



STEPS TO CALCULATE SUBSIDY

IDENTIFY your eligible tier level 1, 2, or 3

Tier level determines your **subsidised loan limit (SLL)**.
This is the maximum portion of your home loan that attracts a subsidy

Subsidy is calculated on your actual DHOAS home loan balance, up to your subsidised loan limit.
If your loan is less than your subsidised loan limit, your subsidy is calculated on the total of your loan.

Calculation used is **37.5%** of the **median interest** expense on the subsidised portion of your home loan
(as if it was repayable over 25 years)

Each month, the subsidy amount can **fluctuate** based on changes to the median interest rate.

MONTHLY subsidy amount

Potential change:
Tier level increases as you reach service milestone.

Potential change:
Reduction to tier 1 if you separate and you have not completed 20 years of effective service.
Also see **Important information – Reserve Service**

Subsidy payments, based on your home loan balance and the subsidised loan limit applicable to your tier when you receive your first subsidy payment, will continue if your DHOAS loan remains open and unchanged, you have a service credit, and you are meeting Scheme conditions.

If current subsidy arrangements cease you can reapply and restart subsidy. If eligible, payments will be calculated on your home loan balance and the subsidised loan limit applicable when payments restart.
This can result in changes to the subsidy amount.