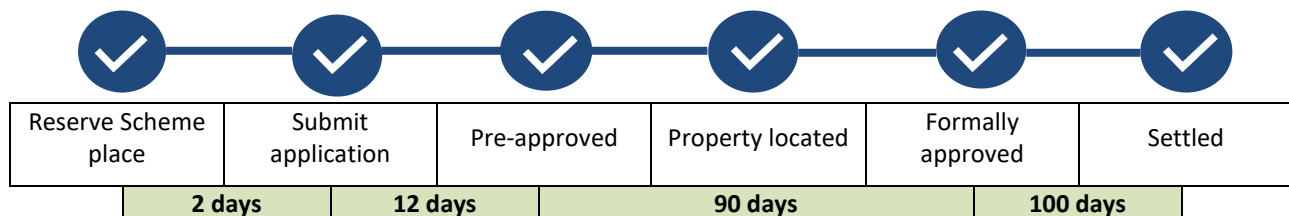


First Home Loan Deposit Scheme Application Checklist

The First Home Loan Deposit Scheme is an Australian Government initiative to assist eligible first home buyers purchase a home sooner. As places in the Scheme are limited, it is recommended to reserve a Scheme place as soon as possible by submitting an application on Apply Online and completing the online [FHLDS reservation form](#) or by calling Gateway on **1800 752 575**. The following information is required to reserve a Scheme place:

1. Full name and DOB of applicant/s
2. Medicare number(s) (including position number on card)

Reservations expire after 14 days unless an application has been pre-approved in this time. Therefore, completed applications should be submitted within 48 hours after requesting a Scheme place to ensure the place does not expire.



The following additional requirements will need to be satisfied for processing of an application under the First Home Loan Deposit Scheme.

Requirement	Verification	When to Provide	
Income			
Single applicants <= \$125,000 Couples <= \$200,000 (combined)	<ul style="list-style-type: none"> ○ Notice of Assessment (check is based on prior financial year earnings) 	Application submission	<input type="checkbox"/>
Prior property ownership			
Applicant(s) have not ever held prior ownership of property	<ul style="list-style-type: none"> ○ Confirm with applicant(s) have not held previous property ○ Confirm if applicant(s) have ever applied for a mortgage. If so, confirm this did not proceed. 	Application submission	<input type="checkbox"/> <input type="checkbox"/>
Australian citizen & minimum age			
All applicant(s) are Australian citizens and at least 18 years of age	<ul style="list-style-type: none"> ○ <i>If born in Australia:</i> Certified copy of an Australian Birth Certificate OR a certified copy of a current Australian Passport ○ <i>If born overseas:</i> Certified copy of an Australian citizenship certificate OR a certified copy of a current Australian passport 	Application submission	<input type="checkbox"/> <input type="checkbox"/>

Minimum deposit			
5% genuine savings held	Evidence of 5% deposit in applicant(s) name including any of: <ul style="list-style-type: none"> ○ Last 3 months savings/investment account statements ○ First Home Super Saver Scheme balance ○ Other method of validation as per Gateway's standard policy, such as proof of rental payments 	Application submission	<input type="checkbox"/>
Purpose			
Owner occupied established properties only	<ul style="list-style-type: none"> ○ First Home Buyer Declaration Form (signed by witness) 	Prior to Formal Approval	<input type="checkbox"/>

Notes about certifying and witnessing documents

While initially you only need to provide us with certified copies of identification and earnings, the people required to certify identification are also capable of witnessing the Home Buyer Declaration Form. As such, it is best to combine these activities.

The following positions can both certify identity documents and witness the declaration:

- Accountant (member of recognised bodies including CPA, CA, ATMA, IPA)
- Postal Manager
- Justice of the Peace
- Police officer
- Legal practitioner
- Medical practitioners (including dentists and pharmacists)
- Principal of a high school, secondary school or primary school
- Religious minister (registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961 (Cth))

It is best to check with your desired witness to ensure that they have the capacity to both witness a declaration and certify your documents.

If you have any questions, please contact your Broker Support Team on 1800 752 575

Email supporting documents to: lendingervices@gatewaybank.com.au