 3 - 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 and indicate whether you have a spouse. If you have a spouse, you'll also need to provide their details.

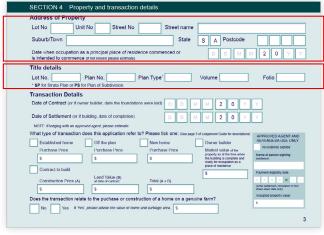
- Q: What name should I use on the application?
- **A:** Your First, Middle and Family name used on your application must be the same name that appears on your loan application and your identification documents.
- Tip: There should be no variations of your name between your identity documents, building/sale 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: You'll need to provide additional supporting evidence if you've declared a previous or alternate name (this includes any previous married names). Please refer to the 'Supporting Documentation' section of the application for a complete list of acceptable identification documents.
- **Tip:** Ensure your email address is legibly captured.



Pages 8-9 of application form.

Section 4 - Property and transaction details.

Here you'll provide the property address details and the type of transaction that applies to your new home application (e.g. purchasing a new home, a contract to build, etc.).



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- 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, suburb and postcode of the property.
- 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 5,6 and 7 - Payment details, Declaration by applicant or by spouse/partner.

If you're applying with RevenueSA, 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 St.George, please **do not** complete this section as the grant will be paid through St.George.

Q: What do I need to consider before making this declaration?

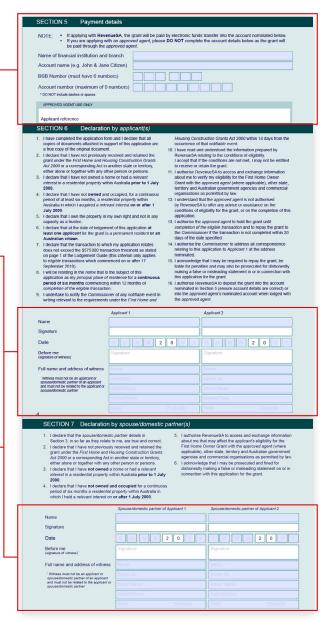
A: Ensure all sections of the form are complete and the contract of sale or building contract is signed.

Print your full name, date and sign in the relevant section ('Applicant' or 'Spouse' domestic partner of Applicant').

Note: the signature witness must not be an applicant, spouse or related to either party.

Tip: Ensure your signature matches the contract(s) and loan application.

The declaration pages cannot be amended or backdated.

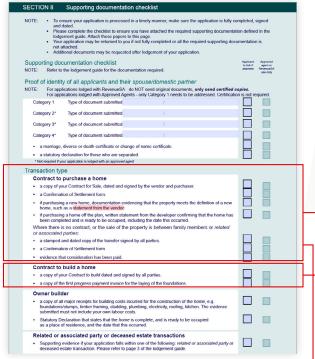


Pages 10-11 of application form.

Part 3. Supporting document checklist

Section 8 - Supporting documentation checklist.

This checklist helps ensure you've attached copies of all the required supporting documents.



Page 12 of application form.

- 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.
- Q: What is a vendor's statement or developer's letter and when might I need to provide it?
- A: A vendor's statement is a letter from the vendor advising that the property has never been previously occupied or sold as a place of residence. This is required when purchasing a new home.

A developer's letter is a letter from the developer confirming that the home has been completed and is ready to be occupied, including the date it is officially ready for occupation. This is required when purchasing an off-the-plan home.

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



Tip: Only send copies and not the original ID documents. A driver's licence is not an acceptable form of ID.

We're here if you need us

- Lenders Refer to OBI
- Brokers Talk to your BDM



Things you should know: The information is current as at 15 October 2021 and is subject to change. Requirements and eligibility are prescribed by each State and Territory Government and any questions on the completion of an application should be directed to the relevant government department. St. George has prepared this as a guide, and much care has been taken in its preparation. However, St. George issues no invitation to anyone to rely upon it and, to the maximum extent permitted by law, disclaims all liability, whether for negligence or other cause of action, in relation to any use of it or reliance placed upon it. This information has been prepared without taking into account your objectives, financial situation or needs. Because of this, you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation or needs. St. George - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.