

Must be completed, signed and submitted with the FHLDS loan application.

Applicant 1

Full Name

DOB Medicare No.

Applicant 2

Full Name

DOB Medicare No.

Staff / Broker Name

CHECKLIST

1 Is the applicant/s an Australian citizen?

- Yes Proceed to Question 2
 No Not eligible – Only available to Australian Citizens

2 Is the applicant/s at least 18 years of age?

- Yes Proceed to Question 3
 No Not eligible – Only available to Citizens over 18

3 Has the applicant/s ever owned or had an interest in residential property anywhere in Australia?

- Yes Not eligible – Only available to first home borrowers
 No Proceed to Question 4

4 Is the applicant/s seeking to purchase a residential property as an individual? (Not a Company or Trust)

- Yes Proceed to Question 5
 No Not eligible – Only available to natural persons

5 Is the purchase property located in Australia and not rural zoned?

- Yes Proceed to Question 6
 No Not eligible – Only available for purchases within Australia

6 Is the application for owner occupied purposes?

- Yes Proceed to Question 7
 No Not eligible – Only available for purchases of owner occupied properties

7 Is the application for a single applicant or joint application?

- Yes Single applicant Proceed to Question 8
 No Joint applicants Proceed to Question 9

8 Is the applicant's taxable income (NOA) for the 2020-2021 financial year at or below \$125,000?

- Yes Proceed to Question 11
 No Not eligible – Single applicants maximum income is \$125,000

9 If there are two applicants, have the applicants confirmed they are married or in a defacto relationship?

- Yes Proceed to Question 10
 No Provide proof of married or defacto relationship

10 Are the applicant's joint taxable incomes (NOA) for the 2020-2021 financial year at or below \$200,000?

- Yes Proceed to Question 11
 No Not eligible – Joint applicants maximum income is \$200,000

11 Has the applicant/s provided proof of minimum 5% genuine savings?

- Yes Proceed to Question 12
 No Not eligible – All applications require a minimum 5% genuine savings

CHECKLIST CONTINUED

12 Is the LVR for the application over 80% and a maximum of 95%?

- Yes Proceed to Question 13
 No Not eligible – If LVR less than 80%, then scheme is not available

13 Has the applicant/s provided a copy of the 2020-2021 Notice of Assessment?

- Yes Proceed to Question 14
 No Not eligible – NOA is required to confirm income threshold is met

14 Has the applicant/s completed the First Home Buyer Declaration?

- Yes Proceed to Question 15
 No Not eligible – Declaration to be completed before application can be proceed

15 Does the purchase price align with the maximum price cap for the suburb? (verified to NHFIC Website)

- Yes Proceed to Question 16 (verified to NHFIC Website listed below)
 No Not eligible – Unable to complete application

16 Has the applicant/s provided a copy of their Medicare Card?

- Yes Proceed to lodge application
 No Not eligible – Unable to complete application

I, have sighted the original documents required and attach the following:

Australian citizenship – One of the following four certified copies for each applicant:

If born in Australia:

- Australian Birth Certificate issued by the Registry of Births, Deaths & Marriages
 Current Australian passport

OR

If born overseas:

- Australian citizenship certificate
 Current Australian passport

PLUS – All of the following documents:

- Copy/ies of Medicare Card/s
 2020-2021 year ATO Notice of Assessment Applicant 1 and Applicant 2
 First Home Buyer Declaration
 Proof of 5% genuine savings

Include this checklist when submitting your application. Add 'FHLDS' in the subject line of your email.

Staff / Broker
Signature

Date

To ensure that applicants comply with all government and NHFIC requirements and criteria, please refer to the NHFIC website: <https://www.nhfic.gov.au/what-we-do/fhlDs/>