



Australian Government

Department of Defence

Department of Veterans' Affairs

Defence Home Ownership Assistance Scheme

Notification of Change of 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 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:

- Currently receiving subsidy assistance under DHOAS, or have a valid DHOAS Subsidy Certificate and have had a change in your circumstances;
- Requesting the replacement of 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.

Supporting documentation?

- If your change in circumstances relates to a change in your service, please attach the service records verifying this change to this form. This may include a copy of the long version of your ADO Service Record and/or Statement of Reserve Service. To obtain a copy of your service records you can contact **1800 DEFENCE (1800 333 362)**.

How to notify a change in circumstances

- Complete this form including the details of the change to either your service and/or personal circumstances.
- Attach supporting evidence if appropriate.
- Forward your signed and completed form to DVA at the postal address or fax number below, or email a scanned copy of the completed signed document to dhoas@dva.gov.au

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)**
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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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

Account details (optional)

1. Home Loan provider

BSB number

Account number

Account name

PART B

Your details

2. Title/Rank (optional)

3. Full name

Family name

First given name

Other given names

Former name(s)

4. Employee ID/PMKeyS number (if applicable)

5. Date of birth

DD MM YYYY

6. Subsidised property address

State

Postcode

7. Postal address

State

Postcode

My postal address is different to my subsidised property address because:

8. Date vacated DHOAS subsidised property address (if applicable):

DD MM YYYY

9. Email address

@

Alternative email address (optional)

| |
|---|
| |
| @ |

10. Contact numbers

| | AREA CODE | | Preferred contact number |
|--------|----------------------|----------------------|--------------------------|
| Home | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Work | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Fax | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Mobile | <input type="text"/> | | <input type="checkbox"/> |

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 location.

PART C Change to service details

11. Has there been a change to your service?

No ► Go to **PART D**.

Yes ► **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. 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"/> |
| / / | / / | | <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"/> |
| / / | / / | | <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"/> |

* Effective Reserve service is where 20 or more days of paid service is completed in a financial year.

** Ineffective Reserve service is where less than 20 days of paid Reserve service is completed in 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 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) Operational Area service dates.

| Within Operation Area dates | Operation name | Operation location |
|-----------------------------|----------------|--------------------|
| / / | | |
| / / | | |
| / / | | |
| / / | | |


PART E

Co-borrowers details

17. Will there be a co-owner of the property and/or another party to the loan (including your partner, or guarantor)?

(NOTE: Either you, or you and your partner together, must have at least 50% ownership in the property)

Please complete the details below for your partner, co-owner, co-borrower or contact

 If there is more than one partner, co-owner, co-borrower to be recorded for the property, please photocopy page 5 and 7 of this form and complete for each additional party. Attach the completed and signed additional pages to this form.

Partner, co-owner, co-borrower or contact's Title/Rank

Family name

Other given names

Employer ID/PMKeyS number (if applicable)

Partner, co-owner, co-borrower or contact's date of birth

DD MM YYYY

Partner, co-owner, co-borrower or contact's postal address

| | | | |
|----------------------|--|----------------------------|-------------------------------|
| <input type="text"/> | | | |
| <input type="text"/> | | | |
| <input type="text"/> | | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | | State <input type="text"/> | Postcode <input type="text"/> |

Partner, co-owner, co-borrower or contact's email address

@

Partner, co-owner, co-borrower or contact's contact numbers

| | | |
|--------|--------------------------|----------------------|
| | <small>AREA CODE</small> | |
| Home | <input type="text"/> | <input type="text"/> |
| Work | <input type="text"/> | <input type="text"/> |
| Mobile | <input type="text"/> | |

18. Nature of relationship with partner, co-owner, co-borrower or contact.

(tick all that apply)

The eligible person must have at least 50% or more ownership of the property. This 50% can be combined with their partner. The eligible person must be on the property title.

Partner (co-owner and/or co-borrower, owning with you a _____% interest in the property)

Partner point of contact (non owner/borrower)

Non partner co-owner owning a _____% interest in the property

Non partner co-borrower

Guarantor on loan

Non partner point of contact

19. Do you consent to us:

Discussing your application with the above person? 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.

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 G

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 understand that any overpayment of subsidy may be recovered from the home loan, or from the sale of the home securing the loan.
- I consent to the disclosure and use of personal information as notified in the Privacy Notification and Consent section of this form.

Your signature



Name (print)

Date

DD MM YYYY

Details of former name(s)

Family name

Other given name(s)