

Good afternoon,

As we are learning more about the First home loan deposit scheme, we are finding various requirements set by NHFIC and the bank. There are documents and forms that will assist you with the applications. There are 3 steps, and below is a guide to each step. Please follow below checklist for each stages of the application so that the application gets processed in timely manner. Below documents are **MANDATORY**

**Step 1. FHLDS Reservation (valid for 15 days) – Please check all Step 1 forms**

1. Complete attached **Step 1 Reservation\_FHLDS\_ form 1** (please do not print, once completed please save it as PDF)
2. **Certified** copy of IDs (as per attached AML guide)
3. **Certified** copy of Medicare card or PM Keys card(for ADF members only) – certified as per AML guide
4. Eligibility Checklist (single or couple as applicable)
5. Email above 4 forms to [brokers@australianmilitarybank.com.au](mailto:brokers@australianmilitarybank.com.au)

**Step 2. Pre-approval (please submit application within couple of days after the spot is reserved so that we issue the AIP before the expiry date of reservation, below docs are mandatory), please check Step 2 forms**

1. Complete attached Step 2 Preapproval AMB FHLDS Form 2 (please do not print, once completed save it as PDF)
2. **Notice of assessment** for all applicants for previous financial year (2019) – **NOT TAX RETURNS, please ensure TFN is removed**
3. Medicare Card & IDs - Documents must be **certified** as per our KYC requirements
4. **Proof of Citizenship** - Birth Certificate, Passport or citizenship certificate - Documents must be **certified** as per our KYC requirements
5. Reservation screenshot

**Step 3. Formal (please review all Step 3 forms)**

1. Fully executed COS (**all pages and signed by both parties**)
2. Please send one email with all conditions satisfied – applications will not be processed if any of the conditions not met.
3. Step 3 Unconditional FHLDS Form Borrowers Declaration attached
4. Complete Step 3 Unconditional FHLDS Form 4 (please do not print, please fill the fields best as you can and save it as pdf, so that we can make amendments if required)
5. Please email all those docs to [brokers@australianmilitarybank.com.au](mailto:brokers@australianmilitarybank.com.au)

If you have any question please feel free to contact me or need more info on the scheme please visit <https://www.australianmilitarybank.com.au/FHLDS>

Anup Munankarmi  
Intermediaries Manager



F 02 9240 4183 W [australianmilitarybank.com.au](http://australianmilitarybank.com.au)

E [anup@australianmilitarybank.com.au](mailto:anup@australianmilitarybank.com.au)

A PO Box H151, Australia Square, NSW 1215

A blue banner for Australian Military Bank. On the left, there is a silver keychain with a house-shaped key and a set of keys. The text on the banner reads: "We can connect home buyers to all the financial help available". Below this, there is a bulleted list of financial assistance schemes: "Defence home ownership assistance scheme", "First home loan deposit scheme", "Home purchase assistance scheme", "First home owners grant", and "Stamp Duty exemption". At the bottom right of the banner, it says "For eligible applicants. T&Cs apply."/>

Australian Military Bank

We can connect home buyers to all the financial help available

- Defence home ownership assistance scheme
- First home loan deposit scheme
- Home purchase assistance scheme
- First home owners grant
- Stamp Duty exemption

For eligible applicants. T&Cs apply.

 Please consider the environment before printing this e-mail.

This email and any files transmitted with it are confidential and are only for the use of the person(s) to whom they are addressed. If you are not the intended recipient, please delete this email. Any views expressed in this message are those of the individual sender, except where the sender specifically states them to be the views of the Australian Military Bank Limited.