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When you want to release your FHSS amount

There are 5 steps to releasing first home super saver amounts from your super fund.

Step 1: Request a FHSS determination

When you're ready to withdraw your FHSS amounts, you need to apply for a FHSS determination.

Step 2: Requesting the release of your super savings

After you have a FHSS determination and are ready to access your FHSS amount, you can then request a release.

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Step 1: Request a FHSS determination

When you're ready to withdraw your FHSS amounts, you need to apply for a FHSS determination.

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Access the form

To apply:

- log in to **ATO online services** through **myGov**
- select **Super**, then **Manage**, then **First home saver**.

If you don't have a myGov account, create one and link it to the ATO.

Log in to ATO online services through myGov

Complete the FHSS determination request form

You will need a FHSS determination before you can make a release request. You can request a determination on more than one occasion.

Pre-fill data

Most of your contributions and any deductions claimed for non-concessional contributions for previous years will be pre-filled in the online FHSS determination request from information reported to us by your super fund. However, you must check the pre-fill details are

correct before submitting your request. Any errors can delay your release or lead to you receiving the incorrect FHSS amount.

Things to consider for pre-filled data

If you made salary sacrifice contributions during the 2017–18 financial year you will need to add the details of those contributions as they are not available for pre-fill.

If you're adding details of these or any other contributions that have not been pre-filled, use your super fund statement or transaction list to confirm the dates, amount and type of each contribution.

When determining the year in which a contribution has been made, use the date the contribution was received by your super fund, not the date you or your employer paid it. Don't use your payslips to complete your request for a FHSS determination as this doesn't provide the date your contributions were received by your super fund.

We will check that the contributions in your request for a FHSS determination match contribution details reported to us by your super fund. You may be required to provide additional evidence of your contributions before we release your FHSS amounts.

You'll also need to include the year and amount of any tax deductions for contributions you have claimed or intend to claim in your tax returns. Deductions for non-concessional contributions for **previous years** that were claimed in the corresponding tax returns should pre-fill in your determination request. If you are claiming a deduction for contributions made in the **current year**, these will not pre-fill. We may ask you to provide evidence for these deductions, in the form of a notice of intent to claim or vary a deduction that has been lodged and acknowledged by your super fund.

You must confirm as part of your release application that you won't claim further tax deductions for the non-concessional contributions included in the determination. See Notice of intent to claim a deduction for more details.

Once you have applied for a FHSS determination, we'll tell you your maximum FHSS release amount.

Once you have received your determination

If there is incorrect information in your FHSS determination and you later request a release based on that incorrect information, your release request may be delayed or cancelled.

Before you request a release make sure you resolve any issues, including checking you agree with the amounts shown in your FHSS determination.

Correcting errors in your determination

If there is an error in your FHSS determination you can correct this by either:

- amending your existing FHSS determination
- requesting a new determination.

You can do either provided that:

- ownership of any real property has not transferred to you
- you haven't requested a release at the time you request a new FHSS determination
- you meet the eligibility requirements.

Note: If you believe the FHSS determination is incorrect due to our error, you can object to the FHSS determination.

Request a **new determination** to include in the FHSS maximum release amount any additional contributions made (and associated earnings) after the date of your existing FHSS determination. You need to ensure the new contributions have been reported by your superfund to the ATO before submitting the new determination.

If you choose to amend your determination, this may result in your maximum release amount being lower than if you requested a new determination.

If you have a determination from or before 14 September 2024, you can't cancel or amend your determination using ATO online services. However, you can request a new determination as long as you still meet the eligibility criteria.

To request either an amended determination or a new determination:

- Log into **ATO online services** through **myGov**.

- Select **Super**, then **Manage**, then **First home saver**.
- Select **Add/View** under **STAGE1 Determination**.
- Under the relevant determination, click **Edit** or **Amend** once you are in the determination.

Log in to ATO online services

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Step 2: Requesting the release of your super savings

After you have a FHSS determination and are ready to access your FHSS amount, you can then request a release.

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About requesting a FHSS release

After you have a FHSS determination and are ready to access your FHSS amount, you can then request a release. You must have a FHSS determination before you request a release.

When you request a release, you will need to choose the FHSS determination you are basing your request on and give us the following information:

- the amount you wish to be released. You can request a release of any amount up to the FHSS maximum releasable amount shown on your FHSS determination.
- the super fund or funds that you wish the amount to be released from
- the bank account you wish us to pay your released amount to.

You can only submit one FHSS release request, so it's important to include the **total** amount you wish to release. If you change your mind

before we process your FHSS payment, you may be able to cancel or amend your request. However, once we begin processing your FHSS payment, you won't be able to cancel or amend, even if your original request was for a lower amount.

When to request the release

You can make a release request either:

- before you sign a property contract
- within a limited period of time after signing a contract
  - if your FHSS determination was made on or after 15 September 2024, you should make a release request within 90 days of signing the contract
  - if you make a valid release request after signing your contract and outside of this timeframe, you'll be subject to FHSS tax.

If you make a mistake or don't wish to proceed

To change or cancel your release request:

- log in to **ATO online services** through **myGov**
- select **Super**, then **Manage**, then **First home saver**.

Log in to ATO online services

We won't be able to take any action to correct any mistakes or to stop your release request after we have started processing amounts your super fund sends to us. If you're unable to make changes in ATO online services, this may be because we have started processing amounts.

The time allowed to make changes to your request will vary, depending on when your super fund sends your FHSS amount to us.

After you make your release request, it may take between 15 and 20 business days for you to receive your money. You should consider this timing when you start your home buying activities.

We will notify you in writing once your super fund has either:

- released the amount requested to us (fully or partially)
- informed us it was unable to be released.

Previous unsuccessful requests to request a release

Changes to the first home super saver (FHSS) scheme which came into effect on 15 September 2024 may now allow some individuals, who were previously unsuccessful in releasing amounts under the FHSS scheme, to access eligible amounts.

If you attempted to use the FHSS scheme between 1 July 2018 and 14 September 2024 and didn't receive an FHSS amount, you can find out if you are now eligible to access an FHSS amount.

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Step 3: Signing a contract for a home and notifying us

Understand the timeframe in which you must either sign a contract or recontribute the released FHSS amount.

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When you must act

If your determination was made on or after the 15 September 2024, you need to sign a contract to purchase or construct a home or recontribute the released amount to your super fund during the period that both:

- **starts 90 days before** requesting your FHSS release amount
- **ends 12 months** (or other period we've allowed) after the date of your request.

If your determination was made on or before the 14 September 2024, you need to sign a contract to purchase or construct a home or

recontribute the released amount to your super fund during the period that both:

- **starts 14 days before** requesting your FHSS release amount
- **ends 12 months** (or other period we've allowed) after the date of your request.

Extensions of time

We may grant you an extension of time to sign a contract for a further 12 months, up to a maximum of 24 months after the date of your release request. You don't need to apply for this extension. We will generally grant it unless we have reason to believe that doing so would be inappropriate. We will notify you if an extension is granted.

If you still haven't signed a contract to purchase or construct a home by the end of the 24-month period, you must have done either of the following:

- You recontributed an amount into your super fund(s) that is at least equal to your assessable FHSS released amount, less any tax that was withheld. This amount
  - is stated in your payment summary and may be less than the total amounts released to you
  - must be a non-concessional contribution and you can't claim a tax deduction for it
  - means you won’t be able to apply for FHSS again, even though you have recontributed the amount to your super fund.
- You decided to keep the released amount and it will be subject to FHSS tax. This is a flat tax equal to 20% of your assessable FHSS released amount.

Notifying us what you do with the release amount

You must notify us what you do with the amount released.

If you sign a contract to purchase or construct your home, and the FHSS **determination** you used to make your FHSS release request was made:

- on or after 15 September 2024, you must notify us within 90 days (or other period we allow) of signing the contract
- on or before 14 September 2024, you must notify us within 28 days (or other period we allow) of signing the contract.

If you recontribute the assessable FHSS released amount (less tax withheld) into your super fund, you must notify us within 12 months of the date you requested the release of your FHSS money.

If you don't notify us that you have done one of the above or you choose to keep the FHSS amount, you will be subject to FHSS tax.

Example: purchasing and notifying of a contract to purchase an established home

Kirra meets the eligibility requirements for the FHSS scheme. She requests an FHSS determination on 8 July 2025 and requests release of an amount from her super on 21 August 2025.

On 9 November 2025, Kirra enters a contract to purchase an established townhouse in Devonport with settlement to occur on 14 December 2025.

Kirra must notify us that she has entered a contract to purchase her home by 7 February 2026, being 90 days after she entered the contract, unless we allow her additional time to do so.

To notify us online:

- log in to **ATO online services** through **myGov**
- select **Super**, then **Manage**, then **First home saver**.

Log in to ATO online services

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Step 4: Receiving your FHSS amount

How you receive your FHSS release and how it is taxed.

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Issue of a release authority

After you have made a valid release request, we'll issue a release authority to your super fund(s) requesting they send your FHSS release amounts to us.

Withholding tax and offsetting debts

Before we send to you any amounts released by your super fund to you, we will:

- withhold the appropriate amount of tax
- offset the remaining amount against any outstanding debts with the ATO or another Commonwealth government agency you may have.

We will nominate a withholding rate in your release request based on either:

- your expected marginal tax rate (including Medicare levy) minus a 30% tax offset or,
- 17%, if we're unable to estimate your expected marginal rate.

You can still vary the withholding rate in the release request if you believe your circumstances have changed.

The tax withheld is calculated on your assessable FHSS released amounts and will help you meet your end of year tax liabilities.

Timing of release

In most cases, it will take between 15 and 20 business days for your fund to release your money and for us to pay it to you.

Payment summary

We will send you a FHSS payment summary at the end of the financial year. It will show your assessable FHSS released amount, which comprises:

- concessional contributions
- associated earnings on both concessional and non-concessional contributions
- the amount of tax withheld.

We will only issue your payment summary once all your FHSS amounts have been released by your super funds. This could be several weeks after the end of the financial year.

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Step 5: Completing your tax return

Understand what you need to include on your tax return about FHSS amounts and what we do with this information.

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Information to include in your tax return

In your tax return for the financial year you request the release, you must include :

- the total FHSS assessable released amount
- the tax withheld.

This information will be shown on the FHSS payment summary.

This may be different to the financial year in which you receive the FHSS amount. For example, if you request a release of FHSS amounts on 30 June 2024, include the amount in your 2023–24 tax return – even though you won't receive the released amount until July 2024.

See the Instructions to complete your tax return for further details.

What we do with the information

When you lodge your tax return, we will:

1. calculate your actual marginal tax rate for the year in which you requested the release
2. recalculate your tax liability on the released amount.
3. take into account the tax that has already been withheld from your assessable FHSS released amount, together with the 30% tax offset.

Your FHSS payment summary will show the assessable FHSS released amount and the amount of tax withheld.

Example: income tax on released amounts

Sue receives an FHSS determination in 2024–25. This FHSS determination shows a maximum release amount of $14,350, comprising of:

- $5,000 representing eligible non-concessional contributions
- $8,500 representing 85% of her eligible concessional contributions
- $850 representing associated earnings.

Sue requests a release of the maximum amount on 26 June 2025. We issue a release authority to her fund and they release the full amount to us. We withhold tax of $1,589 and release the remainder to Sue on 12 July 2025.

As Sue requests the release during the 2024–25 financial year, we give her an FHSS payment summary for 2024–25 showing:

- the assessable FHSS released amount of $9,350 (85% of the eligible concessional contributions and the associated earnings)
- tax withheld of $1,589.

Sue includes $9,350 in her tax return for 2024–25.

She receives a credit of $1,589 for the tax withheld and a non-refundable tax offset of $2,805 (being 30% of the assessable

FHSS released amount).

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Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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