

centrelink

Online services



Completing this form online is faster and easier.

Access your Centrelink online account through myGov. Select **Payments and claims**, then **Claims** and **Make a claim**.

If you do not have a myGov account, you can create one at my.gov.au and then link to Centrelink.

When to use this form



Use this form **if you are single** and you are applying for loan payments under the Home Equity Access Scheme.

If you are partnered, you need to complete the **Home Equity Access Scheme – partnered application (SA310)** form.

The Home Equity Access Scheme is a voluntary arrangement which provides support in the form of a government funded non-taxable loan that is repayable to the Commonwealth.

What to do before you apply

To help you and your partner decide whether to apply for a Home Equity Access Scheme loan, you should use the eligibility calculator at servicesaustralia.gov.au/homeequityaccess

Confirm your identity with us if you have not done this before. For more information, go to servicesaustralia.gov.au/identity

Consider using our Payment and Service finder for other possible entitlements, including Commonwealth Seniors Health Card. For more information, go to servicesaustralia.gov.au/paymentfinder

Seek independent legal or financial advice. We recommend that you do this before applying for a loan under the Home Equity Access Scheme.

You may talk to our Financial Information Service. This free service can help you:

- make informed financial decisions
- understand the results of your decisions in the short and long term
- prepare for retirement
- take control of your finances to increase lifestyle choices.

To speak to the Financial Information Service, call **132 300** or go to servicesaustralia.gov.au/fis

Family and domestic violence

If you are affected by family and domestic violence, there is help available. Call **132 300** Monday to Friday, 8 am to 5 pm local time, and ask to speak to a social worker.

For more information, go to servicesaustralia.gov.au/domesticviolence or if you are in immediate danger, call **000**.

For more information

Go to servicesaustralia.gov.au/homeequityaccess or visit one of our service centres.

Call us on **132 300**.

For more information about how to lodge documents online, go to servicesaustralia.gov.au/centrelinkuploaddocs

For help completing this form online, go to servicesaustralia.gov.au/onlineguides

Help in your language

We can translate documents you need for your claim or payments for free.

To speak to us in your language, call **131 202**.

Call charges may apply.

Telephone Typewriter

If you have a hearing or speech impairment, you can call the **TTY service** on **1800 810 586**. A TTY phone is required to use this service.



Returning this form

Return this form and any supporting documents:

- **online** using your Centrelink online account. For more information, go to servicessaustralia.gov.au/centrelinkuploaddocs
- by post to
Services Australia, Seniors Services, PO Box 7808, CANBERRA BC ACT 2610
- in person at one of our service centres.

What is the Home Equity Access Scheme?

Before 1 January 2022 the scheme was called the Pension Loans Scheme.

The Home Equity Access Scheme allows you to access a loan paid in regular fortnightly instalments for a short or indefinite period that can include up to 2 advance payments over a 26 fortnight period.

Repayment of the loan is secured against real estate you own in Australia.

Compound interest is charged on the balance of the loan each fortnight which increases the amount you must repay to the Commonwealth. The interest rate is set by the Minister for Social Services and published in the Australian Government Gazette. We will tell you if the interest rate changes. For information on compound interest and the current interest rate, go to servicessaustralia.gov.au/homeequityaccess

How much you can get

The loan we can pay you depends on how much pension you get or could get and if you have any advance payments. Your combined loan and pension payment each fortnight cannot exceed 150% (1.5 times) of your maximum pension rate less any advanced amounts received. Your loan payments will automatically adjust to not go over the limit if your pension changes. If you do not get any pension, you can get up to the maximum amount as a loan payment.

There are 3 ways to choose your fortnightly loan rate. You can choose:

- the maximum amount, which means your loan payment will adjust so you get the full 150% of maximum pension rate as loan and pension each fortnight
- a percentage less than 150%, which means your loan will automatically adjust to that level each fortnight if your pension changes
- a fixed loan amount, which you will never get more than each fortnight. You may get less if the fixed amount would cause your combined pension and loan to be more than the 150%.

You can get loan payments until your total loan balance (including interest and costs) reaches your Maximum Loan Amount (MLA). Your MLA is based on your age and the value of your equity in Australian real estate. You can choose an amount lower than the one we calculate so your payments stop once your balance reaches that amount.

You can also tell us if you want an amount of equity excluded from the calculation of your MLA. This will reduce the amount of loan payments made to you and leave more equity left in your property.

To help you calculate your rate and the impact of an advance on the loan payment, you can use our loan eligibility calculator, go to servicessaustralia.gov.au/homeequityaccess

Advance payments

You can get up to 2 advance payments of your home equity access loan in any 26 fortnight period. You can advance up to half of your maximum annual rate of qualifying pension (including any supplements and Rent Assistance). You may still be eligible to get an advance payment if you are not receiving a pension.

You can choose to get fortnightly loan payments, an advance or a combination of both. The advance payment brings forward an amount from the next 26 fortnightly loan payments you would get. This means each advance taken may reduce any fortnightly loan payment you get for the next 26 fortnights. You can always use the loan to top up to your maximum pension rate.

If you receive the maximum advance and receive a full rate of pension, you may not be eligible for any fortnightly loan payments for 26 fortnights. Advance payments are an assessable asset under the income and assets test for your pension. The advance amount is immediately subject to deeming provisions under the income test. The advance amount is exempt from the assets test for the first 90 days. You will need to tell us when you spend the advance payment, if you buy an asset or have spent some or all of the money before the 90 days is up. The advance amount is held in a separate account on your record.

Advance payments are added to your loan balance and accrue compound interest.

There are 2 reasons you may not be eligible for an advance payment. If you:

- have received 2 advances in the last 26 fortnights and/or
- have reached your Maximum Loan Amount.

We calculate how much you can advance using your most up to date pension rate. If we cannot pay the amount you have requested we will contact you to discuss your options.

You can use our Loan Estimator Calculator to estimate how much advance you may get and how it could change your fortnightly loan payments.

For more information, go to servicessaustralia.gov.au/homeequityaccess

Department of Veterans' Affairs

The Department of Veterans' Affairs (DVA) Home Equity Access Scheme is available through DVA if you get a Service Pension or Income Support Supplement through them and meet their requirements.

For more information, go to Home Equity Access Scheme at dva.gov.au

If you get Age Pension from DVA you can apply for the Home Equity Access Scheme by completing this form and submitting it to DVA.

Who can get it?

To apply for the Home Equity Access Scheme, you must:

- be of Age Pension age
- get or be qualified for an Age Pension, Disability Support Pension or Carer Payment. You do not need to meet the pension income or assets test to be eligible for a loan under this scheme
- have equity in Australian real estate that can be offered as security for the loan
- have adequate and appropriate insurance for your Australian real estate
- not be bankrupt or subject to a personal insolvency agreement
- be in Australia on the date you lodge the Home Equity Access Scheme application.

For more information on Home Equity Access Scheme, go to servicessaustralia.gov.au/homeequityaccess

Property that can be used as security

Real estate includes property you own solely and can include your principal home. Your name must be on the Title Certificate.

Real estate you co-own with a third party may also be included. Co-owners must consent to the lodgement of a caveat or charge over the nominated real estate with the relevant Land Titles Office. The caveat or charge will be removed when you pay the debt in full or provide an alternate property as security for the debt.

If you are an attributable stakeholder of a company or trust, then real estate assets owned by the company or trust may be used as security. The company or trust must also provide a guarantee to the Commonwealth that they will repay any loan debt incurred by you.

You may need to supply a copy of the company constitution or trust deed to support your application.

How to manage your loan

You can see or make changes to your loan in your Centrelink online account through myGov. You can also request statements, advance payments or change or stop your loan payments. If you do not have access to online services you will need to complete the **Home Equity Access Scheme – variation (SA497)** form, or go to servicessaustralia.gov.au/homeequityaccess

Repaying your loan

You may repay your loan in part or in full, at any time. The outstanding balance of the loan will be recovered when the secured real estate is sold or from your estate after your death (or in some cases after the death of your surviving partner).

No Negative Equity Guarantee

There is a **No Negative Equity Guarantee (NNEG)** for the Scheme which means you will not need to repay more than the market value of your house at the time of settlement, less any loans or mortgages.

The NNEG may not apply and you will need to pay the entire amount if you fail to comply with the terms and conditions of the loan, mislead us on your circumstances, or commit fraud.

For more information, go to servicessaustralia.gov.au/homeequityaccess

Authority to inspect property

Purpose of this authority

To assess your Home Equity Access Scheme entitlements, we may need to value each property you offer as security.

We may also arrange to have the property professionally valued from time to time, at no cost to you, so we continue to pay the correct entitlement.

Information about having a valuation

How is the value of a property decided?

The value of real estate is its current market value, less any allowable deductions on the property. The current market value is the price the owner could expect to get if the property was sold.

What happens if there is no permission to inspect the property?

If permission to inspect the property is not provided, we cannot pay you under the Home Equity Access Scheme.

What if you are not satisfied with the valuation?

If you are unhappy with a valuation, you should contact us. We will check the details, explain the decision, and if necessary arrange another valuation. This gives you a chance to correct misunderstandings or present new information.

For more information, go to servicesaustralia.gov.au/realestateassets

Partner information

This form is for single customers only. If you are partnered, you need to complete the **Home Equity Access Scheme – partnered application (SA310)** form.

Having a partner

You have a partner if we consider you a member of a couple. We consider you a member of a couple if you are either:

- married
- in a registered relationship
- in a de facto relationship.

A registered relationship is where your relationship is registered under a law of a state or territory. A de facto relationship is where you and your partner are in a relationship similar to a married couple but are not married or in a registered relationship.

We may still consider you a member of a couple if you are not physically living with your partner. For example, your partner may fly-in fly-out or live away for work, like military or oil rig workers.

For more information, go to servicesaustralia.gov.au/moc

If you hold Power of Attorney

If you are legally appointed to represent the applicant under a Power of Attorney, you can lodge this form on behalf of the applicant if you:

- complete and return an **Authorising a person or organisation to enquire or act on your behalf (SS313)** form. This form is available at servicesaustralia.gov.au/forms
- provide a copy of the Power of Attorney.

What happens next?

After you lodge your completed application with all supporting documentation, we will tell you if you are eligible for the Home Equity Access Scheme in a myGov message, SMS or letter.

Terms and Conditions of the Home Equity Access Scheme

With this application you are making a request under section 1136 and/or 1137AA of the *Social Security Act 1991* to participate in the Pension Loans Scheme (the Scheme) which is known as the Home Equity Access Scheme. To participate in the Scheme you must understand and accept the following terms and conditions:

- Payments made to you under the Scheme must be repaid by you to the Commonwealth.
- Your fortnightly loan instalments will stop once you have reached your Maximum Loan Amount, which is based on your age and the value of your equity in Australian real estate. You can nominate a Maximum Loan Amount that is lower than the amount we determine.
- Any advance loan payment will be added to your loan balance and you may reach the Maximum Loan Amount sooner.
 - You can only request up to 2 advance loan payments in any 26 fortnight period.
- The property you nominate will be used as security for the loan. The Commonwealth will lodge a caveat or charge on the title to the property. Any costs incurred by the Commonwealth in registering and/or removing this charge is payable by you in accordance with section 1143 of the *Social Security Act 1991*. These costs will be added to your loan balance.
- To make changes to your loan you need to submit a request online or in writing to:
 - apply for payment under the Scheme
 - change your rate of loan payments
 - stop receiving loan payments
 - change your Maximum Loan Amount
 - change the amount you have nominated to be excluded or included as equity.
- A No Negative Equity Guarantee (NNEG) may apply when the Scheme debt is settled. This means you will not be required to repay more than the current market value of the property(ies) used as security, less any encumbrances. The NNEG may not apply if you:
 - create or increase an encumbrance (such as mortgage) on the secured property which limits the Commonwealth's ability to recover the full debt amount
 - misrepresent your circumstances while participating in the Scheme
 - commit fraud.
- Compounding interest will be charged fortnightly on the outstanding balance of the loan (which includes fortnightly loan payments, advance payments, costs incurred to the Commonwealth, and previously accumulated interest) until it is fully repaid. The interest rate is set by the Minister for Families and Social Services.
- You must notify Services Australia if:
 - the title details of a property secured for the purpose of this loan is changed
 - a property secured for the purpose of this loan is going to be disposed of
 - you intend to use a secured property to guarantee another loan taken by yourself or another person
 - a mortgage or encumbrance will be registered or increased on property used as security for the loan
 - you, or any co-owner of a property used as security, become bankrupt or subject to a personal insolvency agreement
 - the insured value of a secured property falls below the market value of all buildings on the property.
- Your loan must be fully repaid when property offered as security is sold, unless you have additional Australian real estate of sufficient value and you are prepared to have an additional charge registered against it.
- If your loan has not been fully repaid before your death, then the outstanding loan balance will be recovered from your estate. Under certain circumstances, recovery may be deferred where you have a surviving partner who is still using the real estate over which the Commonwealth holds a charge.
- Where company or trust real estate assets are used as security for your loan, the company or trust must give a guarantee to cover the full amount of your loan debt under the Scheme.
- If you co-own the property offered as security with other individuals, the agency may disclose a limited amount of information regarding your loan to your co-owners to enable them to provide genuine agreement to the loan and the caveat or charge to be placed on the property.

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Home Equity Access Scheme single application (SA496)

Filling in this form


You can fill this form digitally in some browsers, or you can open it in Adobe Acrobat Reader. If you do not have Adobe Acrobat Reader, you can print this form and complete it.

If you have a printed form:

- Use black or blue pen.
- Print in BLOCK LETTERS.
- Where you see a box like this Go to 1 skip to the question number shown.

1 Do you have a partner?


No Go to next question

Yes  This form is for single customers only.

If you are partnered, you need to complete the **Home Equity Access Scheme – partnered application (SA310)** form.

2 You need to read the terms and conditions on page 5 of the **Notes**.

Do you understand and accept the terms and conditions?

No  We cannot pay you under the Home Equity Access Scheme

For more information, go to servicesaustralia.gov.au/homeequityaccess

Yes You need to complete the Home Equity Access Scheme application. Then read and sign **Part A – Applicant declaration and authority**
▶ Go to next question

3 Are you of or over Age Pension age?

No  We cannot pay you under the Home Equity Access Scheme.

For more information on eligibility for the Home Equity Access Scheme, go to servicesaustralia.gov.au/homeequityaccess

Yes Go to next question

4 Do you get a pension from the Department of Veterans' Affairs?

No Go to next question

Yes The Home Equity Access Scheme is available through the Department of Veterans' Affairs but you can still continue with this application.

▶ Go to next question

5 Do you get one of the following payments or intend to claim, from us?

- Age Pension
- Carer Payment
- Disability Support Pension

You need to receive or be eligible for one of the above payments to apply for a loan.

If you intend to claim one of the above payments, we will assess your Home Equity Access Scheme application after your claim has been determined.

For more information, go to

servicesaustralia.gov.au/agepension or
servicesaustralia.gov.au/carerpayers or
servicesaustralia.gov.au/dsp

No

Yes


6 Are you in Australia right now?

No  We cannot pay you under the Home Equity Access Scheme.

For more information, go to servicesaustralia.gov.au/homeequityaccess

Yes Go to next question

7 Do you own property in Australia that you are willing to provide as security for the loan?

No  We cannot pay you under the Home Equity Access Scheme.

For more information, go to servicesaustralia.gov.au/homeequityaccess


Yes Go to next question



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8 Are you bankrupt or subject to a personal insolvency agreement?


No Go to next question

Yes  We cannot approve a Home Equity Access Scheme payment for someone who is currently bankrupt or subject to a personal insolvency agreement.

For more information, go to servicesaustralia.gov.au/homeequityaccess

9 Are any co-owners of the property(ies) bankrupt or subject to a personal insolvency agreement?

No Go to next question

Yes  Provide a copy of the personal insolvency agreement. We will assess your Home Equity Access Scheme application after your claim has been determined.
▶ Go to next question

10 Your Customer Reference Number (if known)

11 Department of Veterans' Affairs Reference Number (if known) (if applicable)

12 Your name

Mr Mrs Miss Ms Mx Other

Family name

First given name

Second given name

13 Your date of birth (DD MM YYYY)

14 Do you need an interpreter?

Available in international, Indigenous, Auslan and other sign languages.

No Go to 17

Yes Go to next question

15 What is your preferred spoken language?

16 What is your preferred written language?

17 Have you been known by any other name(s)?

Include:

- name at birth
- name before marriage
- previous married name
- Aboriginal or skin name
- alias
- adoptive name
- foster name.

No Go to next question

Yes Give details below

1 Other name

Type of name (for example, name at birth)

2 Other name

Type of name (for example, name before marriage)

If you need more space, provide a separate sheet with details.

18 Your permanent address

.....

.....

Postcode

19 Your postal address (if different to above)

.....

.....

Postcode

20 Read this before answering the following question.

Providing a mobile phone number or an email address means you may receive SMS or emails from us. To read the terms and conditions, go to servicesaustralia.gov.au/em

Your contact details

Home phone number (including area code)

Mobile phone number

Alternative phone number (including area code)

Email

21 Read this before answering the following question.

This question is voluntary and will not affect your payment. If you do answer, the information will help us to continue to improve services to Aboriginal and Torres Strait Islander Australians.

Are you of Aboriginal or Torres Strait Islander Australian descent?

If you are of both Aboriginal and Torres Strait Islander Australian descent, tick both 'Yes' boxes.

No

Yes – Aboriginal Australian

Yes – Torres Strait Islander Australian

22 Read this before answering the following question.

This question is voluntary and will not affect your payment. If you do answer, the information will help us to continue to improve services to people of Australian South Sea Islander descent.

Australian South Sea Islanders are the descendants of Pacific Islander labourers brought from the Western Pacific in the 19th Century.

Are you of Australian South Sea Islander descent?

No

Yes

23 Do you want to authorise a person or organisation to make enquires, make updates, act and/or get payments on your behalf?

No *Go to next question*

Yes *Give details below*



You need to fill in and return an **Authorising a person or organisation to enquire or act on your behalf (SS313)** form. You can also do this online. You and the person or organisation will need a Centrelink online account.

If you want more information or to download the form, go to servicesaustralia.gov.au/authorisedrepresentative

24 Read this before answering the following question.

We need to know about your Australian residence to determine if you are eligible for the Home Equity Access Scheme. If you have previously provided this information to us, you may not need to answer these questions.

Does any of the following apply to you?

- I get a social security pension, or
- I have claimed, or intend to claim a social security pension.

No *Go to next question*

Yes *Go to 36*

25 What country are you currently living in?

The country of residence is where you normally live on a long term basis.

Australia *Go to next question*

Other *Country of residence*

26 Have you **ever** travelled outside Australia, including short trips and holidays?

This question will help us to verify your Australian residence.

No *Go to next question*

Yes *Give details below*

Year you last entered Australia

Passport number

Country of issue

27 Are you an Australian citizen **who was born in Australia**?

No *Go to next question*

Yes *Go to 35*

28 What is your country of birth?

29 What is your country of citizenship?

Australia Date citizenship granted (DD MM YYYY)

--	--	--	--	--	--	--	--	--	--

Go to next question

Other Give details below

Country of citizenship

Date citizenship granted (DD MM YYYY)

--	--	--	--	--	--	--	--	--	--

30 What type of visa did you arrive on?

Permanent Go to next question

Temporary Go to next question

New Zealand passport **Go to 32**
(Special Category visa)

Not sure **Go to 32**

31 Your visa details on arrival

Visa subclass Date visa granted (DD MM YYYY)

--	--	--	--	--	--	--	--	--	--

32 Has your visa changed since you arrived in Australia?

No Go to next question

Yes Most recent visa details

Visa subclass Date visa granted (DD MM YYYY)

--	--	--	--	--	--	--	--	--	--

33 When did you most recently start living in Australia?

--	--	--	--	--	--	--	--	--	--

 (DD MM YYYY)

34 Did you start living in Australia before 1965?

No Go to next question

Yes Give details below

Name of the ship or airline on which you arrived

Name of the place where you first arrived/disembarked

What was your name when you first arrived in Australia?

35 Read this before answering the following question.

We need to know if you have lived in any countries other than Australia. 'Lived' means where you or your family made your home or spent a long period of time – it does not include places you visited for a holiday.

Have you **ever** lived outside Australia for any period?

No Go to next question

Yes List **all** countries you have lived in since birth and the date you started living in each country.

Include when you started living in **Australia**.

Do not include short trips or holidays.

1 Country

Date from (DD MM YYYY)

--	--	--	--	--	--	--	--	--	--

2 Country

Date from (DD MM YYYY)

--	--	--	--	--	--	--	--	--	--

3 Country

Date from (DD MM YYYY)

--	--	--	--	--	--	--	--	--	--

If you need more space, provide a separate sheet with details.

36 Read this before answering the following questions.

You can get a fortnightly payment, advance payment or a combination of both.

If you would like an advance payment, the most you can ask for is 50% of the maximum annual rate of pension.

We will pay you the amount you choose, up to the Maximum Loan Amount.

If you receive the maximum rate of pension and the maximum advance, you will not get fortnightly loan payments for 26 fortnights.

Be aware that the amount you choose may reduce your fortnightly loan payments for the next 26 fortnights.

Any advance payment you get may be exempt from the asset test for 90 days. After this time it may impact on your qualifying pension.

For more information or to calculate an estimated loan amount, go to servicesaustralia.gov.au/homeequityaccess

Would you like an advance payment?

No Go to next question

Yes Advance payment amount

\$

37 Read this before answering the following question.

For more information, refer to 'How much you can get' in the **Notes**.

Would you like a fortnightly loan payment?

No If you marked 'No' at question 36, there are no other options available.

For more information, go to servicesaustralia.gov.au/homeequityaccess

If you marked 'Yes' at question 36,

Go to 39

Yes Give details below

The maximum amount that can be paid Go to next question

A lower amount Enter a percentage up to 150%

Your loan amount each fortnight will adjust so your pension and loan do not go over the 150%.

% per fortnight

A fixed amount \$ per fortnight

38 Do you want your fortnightly loan payments to stop once your loan balance reaches a certain amount?

No Go to next question

Yes Loan Amount

\$

39 Read this before answering the following question.

You can choose to nominate an amount of equity in the property to be excluded when calculating your Maximum Loan Amount. The minimum equity available needs to be \$10,000.

If you do not wish to nominate an amount, the total equity of the property offered as security against the loan will be used in the calculation.

How much equity would you like to be excluded in the calculation of your Maximum Loan Amount?

\$

40 Where do you want your payment made?

The account must be in your name.

If you receive a pension from us, you must use the same account for your loan payments.

Payments cannot be made into an account used exclusively for funding from the National Disability Insurance Scheme.

Name of bank, building society or credit union

Branch number (BSB)

Account number (this may not be your card number)

Account held in the name(s) of

41 Read this before answering the following question.

You may not be paid if you do not give us your tax file number (TFN). If you do not have a TFN, or do not know what yours is, you can apply for one through the Australian Taxation Office.

In giving us your TFN in relation to this claim you authorise us to use your TFN for other social security payments and services in future where necessary.

Have you given us your tax file number before?

No Go to next question

Not sure Go to next question

Yes Go to 43

42 Do you have a tax file number?

No To get a TFN, go to ato.gov.au

Yes Your tax file number

43 How many properties do you want to offer as security for the loan(s)?

For each property being offered as security complete **Part B – Real estate details** found later in this form.

Number of properties offered as security, held by you

44 Are you 100% owner of each property included in question 43?

No **Go to next question**

Yes **Go to 48**

45 Are any of the properties co-owned with other individual(s)?

No **Go to next question**

Yes For each co-owned property the third party(s), other individual(s) will need to complete **Part C – Co-owner declaration** found later in this form.

46 Are any of the properties the assets of a private trust?

No **Go to next question**

Yes For each property an individual trust has ownership in, the individual trustee will need to complete **Part D – Individual trustee guarantee declaration** found later in this form.


For each property a corporate trust has ownership in, the corporate trustee will need to complete **Part E – Corporate trustee guarantee declaration** found later in this form.

 Provide a copy of the trust deed.

47 Are any of the properties owned by a private company?

No **Go to next question**

Yes For each property a company has ownership in, the director(s) of the private company will need to complete **Part F – Company guarantee declaration** found later in this form.

 Provide a copy of the company constitution.

48 Is each property being offered as security adequately and appropriately insured?

No Each property needs to have adequate and appropriate insurance to be accepted as security for the loan.

Yes  Provide a copy of insurance papers for each property being offered as security.

Checklist

49 Which of the following forms and/or documents are you providing with this form?

You must return all supporting documents at the same time you lodge this application form. If you do not return all documents, your application may not be accepted.

If you are not sure, check the question to see if you should provide the document(s).

Tick all that apply	
You may be required to provide identity documents	<input type="checkbox"/>
Copy of the personal insolvency agreement from co-owner (if you answered Yes at question 10)	<input type="checkbox"/>
Authorising a person or organisation to enquire or act on your behalf (SS313) form (if you answered Yes at question 23)	<input type="checkbox"/>
Copy of the trust deed (for each property, if you answered Yes at question 46)	<input type="checkbox"/>
Copy of the company constitution (for each property, if you answered Yes at question 47)	<input type="checkbox"/>
Copy of insurance papers for each property being offered for security (for each property, if you answered Yes at question 48)	<input type="checkbox"/>
Part A – Applicant declaration and authority	<input type="checkbox"/>
Part B – Real estate details (for each property at question 43)	<input type="checkbox"/>
Copy of a recent, within the last 13 weeks, title search and latest rates notice(s) (for each property listed at Part B – question 54)	<input type="checkbox"/>
Loan agreement(s), contract(s) and most recent mortgage statement(s) (if you answered Yes at Part B – question 60)	<input type="checkbox"/>
Copy of proof the loan was repaid (if you answered Yes at question 62)	<input type="checkbox"/>
Part C – Co-owner declaration (if you answered Yes at question 45 and required for each property at Part B – question 55)	<input type="checkbox"/>
Part D – Individual trustee guarantee declaration (if you answered Yes at question 46 and required for each property at Part B – question 55)	<input type="checkbox"/>
Part E – Corporate trustee guarantee declaration (if you answered Yes at question 46 and required for each property at Part B – question 55)	<input type="checkbox"/>
Part F – Company guarantee declaration (if you answered Yes at question 47 and required for each property at Part B – question 55)	<input type="checkbox"/>

Home Equity Access Scheme

Part A – Applicant declaration and authority

50 Customer Reference Number (if known)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Full name

Privacy notice

51 You need to read this

Privacy and your personal information

The privacy and security of your personal information is important to us, and is protected by law. We collect this information so we can process and manage your applications and payments, and provide services to you. We only share your information with other parties where you have agreed, or where the law allows or requires it. For more information, go to servicesaustralia.gov.au/privacy

Declaration

52 I declare that:

- I am making a request under section 1136 and 1137AA of the *Social Security Act 1991* to participate in the Pension Loans Scheme (the Scheme) now known as the Home Equity Access Scheme.
- I will notify Services Australia of any changes to this information **within 14 days** of the change(s) occurring.
- I have read and understand the terms and conditions of the Scheme.
- I have read and understand the Privacy Notice.
- the information I have provided in this form is complete and correct.

I acknowledge and accept that:

- I may need to provide further information if requested.
- any information I provide on this application may be used to determine eligibility and suitability for services for me and relevant third parties.

Continued

- I need to advise Services Australia of any changes to my circumstances that may affect participation on the Scheme **within 14 days** of the change(s) occurring.
- loan payments cannot start until this statement is accepted and all supporting documentation is provided to Services Australia.
- interest will be charged on the outstanding balance of my/our loan and compounded fortnightly until the debt is fully repaid.
- loan payments advanced to me will be reduced from the maximum of any fortnightly loan payments I would get for the next 26 fortnights and I may get less loan payment each fortnight.
- I can only take out 2 loan advances in any 26 fortnight period.
- the specified property will be used as security against the loan and a charge or a caveat will be registered against the title of this property, with any costs incurred by the Commonwealth associated with registering or removing this charge or caveat being payable by me in accordance with section 1143 of the *Social Security Act 1991*.
- I can change the rate of loan payments I receive under this scheme at any time by request to Services Australia.
- I may terminate receipt of fortnightly loan payments by request to Services Australia, and either repay the loan in full or leave the outstanding balance, including accruing interest, to be recovered when the property is sold or from my estate after my death.
- my fortnightly loan payments will cease once the Maximum Loan Amount is reached.
- I must notify Services Australia if I intend to change the title details or dispose of a property secured for the purpose of this loan.
- I understand the No Negative Equity Guarantee only applies when I settle the loan in full and any voluntary repayments I make may reduce the benefit of the No Negative Equity Guarantee.
- Services Australia can make relevant enquiries to make sure I receive the correct entitlement.
- giving false or misleading information is a serious offence.

Continue to next page

Authority to inspect the property(s)

For more information, refer to 'Authority to inspect property' in the **Notes**.

- I hereby authorise a licenced valuer to enter and inspect the property(s) I have offered as security for the purposes of a valuation in relation to the *Social Security (Administration) Act 1999*.
- I understand that if the property(s) to be inspected is not occupied by me, it is my responsibility to give the actual occupant reasonable notice, or such notice as is required by agreement, of the inspection.
- This authorisation does not permit the valuer to enter my home, or any dwelling I may own, during the inspection, unless invited to do so. A similar condition applies to the home of any tenant involved.

I further understand that Services Australia or its representative will contact me, or the person(s) noted in **Part B – Real estate details** of this form, to arrange a mutually convenient time for any inspection of the property.

Signature



Date (DD MM YYYY)

--	--	--

Keep a copy of the completed pages 7 and 8 for your records.

Home Equity Access Scheme

Part B – Real estate details

53 Customer Reference Number (if known)

--	--	--	--

Full name

Real estate details

54 What is the address of the real estate you are providing as security for the loan?

You can use one property or multiple properties, including your principal home.

Provide the legal description of the property, for example, lot, section or parish. This may appear on the title and/or rates notice.

For each property being offered as security complete **Part B – Real estate details**.

 Provide a copy of a recent, within the last 13 weeks, title search and latest rates notice for each property.

Property

Address

Postcode

Principal home of residence?

No


Yes

What is the legal description of this property?

55 Who is listed as the property's title holders?

You Percentage owned %

Private trust Percentage owned %

 You will need to complete and return with this form, for this property:
Part D – Individual trust /trustee, or **Part E** – Corporate trust / trustee.

▶ **Go to 56**

Private company Percentage owned %

 You will need to complete and return **Part F** with this form, for this property.

▶ **Go to 56**

Other Give details below

Name of person/entity

Percentage owned

 %

Provide a description of the title ownership situation.

 You will need to complete and return **Part C** with this form, for this property.

▶ **Go to 56**

56 What type of property is this?

- Vacant land
- Bush block
- Home office/business
- House
- Self contained flat (part of or attached to a residence)
- Retail premises
- Units/flats/town house
- Commercial premises
- Industrial premises
- Farm (or hobby farm)
- Market garden
- Residential block larger than 2 hectares

Other Give details below

57 What is the area or dimension of the property?

Complete **one** of these measurements only.

Area in hectares

or Area in acres

or Area in square metres

or Dimensions X

If this property is made up of more than 1 title, provide a separate sheet with details of the area or dimensions for each title.

58 What is the estimate of the current market value of the property, including land, buildings and water allocations?

You do not need to have the property professionally valued. We may have the property valued at no cost to you.

\$

59 Describe all buildings on the property

1 What is the approximate floor area in square metres? <input type="text"/>	How old is the building? <input type="text"/>
---	--

Type of construction

Exterior (for example, brick, timber) <input type="text"/>
Interior (for example, plaster, not lined) <input type="text"/>
Roof (for example, iron, tiled) <input type="text"/>

General condition (for example, fair, good, poor)

Total number of flats/units in complex (if applicable)

For residential building, number of bedrooms

Number of other rooms (excluding laundry, bathroom, toilet)

2 What is the approximate floor area in square metres? <input type="text"/>	How old is the building? <input type="text"/>
---	--

Type of construction

Exterior (for example, brick, timber) <input type="text"/>
Interior (for example, plaster, not lined) <input type="text"/>
Roof (for example, iron, tiled) <input type="text"/>

General condition (for example, fair, good, poor)

Total number of flats/units in complex (if applicable)

For residential building, number of bedrooms

Number of other rooms (excluding laundry, bathroom, toilet)

Continued

3 What is the approximate floor area in square metres? <input type="text"/>	How old is the building? <input type="text"/>
Type of construction	
Exterior (for example, brick, timber) <input type="text"/>	
Interior (for example, plaster, not lined) <input type="text"/>	
Roof (for example, iron, tiled) <input type="text"/>	
General condition (for example, fair, good, poor) <input type="text"/>	
Total number of flats/units in complex (if applicable)	<input type="text"/>
For residential building, number of bedrooms	<input type="text"/>
Number of other rooms (excluding laundry, bathroom, toilet)	<input type="text"/>


4 What is the approximate floor area in square metres? <input type="text"/>	How old is the building? <input type="text"/>
Type of construction	
Exterior (for example, brick, timber) <input type="text"/>	
Interior (for example, plaster, not lined) <input type="text"/>	
Roof (for example, iron, tiled) <input type="text"/>	
General condition (for example, fair, good, poor) <input type="text"/>	
Total number of flats/units in complex (if applicable)	<input type="text"/>
For residential building, number of bedrooms	<input type="text"/>
Number of other rooms (excluding laundry, bathroom, toilet)	<input type="text"/>

If you have more than 4 buildings on this property, provide a separate sheet with details.

60 Is the property mortgaged or encumbered?

No **Go to 62**

Yes Give details below

 Provide a copy of each loan agreement or contract and most recent mortgage statement(s) from the bank or financial institution.

If you have fully paid a mortgage/encumbrance which is still showing on the property title, provide a statement or letter from the lodging party that the interest has been paid in full and no further credit is available.

1 How much do you owe on the property being used as security?

\$

Interest rate per annum

%

For what purpose were the funds borrowed?

2 How much do you owe on the property being used as security?

\$

Interest rate per annum

%

For what purpose were the funds borrowed?

If you have more than 2 loans, provide a separate sheet with details.

61 Has another property (including your principal home) been used to secure this mortgage?

No Go to next question

Yes Give details below

1 Address of the other property

Form with dotted lines for address and a field for Postcode.

Estimated market value

Form with a dollar sign and a box for the value.

2 Address of the other property

Form with dotted lines for address and a field for Postcode.

Estimated market value

Form with a dollar sign and a box for the value.

If you have more than 2 properties used as security, provide a separate sheet with details.

62 Have you paid off a mortgage or encumbrance against the house but it is still showing on the title?

No Go to next question

Yes Provide a copy of proof the loan was repaid.

63 Are there any other circumstances affecting the value of the property?

This may include details, such as water rights (including allocations or licences), no water on property for grazing livestock, lack of adequate fencing, hills, rocky ground, natural bushland, unusual title, other liens or mortgages.

No Go to next question

Yes Give details below

Form with dotted lines for providing details.

64 Is the property hard to locate?

No Go to next question

Yes Give full directions

Form with dotted lines for providing full directions.

65 Who should be contacted by the valuer when organising a property inspection?

Form for name of contact.

Person's daytime phone number (including area code)

Form with boxes for digits of the phone number.

Privacy notice

66 You need to read this

Privacy and your personal information

The privacy and security of your personal information is important to us, and is protected by law. We collect this information so we can process and manage your applications and payments, and provide services to you. We only share your information with other parties where you have agreed, or where the law allows or requires it. For more information, go to servicesaustralia.gov.au/privacy

Declaration

67 I declare that:

- the information I have provided in this form is complete and correct.

I understand that:

- Services Australia can make relevant enquiries to make sure I receive the correct entitlement.
- giving false or misleading information is a serious offence.

Signature

Form with a signature icon and a box for the signature.

Date (DD MM YYYY)

Form with boxes for digits of the date.

Keep a copy of the completed pages 9 to 12 for your records.

Home Equity Access Scheme

Part C – Co-owner declaration

Information about this Part

68 You need to read this

Part C is to be read and completed by any other registered proprietors of the property who are not applying for loan payments under the Home Equity Access Scheme such as third party co-owners of the property.

If there is more than 1 co-owner, copy and complete a separate Part C for each additional co-owner.

This declaration must be signed by the co-owner before a witness.

Who can witness this declaration

The following people are able to witness this declaration:

- Commissioner for Declarations
- Commissioner for Affidavits
- judge
- Justice of the Peace
- magistrate
- notary public
- police officer
- registrar, or deputy registrar, of a court
- 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).

Information for the witness

The witness for this declaration should:

- confirm the identity of the person making this declaration – preferably with photo ID
- confirm, to the extent possible, that the person is authorised and competent to make this declaration.

Applicant

69 Customer Reference Number (if known)

--	--	--	--

Full name

Privacy notice

70 You need to read this

Privacy and your personal information

The privacy and security of your personal information is important to us, and is protected by law. We collect this information so we can process and manage your applications and payments, and provide services to you. We only share your information with other parties where you have agreed, or where the law allows or requires it. For more information, go to servicesaustralia.gov.au/privacy

Co-owner declaration

71 This declaration provides:

- acknowledgement of a debt will be created under the Pension Loans Scheme (the Scheme) now known as the Home Equity Access Scheme
- agreement for placement of charge over co-owned property with ensuing debt payable to the Commonwealth
- agreement for any costs incurred by the Commonwealth to register and discharge the charge to be added to the debt and be repayable to the Commonwealth.

Applicant name

The applicant has requested to participate in the Scheme under Division 4 of Part 3.12 of the *Social Security Act 1991*.

Name of co-owner

I, **understand that** under Section 1135 of the *Social Security Act 1991*, each applicant's participation in the Scheme will create a debt which will then become payable to the Commonwealth.

That debt to the Commonwealth will be secured by way of a charge over the property created under Section 1138 of the *Social Security Act 1991*.

As a co-owner, under Sections 1138 and 1143 of the *Social Security Act 1991*, I acknowledge the existence of the debt(s) and the Commonwealth's right to lodge a written notice of charge with the registrar-general of the State or Territory in which the property is located over the property at:

Address and title details

As co-owner for the identified property, I also **acknowledge and agree that:**

- the charge over the above property is secured in favour of the Commonwealth to secure the payment of the debt to the Commonwealth
- the debt(s) to the Commonwealth will be secured by way of a charge over the property created under Section 1138 of the *Social Security Act 1991*
- the costs associated with this caveat or charge may form part of the debt payable
- under Sections 1139, 1140 and 1142A of the *Social Security Act 1991*, the Commonwealth will enforce the charge over those real assets in the appropriate manner to recover the outstanding debt
- the charge is a caveatable interest and the Commonwealth may lodge a caveat or charge on the title to the property.

Tick applicable type of co-ownership

Tenants in common

Joint tenant

Other Give details below

Co-owner details

Family name

First given name

Current residential address

Postcode

Contact phone number (including area code)

If you have a representative authorised to make legal or financial decisions or arrangements on your behalf, provide their details below:

Name of authorised representative

Organisations (if applicable)

Contact phone number (including area code)

Co-owner signature

To be signed before your chosen witness

Date (DD MM YYYY)

Witness

Declared before me

Witness name

Qualification / role as witness

Address

Postcode

Contact phone number (including area code)

Signature

Date (DD MM YYYY)

Keep a copy of the completed pages 13 and 14 for your records.

Home Equity Access Scheme

Part D – Individual trustee guarantee declaration

Information about this Part

72 You need to read this

Part D is to be read and completed by the trustee-guaranteee(s).

If there is more than 1 trustee, copy and complete a separate Part D for each additional trustee.

This declaration must be signed by the trustee before a witness.

Who can witness this declaration

The following people are able to witness this declaration:

- Commissioner for Declarations
- Commissioner for Affidavits
- judge
- Justice of the Peace
- magistrate
- notary public
- police officer
- registrar, or deputy registrar, of a court
- 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).

Information for the witness

The witness for this declaration should:

- confirm the identity of the person making this declaration – preferably with photo ID
- confirm, to the extent possible, that the person is authorised and competent to make this declaration.

Applicant

73 Customer Reference Number (if known)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Full name

Privacy notice

74 You need to read this

Privacy and your personal information

The privacy and security of your personal information is important to us, and is protected by law. We collect this information so we can process and manage your applications and payments, and provide services to you. We only share your information with other parties where you have agreed, or where the law allows or requires it. For more information, go to

servicesaustralia.gov.au/privacy

Individual trustee guarantee declaration

75 This declaration provides:

- trustee guarantee(s) to pay the debt(s) that may become payable to the Commonwealth under the Pension Loans Scheme (the Scheme) now known as the Home Equity Access Scheme
- agreement for placement of a charge over real property of the trust with ensuing debt(s) payable to the Commonwealth
- agreement for any costs incurred by the Commonwealth to register and discharge the charge to be added to the debt and be repayable to the Commonwealth.

Applicant name

The applicant has requested to participate in the Scheme under Division 4 of Part 3.12 of the *Social Security Act 1991*.

The applicant is an attributable stakeholder (within the meaning of Part 3.18 of the Act) of the following trust.

Trust name

Name of trustee

I,

- **declare that** I offer a guarantee to pay the debt(s) that may become payable to the Commonwealth as a result of the applicant participating in the Scheme
- **understand that** the guarantee will be secured by a charge over the following real property of the trust
- **understand that** the associated costs to register and discharge a caveat or charge on the property(ies) will be added to the loan balance and accrue compound interest to be repaid to the Commonwealth.

Address and title details

Contact phone number (including area code)

Postal address

Postcode

Trustee signature



Date (DD MM YYYY)

--	--	--	--	--	--

Witness

Declared before me

Witness name

Qualification / role as witness

Address

Postcode

Contact phone number (including area code)

Witness signature



Date (DD MM YYYY)

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Keep a copy of the completed pages 15 and 16 for your records.

Home Equity Access Scheme

Part E – Corporate trustee guarantee declaration

Information about this Part

76 You need to read this

Part E is to be read and completed by the company trustee-guarantee(s).

If there are more than 3 trustees, copy and complete a separate Part E for each additional trustee.

Applicant

77 Customer Reference Number (if known)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Full name

Privacy notice

78 You need to read this

Privacy and your personal information

The privacy and security of your personal information is important to us, and is protected by law. We collect this information so we can process and manage your applications and payments, and provide services to you. We only share your information with other parties where you have agreed, or where the law allows or requires it. For more information, go to servicesaustralia.gov.au/privacy

Corporate trustee guarantee declaration

79 This declaration provides:

- trustee guarantee to pay any debt(s) that may become payable to the Commonwealth under the Pension Loans Scheme (the Scheme) now known as the Home Equity Access Scheme
- agreement for placement of a charge over real property of the trust with ensuing debt(s) payable to the Commonwealth
- agreement for any costs incurred by the Commonwealth to register and discharge the charge to be added to the debt and be repayable to the Commonwealth.

Applicant name

The applicant has requested to participate in the Scheme under Division 4 of Part 3.12 of the *Social Security Act 1991*.

The applicant is an attributable stakeholder (within the meaning of Part 3.18 of the Act) of the following trust.

Trust name

Registered company address

<input type="text"/>
<input type="text"/>
<input type="text"/>
Postcode

Name of trustee

The trustee:

- **declares that** it offers to the Commonwealth an enforceable guarantee to pay any debts that will become payable to the Commonwealth as a result of the applicant participating in the Scheme
- **understand that** the guarantee will be secured by a charge over the following real property of the trust
- **understand that** the associated costs to register and discharge a caveat or charge on the property(ies) will be added to the loan balance and accrue compound interest to be repaid to the Commonwealth.

Address and title details

Signed on behalf of

Name of company

--

- under section 127 of the
Corporations Act 2001
Company constitution
Other Give details below

--

Tick applicable

- Sole Director/Secretary
Director
Secretary

Name

--

Contact phone number (including area code)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature



Date (DD MM YYYY)

--	--	--	--	--	--	--	--	--	--

Tick applicable

- Director
Secretary

Name

--

Contact phone number (including area code)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature



Date (DD MM YYYY)

--	--	--	--	--	--	--	--	--	--

Tick applicable

- Director
Secretary

Name

--

Contact phone number (including area code)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature



Date (DD MM YYYY)

--	--	--	--	--	--	--	--	--	--

Company seal (if applicable)

--

Keep a copy of the completed pages 17 and 18 for your records.

Home Equity Access Scheme

Part F – Company guarantee declaration

Information about this Part

80 You need to read this

Part F is to be read and completed by the company director(s).

If there are more than 3 directors, copy and complete a separate Part F for each additional director.

Applicant

81 Customer Reference Number (if known)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------

Full name

Privacy notice

82 You need to read this

Privacy and your personal information

The privacy and security of your personal information is important to us, and is protected by law. We collect this information so we can process and manage your applications and payments, and provide services to you. We only share your information with other parties where you have agreed, or where the law allows or requires it. For more information, go to servicesaustralia.gov.au/privacy

Company guarantee declaration

83 This declaration provides:

- company guarantee to pay debt(s) that may become payable to the Commonwealth under the Pension Loans Scheme (the Scheme) now known as the Home Equity Access Scheme
- agreement for placement of a charge over real property of the company with ensuing debt(s) payable to the Commonwealth
- agreement for any costs incurred by the Commonwealth to register and discharge the charge to be added to the debt and be repayable to the Commonwealth.

Applicant name

The applicant has requested to participate in the Scheme under Division 4 of Part 3.12 of the *Social Security Act 1991*.

The applicant is an attributable stakeholder (within the meaning of Part 3.18 of the Act) of the following company.

Company name

Registered company address

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Postcode

Name of director

The company:

- **has resolved** to offer to the Commonwealth an enforceable guarantee to pay any debts that will become payable to the Commonwealth as a result of the applicant participating in the Scheme
- **understand that** the guarantee will be secured by a charge over the following real property of the company
- **understand that** the associated costs to register and discharge a caveat or charge on the property(ies) will be added to the loan balance and accrue compound interest to be repaid to the Commonwealth.

Address and title details

Signed on behalf of

Name of company

under section 127 of the

Corporations Act 2001

Company constitution

Other Give details below

Tick applicable

Sole Director/Secretary

Director

Secretary

Name

Contact phone number (including area code)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature

Date (DD MM YYYY)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Tick applicable

Director

Secretary

Name

Contact phone number (including area code)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature

Date (DD MM YYYY)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Tick applicable

Director

Secretary

Name

Contact phone number (including area code)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature

Date (DD MM YYYY)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Company seal (if applicable)

Keep a copy of the completed pages 19 and 20 for your records.