

We are getting very close to the launch of the FHLDS application. We will have access to reservation portal from tomorrow. There has been some good changes as below;

1. Scheme place reservation is valid up to **14 days** (previously 10 days) – Please note that application must be preapproved within that 14 days.
2. If the borrower is a Defence force member and does not have Medicare card, please provide PMKeys number (form has been updated –attached)
3. Interest rate for FHLDS application will be the lowest tiered rate (i.e. the rate at 80% lend – summary below)

What we need from you;

- **For reservation please complete attached form** (please ensure to email us copy of ID and Medicare/PMKeys card – all of those docs has to certified by broker) – **Please ensure names match IDs**
- As the timeline is very short from reservation to preapproval, please submit the application within couple of days of reservation
- **Please ensure the supporting documents (mostly the income documents) are most recent (e.g. end date of the bank/transaction statements to be within a week of submission date), Payslips has to be the most recent. Getting all the supporting docs in order in first submission is very Important.**
- Please use the most recent servicing and product rates calculator (attached)