



Defence Service Homes
Application for a Certificate of Entitlement for a Defence Service Homes Subsidised Loan

The Government has contracted with Westpac Banking Corporation (the bank) to provide subsidised housing loans to entitled persons. DSH loans are available only from Westpac.

Please read this form through carefully before you start to fill it in.

Complete this application if:

- you want a DSH subsidised loan to
 - buy, build, complete, enlarge, repair or modify a home
 - refinance an existing mortgage/charge/encumbrance
 - pay entry charges for a retirement village
 - obtain granny flat accommodation;
- you have a current subsidised loan and you are seeking an additional advance
- you have a current subsidised loan or had a previous subsidised loan which was discharged after 9 December 1987 and you are seeking a further advance to continue the loan on another property.

Note: If you wish to use the remaining term and limit of your current DSH loan for another home within 6 months, the bank may arrange continuation of the loan and substitution of security. You are not required to lodge an application with DSH if your loan continues with the bank in these circumstances.

Who may apply?

- A person with qualifying service.
- Subject to meeting certain requirements, the widow, widower, surviving partner or dependent parent of a deceased person with qualifying service.

Please note: If you were the widow/widower/surviving partner of an eligible person and have legally remarried since his/her death, you **do not** qualify for a DSH loan unless you have your own qualifying service.

If you are seeking concurrent assistance with one or more eligible person/s, a **separate application is required from each person.**

Portability of entitlement is generally available for DSH loans current at 9 May 1995 or after.

DSH loans discharged on or after 9 December 1987 but before 9 May 1995 may have portability of entitlement in certain circumstances.

The information you provide on this form will be used:

- to determine your eligibility for a Certificate of Entitlement under the *Defence Service Homes Act*;
- to assess your entitlement for a DSH subsidised loan under the *Defence Service Homes Act*;
- for statistical purposes.

Only information relevant to your subsidised loan will be disclosed to the bank.

The personal information you provide in Section 3 may be disclosed to the Department of Defence, or other relevant body if you had other than defence service.

If you need more space for your answers, please write them on a separate sheet of paper, sign it, and attach it to this form.

Office use only

File no:	
App no:	

All subsidised loans are subject to the lending criteria for DSH loans and the bank's security arrangements.

You should obtain written approval from DSH (i.e. Certificate of Entitlement) and Westpac (the bank) before entering into a contract for your housing proposal. It is important that you do this before incurring any costs.

To help us give you a timely response to your application, please attach copies of all relevant documents (see Section 12).

Subsidy may be cancelled three months after the death of the eligible person (and his/her spouse or de facto partner if applicable).

Section 1 - Your details

Title (e.g. Mr, Mrs) Surname

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Given name(s)

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Date of birth

	/		/	
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Address for correspondence

.....	
Postcode	

Telephone - home

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Telephone - work

()	
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Telephone - mobile

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Facsimile No.

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Are you: (mark one box)

the person with qualifying service

the legal widow/widower of a person with qualifying service

the de facto widow/widower or surviving partner of a person with qualifying service

a dependent parent of a deceased person with qualifying service

If the property is to be jointly owned with your spouse or de facto partner, please provide the following:

Title (e.g. Mr, Mrs) Surname

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Given name(s)

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Date of birth

	/		/	
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Telephone - home

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Telephone - work

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Telephone - mobile

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Facsimile No.

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Section 2 - Previous assistance

Have you or your spouse (alone or with another person) had assistance under the:

War Service Homes Scheme/Defence Service Homes Scheme? No Yes

War Service Land Settlement Scheme? No Yes

The Australian Defence Force Home Loan Assistance Scheme (Defence Home Owner)? No Yes

OR

The Defence Home Ownership Assistance Scheme (DHOAS)? No Yes

Name of person(s) assisted

Address of property over which the most recent assistance was granted

Postcode

File number (if available)

Do you still own the above property? No Yes

Section 3 - Details of person with qualifying service

Surname

Given names

Date of birth

 / /

Date of death (if deceased)

 / /

Sex

Male Female

Service number(s)

Enlistment date/s

 / /

Discharge date/s (if still serving, write 'serving')

 / /
 / /
 / /

Name of force (e.g. Army)

Rank (currently or at date of discharge)

Please complete the following in relation to overseas service in an operational/warlike area.

Dates of service

 / / to / /

Country

 / / to / /

Section 4 - Declaration (for widow/widower only)

If you are the widow/widower/surviving partner of the person named in Section 3, have you legally remarried since his/her death?

No Yes

Section 5 - Type of assistance

What type of assistance are you applying for?

Your first DSH loan

A further DSH loan (portability)

An additional loan to your current DSH loan (if you have **not** borrowed the maximum loan of \$25,000)

Section 6 - Loan details (A)

Mark the box(es) that most accurately describe the purpose(s) of your DSH loan.

	Home/Unit/ Townhouse	Retirement Village/ Granny Flat
Buy	<input type="checkbox"/>	<input type="checkbox"/>
Build	<input type="checkbox"/>	<input type="checkbox"/>
Buy land and build	<input type="checkbox"/>	<input type="checkbox"/>
Complete a partly built	<input type="checkbox"/>	<input type="checkbox"/>
Enlarge	<input type="checkbox"/>	<input type="checkbox"/>
Modify and/or repair your residence	<input type="checkbox"/>	<input type="checkbox"/>
Refinance an existing mortgage charge/debt over your property	<input type="checkbox"/>	<input type="checkbox"/>

Section 7 - Loan details (B) - Assigned Loan

If the loan is for retirement village or granny flat accommodation, do you wish to assign the Certificate of Entitlement to the provider of the accommodation?

No Yes - you will need to apply for a Certificate of Assignment

The application form is available by phoning DSH on FREECALL 1800 722 000.

Some forms of ownership of retirement village accommodation do not provide suitable security for a loan from Westpac. You should discuss your proposal with Westpac before you sign any contracts.

Section 8 - Home details

Have you selected the home?

No Yes - Address of home

Postcode

Do you occupy or do you intend to occupy the home for which a DSH subsidised loan is sought?

Yes - date you occupied the home

 / /

OR

- You will occupy the home on settlement of purchase
- You will occupy the home on completion of building
- You are already living there
- None of the above - please state intention

No - please give reason why you do not intend to occupy

Section 9 - Ownership details (this application)

Who owns or who will own the home?

You only (go to section 10)

You and your legal spouse (See Section 12)

You and your de facto spouse/partner (See Section 12)

You and another eligible person(s)

You and any other person(s)

What will be the type of tenancy?

Joint tenancy Tenancy-in-common

If tenancy-in-common, what is the value of your share in the property?

\$

Note: Joint tenancy ownership may be considered between the eligible person and spouse or de facto partner only. Tenancy-in-common ownership may be with any other person (including spouse or defacto partner) provided that the share-holding of the eligible person is at least equal in value to the DSH subsidised loan value.

Section 10 - Ownership details (other properties)

Do you or your spouse or de facto partner own **any** dwelling house or have a right of residence in a retirement village, **other than** the one for which **this** DSH loan is sought? (This includes any investment properties owned).

No - Go to Section 11 Yes - give details below

If Yes, please provide address and names of owner(s)

Sole or Joint tenancy with spouse or de facto partner

Joint tenancy with any other person

Tenancy-in-common

Have you contracted to sell (if Sole or Joint tenancy)?

No Yes - Provide a copy of the **sales** contract

Do you intend to sell (if Sole or Joint tenancy)?

No Yes

NOTE: Ownership of another home prevents us from issuing a Certificate of Entitlement unless an unconditional Contract of Sale or other documentation is received from you declaring that the contract **has become** unconditional.

Section 11 - Declaration and Disclosure

I consent to the Department of Defence or other relevant authority disclosing information relating to my service history to the Department of Veterans' Affairs for the purpose of determining this application under the *Defence Service Homes Act*.

I declare that the details I have given in this form and any other attached documents are complete and correct.

I am aware that there are penalties for deliberately making a false or misleading statement.

Signature of applicant

<input type="text"/>	<input type="text"/>
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Section 12 - Attachments

Please attach the following items if applicable.

- A copy of your:
 - discharge certificate/statement of service; or
 - other forms of official and relevant Defence Records; or
 - "Service Details" form (D7608) completed by your Commanding Officer, if you are a serving member. (This form is available from the Department of Veterans' Affairs or by phoning DSH on FREECALL 1800 722 000).
- A copy of the death certificate if the person on whose eligibility this application is made is deceased.
- Details of your spouse's service in the Australian Defence Force.
- A copy of your marriage certificate if the home will be owned as joint tenants with your legal spouse, or if you are applying as the legal widow/widower of an eligible person.
- A Statutory Declaration concerning your de facto relationship if the home will be owned as joint tenants with your de facto spouse or partner, or you are seeking a loan as the de facto widow/widower or surviving partner of an eligible person.
- Evidence of the exchange of unconditional contracts pertaining to the sale if you are selling your present house or dwelling. The contract **must** be unconditional before a Certificate of Entitlement can be issued.

You may lodge your completed application, together with the appropriate attachments at any Department of Veterans' Affairs office or you may send it to:

**The Manager
DSH National Processing Centre
GPO Box 1987R
Melbourne VIC 3001**

Telephone: Freecall 1800 722 000

Facsimile: (03) 9284 6800

