

### First Home Owners Grant Application Guide: Victoria

# 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:

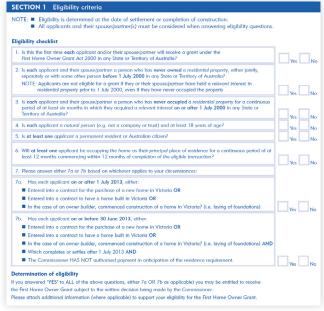
- Lodgement guide
  - This contains important information about the grant, your obligations after receiving it and a glossary of terms and meanings.
- Application form (pages 1-5)
  You'll be required to fill out this section. We've provided some Q&As to help you.
- Supporting document checklist (page 6)

  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.



Page 1 of application form.

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/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

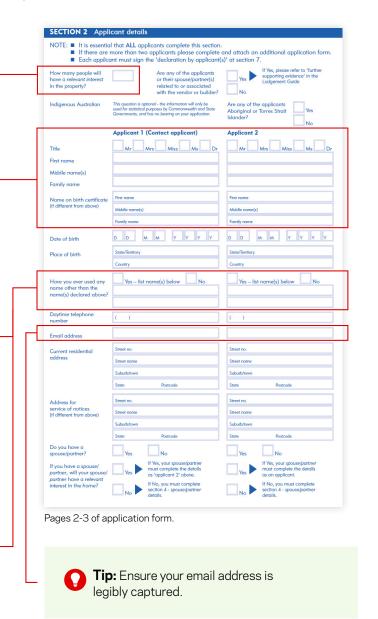
### Section 2 & 4 - Applicant and spouse/partner details.

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

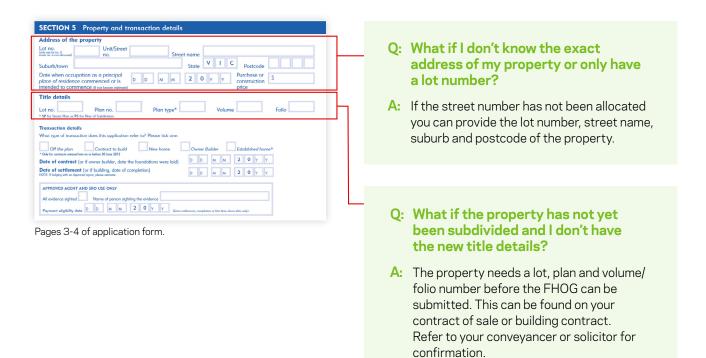
**Tip:** You'll need to provide additional supporting evidence if you've declared a previous or alternate name (this includes any previous married names). Please refer to the 'Supporting Documentation' section of the application for a complete list of acceptable identification documents.

your Home Finance Manager or Broker.



### Section 5 - 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.).



#### Section 6, 7 & 8 - Payment details, Declaration by applicant and by spouse/partner.

If you're applying with the State Revenue Office, 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.

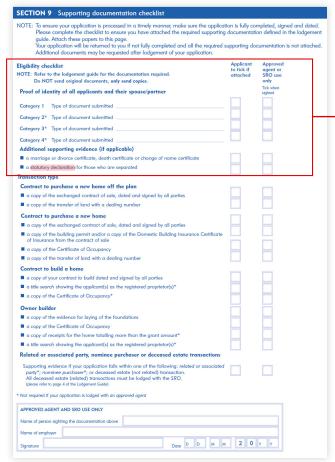
Tip: If you are applying with St.George, please do not complete this section as the grant will be paid through St.George. SECTION 7 Declaration by applicant(s) (continued) Q: What do I need to consider before making this declaration? D D M M Y Y Y D D M M Y Y Y A: Ensure all sections of the form are complete Before me and the contract of sale or building contract is signed. Tick the box to confirm your understanding, print your full name, date and sign the section relevant to you (i.e. 'Applicant' or 'Spouse/ partner of applicant'). Spouse/partner of applicant 1 Signature D D M M Y Y Y or DX 260090 MELBOURNE

Pages 4 - 5 of application form.

## Part 3. Supporting document checklist

### Section 9 - Supporting documentation checklist.

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



Page 6 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.
- **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.