

Up to \$5,000 Home Loan Cashback - Terms and Conditions

Receive up to \$5,000 cashback on your new bcu Home Loan (0.75% of the value of your funded home loan, up to a maximum of \$5,000) on a new Home Loan that meets the criteria below, by electronic transfer to your bcu Access Account.

- The loan must be a 'new to bcu' Home Loan – either refinanced from another Financial Institution, a property purchase or the construction of a new property;
- The outstanding amount of the loan must be at least \$300,000 with a Loan to Value Ratio (LVR) of 90% or less;
- The Home Loan must be one of the following type of loans –
 - Owner Occupier, Principal and Interest – Fixed or Variable – Home Loans;
 - Investor, Principal and Interest – Fixed or Variable – Home Loans;
 - Investor, Interest Only – Fixed or Variable – Home Loans;
- The member must apply for the Home Loan within the period beginning 9am (AEST) 26th July 2021 and ending 5pm (AEST) 30th November 2021;
- The Home Loan must be drawn down (funded) by no later than:
 - 5pm (AEST), 31st January 2022 (for all Home Loans other than construction loans);
 - 5pm (AEST), 31st January 2023 (for construction loans).
- Members may only receive one cashback per property, per loan. Where all criteria are met for additional properties/loans – multiple cashbacks can be paid. All additional properties must be separate loans and meet all criteria separately to qualify for separate cashbacks;
- For joint loans, cashback is only payable to one member – the primary home loan applicant;
- For construction loans, 0.75% of the drawn down amount will be paid for each drawdown made before 5pm (AEST), 31st January 2023, up to a maximum total of \$5,000 cashback;
- Bridging Loans, Lines of Credit and Overdrafts are not eligible for this offer;
- Available only to natural persons. Not available for loans to businesses, companies, entities borrowing as trustees of trusts or other entities;
- No cashback will be payable where a default occurs under the Home Loan prior to payment of the cashback.

The cashback will be paid by bcu by electronic transfer to the eligible borrower's bcu Access Account within 14 days after the Home Loan has been drawn down.

bcu, a division of Police & Nurses Limited ABN 69 087 651 876 AFSL/Australian Credit Licence 240701. Lending criteria and Terms and Conditions apply.