

CBA Home Buyer Declaration

Housing Australia Home Guarantee Scheme First Home Guarantee

FY2024-25

IMPORTANT NOTICE

- This form contains a statutory declaration. If you intentionally make a false statement in a statutory declaration, you are guilty of an offence under section 11 of the *Statutory Declarations Act 1959* (Cth). The penalty for this offence is imprisonment for 4 years.
- Your Participating Lender will be carrying out independent checks to satisfy itself that statements made by you in this form are correct.
- If now or in future your Participating Lender discovers that statements made in this form are incorrect, it must notify Housing Australia. This will lead to cancellation of the Guarantee issued by Housing Australia under the Home Guarantee Scheme in respect of your loan. Your Participating Lender may then require you to refinance your loan and pay Lenders Mortgage Insurance.

重要公告

- 本表格 E 部分包含一份法定声明。如果在法定声明中故意作出虚假陈述，则会触犯1959年《法定声明法》(联邦)第 11 条规定的罪行。一旦犯有该罪行，则可被处以 4 年监禁。
- 参与住房担保计划的贷款机构将对您的申请进行独立审查，以核实您在表格中所提供陈述的准确性。
- 无论是在当前还是未来，一旦发现您在表格中的陈述有不正确之处，贷款机构必须通知 Housing Australia。这将导致 Housing Australia 根据住房担保计划针对您的贷款而出具的担保被取消。参与该计划的贷款机构可能会要求您为贷款再融资，并支付贷款机构抵押保险。

重要提醒

- 本表格的 E 部分包含一份法定声明。如果您故意在法定声明中作出虚假陈述，您将犯下《1959 年法定声明法》(联邦)第 11 条规定的罪行。本罪行的刑期为监禁4年。
- 您的参与贷款人将进行独立检查，以确定您在此表格中所做的陈述正确。
- 如果您的参与贷款人于现在或将来发现此表格中的陈述不正确，他必须通知 Housing Australia。这将导致 Housing Australia 取消根据《家庭担保计划》而签发给您的贷款之担保。之后，您的参与贷方可能会要求您为您的贷款再融资，并支付贷款人抵押贷款保险。

ਮਹੱਤਵਪੂਰਨ ਚੇਤਾਵਨੀ

- ਇਸ ਫਾਰਮ ਦੇ ਖਾਸ ਭਾਗ ਵਿੱਚ ਇੱਕ ਵਧਾਵੇ ਵਾਲਾ ਘੋਸ਼ਣਾ ਕਰਨਾ ਸ਼ਾਮਲ ਹੈ। ਜੇਕਰ ਤੁਸੀਂ ਜਾਣਬੁੱਝ ਕੇ ਵਧਾਵੇ ਵਾਲਾ ਘੋਸ਼ਣਾ ਕਰੋ, ਤਾਂ ਤੁਸੀਂ ਵਧਾਵੇ ਵਾਲੇ ਘੋਸ਼ਣਾ ਐਕਟ 1959 (Cth) ਦੇ ਧਾਰਾ 11 ਦੇ ਅਧੀਨ ਇੱਕ ਅਪਰਾਧ ਦੇ ਦੋਸ਼ੀ ਹੋ ਸਕਦੇ ਹੋ। ਇਸ ਅਪਰਾਧ ਲਈ 4 ਸਾਲ ਦਾ ਕੈਦ ਹੈ।
- ਤੁਹਾਡਾ ਭਾਗੀਦਾਰ ਕਰਜ਼ਦਾਰ ਆਪਣੇ ਆਪ ਨੂੰ ਸੁਤੰਤਰ ਕਰਨ ਲਈ ਸੁਤੰਤਰ ਤੌਰ 'ਤੇ ਜਾਂਚ ਕਰੇਗਾ ਕਿ ਇਸ ਫਾਰਮ ਵਿੱਚ ਤੁਹਾਡੇ ਦੁਆਰਾ ਦਿੱਤੇ ਬਿਆਨ ਸਹੀ ਹਨ।
- ਜੇਕਰ ਹੁਣ ਜਾਂ ਭਵਿੱਖ ਵਿੱਚ ਤੁਹਾਡੇ ਭਾਗੀਦਾਰ ਕਰਜ਼ਦਾਰ ਨੂੰ ਪਤਾ ਲੱਗਦਾ ਹੈ ਕਿ ਇਸ ਫਾਰਮ ਵਿੱਚ ਦਿੱਤੇ ਬਿਆਨ ਗਲਤ ਹਨ, ਤਾਂ ਉਸ ਵੱਲੋਂ Housing Australia ਨੂੰ ਸੂਚਿਤ ਕੀਤਾ ਜਾਣਾ ਲਾਜ਼ਮੀ ਹੈ। ਇਹ ਤੁਹਾਡੇ ਕਰਜ਼ੇ ਦੇ ਸੰਬੰਧ ਵਿੱਚ ਹੋਮ ਗਾਰੰਟੀ ਸਕੀਮ ਦੇ ਤਹਿਤ Housing Australia ਦੁਆਰਾ ਜਾਰੀ ਕੀਤੀ ਗਈ ਗਾਰੰਟੀ ਨੂੰ ਰੱਦ ਕਰ ਦੇਵੇਗਾ। ਤੁਹਾਡੇ ਭਾਗੀਦਾਰ ਕਰਜ਼ਦਾਰ ਨੂੰ ਫਿਰ ਤੁਹਾਨੂੰ ਆਪਣੇ ਕਰਜ਼ੇ ਨੂੰ ਮੁੜ ਤੋੜ ਕਰਨ ਲੈਣ (ਰਿਫਾਈਨੈਂਸ) ਕਰਵਾਉਣ ਅਤੇ ਲੈਂਡਰ ਮੋਰਟਗੇਜ਼ ਇੰਸੂਰੈਂਸ (Lender's Mortgage Insurance) ਦਾ ਭੁਗਤਾਨ ਕਰਨ ਦੀ ਲੋੜ ਹੋ ਸਕਦੀ ਹੈ।

HÔNG BÁO QUAN TRỌNG

- Phần E của tờ đơn này chứa phần khai báo theo luật định. Nếu cố tình khai man trong phần khai báo theo luật định, quý vị sẽ bị xem là phạm tội theo mục 11 của *Đạo Luật Khai Báo Theo Luật Định 1959* (Liên bang). Hình phạt cho hành vi phạm tội này là 4 năm tù.
- Bên cho vay Tham gia vào Chương trình của quý vị sẽ tiến hành kiểm tra độc lập để đảm bảo rằng những lời khai báo của quý vị trong đơn này là chính xác.
- Nếu hiện tại hoặc trong tương lai, Bên cho vay Tham gia vào Chương trình của quý vị phát hiện ra rằng những lời khai báo được ghi trong đơn này là không chính xác, họ phải thông báo cho Housing Australia. Điều này sẽ dẫn đến việc hủy bỏ sự Bảo đảm do Housing Australia cấp theo Chương trình Bảo đảm Nhà ở đối với khoản vay của quý vị. Sau đó, Bên cho vay Tham gia vào Chương trình của quý vị có thể yêu cầu quý vị tái cấp tài chính khoản vay của quý vị và trả Bảo hiểm Thế chấp dành cho Bên cho vay.

تنبیه هام

- يشمل الجزء E - من هذه السندمارة على إقرار قانوني. إذا نعدمت الإدلاء ببيان كاذب ني إقرار قانوني، نأرت مذبذب بارنكادب جريمة بموجب المادة 11 من قانون العدايات التنبية لعام 1959 (Cth). عقوبة هذه الجريمة هي السجن لمدة 4 سنوات.
- سنقوم الجهة الـ فخرضة المشاركة بإجراء تحقيقات مسنولة للأكند من صحة البيانات التي زدمنها ني هذه السندمارة.
- إذا الكشنت الجهة الـ فخرضة المشاركة الـن أو ني الممنوبل أ نالبيانات الواردة ني هذه السندمارة غير صحيحة، سنننن علبها إخطار مؤسسة الإسكان الأسنرالوية (Housing Australia). وسيؤدي ذلك إلى إلغاء الضمان الصادر عن المؤسسة ني إطار برنامج ضمان زروض المنازل بشأن زرضك. وزد نطلب منك الجهة الـ فخرضة المشاركة بعد ذلك إعادة نموئل الزرض وندع نأمن الرهن العزاري للمزرضن.

Guidance for completing this Home Buyer Declaration:

General Information

All applicants must complete this section.

First Home Guarantee

Complete this form if:

- (i) you are applying for a First Home Guarantee;
- (ii) you are at least 18 years of age and either an Australian citizen* or a permanent resident**;
- (iii) if you are a single borrower, your taxable income in the previous financial year was not more than \$125,000 or, if you are one of two borrowers, your combined taxable incomes in the previous financial year were not more than \$200,000;
- (iv) you have **not in the last 10 years** or, if you are one of two borrowers, neither of you has **in the last 10 years** held:
 - a. a freehold interest in real property in Australia;
 - b. a lease of land in Australia as described in paragraph 104-115(1)(b) of the *Income Tax Assessment Act 1997*; or
 - c. a company title interest (within the meaning of Part X of the *Income Tax Assessment Act 1936*) in land in Australia; and
- (v) the loan is for the purchase of residential property or, if the loan relates to the purchase of an interest in land (or if the land is in the ACT, a registered lease of the land) on which a dwelling is not affixed, the loan relates to the construction of a dwelling on the land (including if you have sought pre-approval for a construction loan at the same time as you have sought the loan for the purchase of the land and you intend to enter into a construction contract within 6 months from the Loan Settlement Date of the Eligible Loan to acquire the land upon which a Dwelling will be fixed).

*A person is an **Australian citizen**: (i) if they meet the criteria for automatic acquisition of Australian citizenship under the *Australian Citizenship Act 2007* (Cth), or (ii) in the case of all other cases of citizenship by acquisition, their application for Australian citizenship has been approved and registered in accordance with the *Australian Citizenship Act 2007* (Cth).

A **permanent resident is a person who satisfies the definition of permanent resident in the *Australian Citizenship Act 2007* (Cth). Your Participating Lender will advise you of whether you qualify as a Permanent Resident.

Declaration and Execution

All applicants must complete this part.

If there are two (2) borrowers applying for a loan, each borrower must execute a statutory declaration.

6 My relationship with the person I'm applying with is as follows:

- N/A – I'm applying as a single applicant
- Married
- De Facto
- Siblings
- Parent and Child
- Friends
- Other related individual: _____

7 I am either:

- a single applicant, and I confirm that:
my taxable income in the preceding income year did not exceed \$125,000

OR,

- one of two applicants, and I confirm that:
the combined taxable income of both applicants in the preceding income year did not exceed \$200,000

8 I have either:

- Never owned a property before;
OR,
- Owned a property in the last 10 years;
OR,
- Owned a property more than 10 years ago.

9 I am either:

- Purchasing residential property;
OR,
- purchasing an interest in land (or if the land is in the ACT, a registered lease of the land) on which a dwelling is not affixed and confirm that the loan relates to the construction of a dwelling on the land.

First Home Guarantee

1 I am either:

- a single applicant, or
- one of two (2) applicants

2 Full legal name of the second applicant (if applicable): _____

3 I do not currently hold, and have not, in the last ten (10) years, held:

- a) a freehold interest in real property in Australia
- b) a lease of land in Australia⁵
- c) a company title interest in land in Australia⁶

<input type="checkbox"/>	True	<input type="checkbox"/>	False
<input type="checkbox"/>	True	<input type="checkbox"/>	False
<input type="checkbox"/>	True	<input type="checkbox"/>	False

4 I confirm that, to the best of my knowledge and belief, the second applicant:

- a) is an Australian citizen
- b) is a permanent resident
- c) is at least 18 years of age
- d) does not currently hold, and has not, in the last 10 years, held:
- i) a freehold interest in real property in Australia
- ii) a lease of land in Australia
- iii) a company title interest in land in Australia

<input type="checkbox"/>	True	<input type="checkbox"/>	False	<input type="checkbox"/>	Not applicable
<input type="checkbox"/>	True	<input type="checkbox"/>	False	<input type="checkbox"/>	Not applicable
<input type="checkbox"/>	True	<input type="checkbox"/>	False	<input type="checkbox"/>	Not applicable
<input type="checkbox"/>	True	<input type="checkbox"/>	False	<input type="checkbox"/>	Not applicable
<input type="checkbox"/>	True	<input type="checkbox"/>	False	<input type="checkbox"/>	Not applicable
<input type="checkbox"/>	True	<input type="checkbox"/>	False	<input type="checkbox"/>	Not applicable

⁵ As described in paragraph 104-115(1)(b) of the *Income Tax Assessment Act 1997* (Cth).

⁶ Within the meaning of Part X of the *Income Tax Assessment Act 1936* (Cth).

Declaration and Execution

STATUTORY DECLARATION *Statutory Declarations Act 1959 (Cth)*

- 1 I declare that I have completed this Home Buyer Declaration honestly and accurately.
- 2 I understand the eligibility criteria for my home loan to participate under the Scheme (in particular, my personal circumstances and qualification as an eligible single parent, eligible single legal guardian or eligible home buyer) (Eligibility Criteria), including as described in either the '*Australian Government - First Home Guarantee Scheme Information Guide*' dated 1 July 2024, the '*Australian Government - Family Home Guarantee Scheme Information Guide*' dated 1 July 2024, or the '*Australian Government - Regional First Home Buyer Guarantee Scheme Information Guide*' dated 1 July 2024 (as may be applicable), and published by Housing Australia (a copy of which I confirm has been provided to me by my lender, and that I have read and understood) (each a Scheme Information Guide).
- 3 I have carefully considered my eligibility for the Scheme and declare that all information provided by me to the lender in relation to my taxable income is true and complete and to the best of my knowledge that I satisfy, and my home loan (including the property purchased using my home loan) satisfies, each of the Eligibility Criteria. I am not aware of any matter that might disqualify me or my home loan from meeting any one of the Eligibility Criteria.
- 4 If at any time there is a change in circumstances leading me to believe that any one of the Eligibility Criteria may no longer be met, I undertake to notify the lender prior to the occurrence of such a change (providing reasonable details).
- 5 I intend to move into the home the subject of this Home Buyer Declaration within 6 months of either the date of settlement of my loan or, if later, the date an occupancy certificate is issued and, unless the ADF owner-occupier exemption (as defined in the Scheme Information Guide) applies to me, live there for so long as my loan remains guaranteed under the Scheme.
- 6 I authorise the lender, as permitted by law, to collect, access and exchange information about me (including my Medicare number and/or other government related identifiers and personal information) to verify my proof of identity, if applicable, to verify my status as a natural or adoptive parent or legal guardian of one or more dependent children and to determine my eligibility for the Scheme. This includes sharing my information with Housing Australia, the Australian Government and with third parties engaged by the lender to verify my eligibility.
- 7 I authorise Housing Australia, as permitted by law, to collect, access and exchange information about me to verify my proof of identity, if applicable, to verify my status as a natural or adoptive parent or legal guardian of one or more dependent children and to determine my eligibility for the Scheme. This includes sharing my information with third parties engaged by Housing Australia to verify my eligibility. This also includes sharing my information with other Commonwealth, State and Territory bodies for the purpose of matching my data.
- 8 I authorise the lender, as permitted by law, to collect, access and exchange information about me and my loan with Housing Australia for the purposes of administering and operating the Scheme.
- 9 I authorise Housing Australia to use information provided by me in applying to participate in the Scheme for research and policy development purposes (on a de-identified basis) aimed at improving housing outcomes for Australians.

10 I acknowledge that if I cease to meet the Eligibility Criteria, I will not be entitled to participate in the Scheme and there may be adverse consequences under the terms and conditions of my loan agreement with the lender (including that lender's mortgage insurance premiums, additional fees, charges or other requirements may apply). I acknowledge that none of the lender, Housing Australia nor the Australian Government will be liable for any losses or costs that I may incur.

I understand that a person who intentionally makes a false statement in a statutory declaration is guilty of an offence under section 11 of the *Statutory Declarations Act 1959* (Cth), and I believe that the statements in this declaration are true in every particular.

Signature of person making the declaration

Optional: Email address and/or telephone number of the person making the declaration

Declared at _____ (place) on _____ (day) of _____ (month) _____ (year)

Before me,

Signature of person before whom the declaration is made

Full name (including first name, middle names (if any) and family name), qualification and address of person before whom the declaration is made (in printed letters)

Name

Qualification

Physical Address

State

Postcode

Optional: Email address and/or telephone number of the person witnessing the declaration

Note 1: A person who intentionally makes a false statement in a statutory declaration is guilty of an offence, the punishment for which is imprisonment for a term of 4 years - see section 11 of the *Statutory Declarations Act*.

Note 2: Chapter 2 of the *Criminal Code* (Cth) applies to all offences against the *Statutory Declarations Act* - see section 5A of the *Statutory Declarations Act*.

A statutory declaration under the *Statutory Declarations Act 1959* (Cth) may be made before:

- 1 a person who is currently licensed or registered under a law of the Commonwealth, a State or Territory to practise in one of the following occupations:

Architect	Chiropractor	Dentist
Financial adviser	Financial Planner	Legal practitioner
Medical practitioner	Midwife	Migration agent registered under Division 3 of Part 3 of the <i>Migration Act 1958</i> (Cth)
Nurse	Occupational therapist	Optometrist
Patent attorney	Pharmacist	Physiotherapist
Psychologist	Trade marks attorney	Veterinary surgeon

- 2 a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described); or

- 3 a person who is in the following list:

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- Accountant who is:
 - a. a fellow of the National Tax Accountants' Association; or
 - b. a member of any of the following:
 - i. Chartered Accountants Australia and New Zealand;
 - ii. the Association of Taxation and Management Accountants;
 - iii. CPA Australia;
 - iv. the Institute of Public Accountants
- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- APS employee engaged on an ongoing basis with 5 or more years of continuous service who is not specified in another item in this list
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955* (Cth))
- Bailiff
- Bank officer with 5 or more continuous years of service
- Building society officer with 5 or more years of continuous service
- Chief executive officer of a Commonwealth court
- Clerk of a court
- Commissioner for Affidavits
- Commissioner for Declarations
- Credit union officer with 5 or more years of continuous service
- Employee of a Commonwealth authority engaged on a permanent basis with 5 or more years of continuous service who is not specified in another item in this list
- Employee of the Australian Trade and Investment Commission who is:
 - a. in a country or place outside Australia; and
 - b. authorised under paragraph 3 (d) of the *Consular Fees Act 1955* (Cth); and
 - c. exercising the employee's function at that place
- Employee of the Commonwealth who is:
 - a. at a place outside Australia; and
 - b. authorised under paragraph 3 (c) of the *Consular Fees Act 1955* (Cth); and
 - c. exercising the employee's function at that place
- Engineer who is:
 - a. a member of Engineers Australia, other than at the grade of student; or
 - b. a Registered Professional Engineer of Professionals Australia; or
 - c. registered as an engineer under a law of the Commonwealth, a State or Territory; or
 - d. registered on the National Engineering Register by Engineers Australia.
- Finance company officer with 5 or more years of continuous service
- Holder of a statutory office not specified in another item in this list
- Judge
- Justice of the Peace
- Magistrate

- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961 (Cth)*
- Master of a court
- Member of the Australian Defence Force who is:
 - a. an officer; or
 - b. a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982 (Cth)* with 5 or more years of continuous service; or
 - c. a warrant officer within the meaning of that Act
- Member of the Australasian Institute of Mining and Metallurgy
- Member of the Governance Institute of Australia Ltd
- Member of:
 - a. The Parliament of the Commonwealth; or
 - b. the Parliament of a State; or
 - c. a Territory legislature; or
 - d. a local government authority.
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961 (Cth)*
- Notary public, including a notary public (however described) exercising functions at a place outside:
 - a. the Commonwealth; and
 - b. the external Territories of the Commonwealth
- Permanent employee of the Australian Postal Corporation with 5 or more years of continuous service who is employed in an office providing postal services to the public
- Permanent employee of:
 - a. a State or Territory or a State or Territory authority; or
 - b. a local government authority with 5 or more years of continuous service, other than such an employee who is specified in another item of this list
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior executive employee of a Commonwealth authority
- Senior executive employee of a State or Territory
- SES employee of the Commonwealth
- Sheriff
- Sheriff's officer
- Teacher employed on a permanent full-time or part-time basis at a school or tertiary education institution