



LENDERS' PROMOTIONAL OFFERS

Date Of Version 02/10/2023

Lender	Cashback \$ Amount	Min & Max Loan \$	LVR	Application & supporting docs must be lodged by	Loan must be settled and drawn by	Purpose	O/O Investment	Eligible loan types	Conditions / Extra Info	Timing of payment post - settlement	Last Update
ANZ	\$4,000	\$250,000	Max 80%	**Applications received after 25/08/2023 are not eligible**	Within 120 days from submission	External Refinance	O/O or INV	Standard Variable Rate Loan Fixed Rate Loan Simplicity PLUS Loan (Not LOC, non HLS, company borrower and other short term loan arrangements (including bridging and construction loans))	Broker to complete OFI Refinance Payment form and submit via email to ServicingAccountMaintenance@anz.com within 14 days of settlement. ANZ Access Advantage or ANZ One Offset a/c in the name(s) of one of the borrower(s) to be opened prior to settlement for the cashback payment. (NOT for non-home loans, Company bwr and short term loan arrangements including bridging and construction loans)	Paid within 60 days to an eligible ANZ account.	Lender email 10/08/2023
	\$2,000		Above 80%								
	\$2,000		Max 80%	Ongoing		External Refinance	O/O or INV				
	\$3,000		N/A	Ongoing		Purchase or Build	O/O FHB				
Bank SA	\$2,000	\$200,000	Max 80%	Ongoing	Within 120 days from submission	External Refinance	OO (P&I) INV (P&I, IO)	Advantage Package and Basic Home Loans.	Offer not available for Owner Occupier Interest Only loans, residential lending originated under family or company trusts, refinances of home loans within the Westpac Group which include Westpac, St.George, Bank of Melbourne, BankSA and RAMS. Limit of one \$4,000 cashback payment regardless of the number of applications, applicants, properties or loans involved per 12 month period. For joint applications, only one cashback payment will be paid to the primary applicant.	Payment will be made within 60 days of Loan Settlement.	Lender website
BOQ	\$3,000	\$250,000	Max 80%	**Applications received after 08/09/2023 are not eligible**	Within 120 days from submission	External Refinance	OO or INV	Offer available on BOQ's Clear Path, Economy, or Fixed Rate home loan products only.	Personal Australian residents taking out a new home loan with BOQ for refinance (excluded BOQ specialist, ME Bank, Virgin Money and also not for trusts or companies). An applicant will be eligible for a maximum of one refinance cashback payment.	Payment will be made within 30 days of Loan Settlement.	Lender website
	\$2,000			Ongoing							
Bank of China	\$4,288	\$400,000	Max 80%	31/12/2023	31/03/2024	External Refinance	OO or INV	Not specified	Offer is available only for New Home Loans. To qualify as a New Home Loan the loan must be an external refinance or a new purchase and the Borrower must set up a Bank of China account with a direct debit for loan repayments. Each customer (including each holder of joint accounts) can only participate once per Cashback within 12 months. Cashback offer applies for home loan applications with new security property to Bank of China. Only one discount can apply per loan. No special offers for LMI applications.	60 days	Lender email 29/09/2023
	\$4,288	\$250,000		**Applications received after 30/09/2023 are not eligible**	31/12/2023	External Refinance					
	\$2,000			Purchase							
Bank of Melbourne	\$2,000	\$250,000	Max 80%	Ongoing	Within 120 days from submission	External Refinance	OO (P&I) INV (P&I, IO)	Advantage Package and Basic Home Loans.	Offer not available for Owner Occupier Interest Only loans, residential lending originated under family or company trusts, refinances of home loans within the Westpac Group which include Westpac, St.George, Bank of Melbourne, BankSA and RAMS. To ensure these payments are made directly to customers, it is important that they have a transaction account linked to their home loan at settlement that is in the same name(s) as the home loan.	The cashback will be paid into a Bank of Melbourne transaction account within 60 days of settlement.	Lender website
IMB Bank	\$2,000	\$250,000 - \$499,999	Max 80%	**Applications received after 07/09/2023 are not eligible**	31/12/2023	External Refinance	OO or INV	Budget Home Loan, Essentials Home Loan or Fixed Rate Home Loan	This Offer does not include Commercial loans, SMSF loans, Reverse Mortgage and Aged Care loans, construction loans or bridging loans. Fees and charges apply to loan products taken out in connection with this Offer. Refer to the IMB Loan Fees and Charges Guide for details.	Payment will be made within 60 days of Loan Settlement.	Lender website
	\$3,000	\$500,000		**Applications received after 07/09/2023 are not eligible**							
	\$2,500	\$250,000		**Applications received after 30/09/2023 are not eligible**							
HSBC	\$3,288	\$250,000	N/A	**Applications received after 31/10/2023 are not eligible**	Within 120 days from submission.	External Refinance	OO or INV	Available on all HSBC home loan products and LVRs.	Offer excludes internal refinance, construction loans, bridging loans and principal increases, non-residents and non-natural persons (such as trusts and companies). The offer is only available once per customer within this period.	Payment will be made within 60 days of Loan Settlement.	Lender email 18/09/2023
Newcastle Permanent Building Society	\$2,000	\$250,000	Max 80%	Ongoing	N/A	External Refinance	OO or INV	Not specified	Applications must be submitted through Newcastle Permanent's online application channel. Where there are joint borrowers applying for a residentially secured home loan, only one Cashback Payment will be paid per eligible loan irrespective of the number of joint borrowers. Offer excludes internal refinance.	Payment will be deposited to a NPBS deposit account within 30 days of the settlement date.	Lender website
St George	\$2,000	\$250,000	Max 80%	Ongoing	Within 120 days from submission	External Refinance	OO (P&I) INV (P&I, IO)	Advantage Package and Basic Home Loans.	Offer not available for Owner Occupier Interest Only loans, residential lending originated under family or company trusts, refinances of home loans within the Westpac Group which include Westpac, St.George, Bank of Melbourne, BankSA and RAMS. Limit of one \$4,000 cashback payment regardless of the number of applications, applicants, properties or loans involved per 12 month period. For joint applications, only one cashback payment will be paid to the primary applicant.	Payment will be made within 60 days of Loan Settlement.	Lender website
ME Bank	\$2,000	\$400,000	Max 80%	Ongoing	Within 120 days from submission	External Refinance	OO or INV	This offer is available on all home loan products.	Applications including any loan proceeds for Construction and owner occupied loans with interest only repayments are ineligible for the cashback offer. A home loan application involving both a purchase and refinance is ineligible for the cashback offer. Only one cashback can be received per qualifying home loan application regardless of the number of borrowers. In the case of multiple qualifying applications, only one cash back can be received per separate security property. Not available where any of the loan proceeds are for the refinance, restructure, switches or top ups of home loans from ME or from other lenders within the Bank of Queensland (BOQ) Group which includes BOQ, BOQ Specialist and Virgin Money (Australia).	The cash back amount will be paid within 60 days of loan settlement into the ME Everyday Transaction Account (ETA) held by the borrower first listed on the application. In the event the first listed borrower doesn't hold an ETA, the cash back will be credited to the home loan it applies to.	Lender email 29/08/2023
	\$3,000	\$700,000	Max 80%								
RACQ Bank	\$2,000	\$500,000	N/A	04/12/2023	02/04/2024	External Refinance	OO or INV	This offer is valid for Owner Occupied Home Loans and Investment Home Loans only. It is not available on Construction Loans and Bridging Loans or where the finance is being conducted in the name of a business or company.	The Cashback Offer is limited to one per application regardless of the number of applicants and one per applicant per 12 month period, regardless of the number of applications made by the applicant and regardless of whether any of those applications were made alone or with other people.	The cashback payment will be paid into an open RACQ Bank account within 30 days of settlement. For joint applications, the cashback payment will be made to an account in the name of the primary applicant (for the avoidance of doubt, this may include a joint account).	Lender website
BankVic	\$2,000	\$200,000	Max 80%	30/11/2023	15/02/2024	External Refinance	OO	OO - Variable P&I	Eligibility is limited to current employees of Victoria Police or the Australian Federal Police, who can borrow up to 80% of the property value with no Lenders Mortgage Insurance (LMI) or up to 90% with no LMI for new purchases within Metro Melbourne and Geelong. Offset account not available. More info available in Home Loan Products Matrix.	The cash back will be paid into a BankVic transaction or savings account within 60 days of settlement.	Lender email 20/09/2023
Reduce Home Loans	\$2,000	\$250,000 - \$499,999	90%	**Applications received after 31/08/2023 are not eligible**	01/12/2023	Purchase & External Refinance	OO or INV	Owner Occupied: Rate Lovers 1-5 Year Fixed Home Owners Dream Investment: Investor Rate Slasher Investor Rate Lovers 60 Investor Rate Lovers 1-5 Year Fixed Wealth Maximizer	Commercial securities are not eligible to participate, the offer is only available for owner occupied, investment, interest only and construction home loans however: where an offset account applies the loan amount* is the difference between the drawn loan amount and the credit balance in the offset account, as at the end of the month the loan settled. Where a construction loans applies, the loan amount* is the total amounts drawn as at the end of the month the loan settled. The offer excludes all refinances including switches and internal refinances of home loans with the MEzy Assets Pty Ltd Group or Adelaide Bank Ltd, Origin MMS, BC Securities or Well Nigh. Your loan must stay current for a minimum of 24 months after the loan settlement. Multiple securities accepted to make up total loan amount.	The Cash will be paid by Reduce Home Loans to the loan account in the name(s) of the borrower(s), within 30 days after the loan settlement date.	Lender website
	\$3,000	\$500,000 - \$749,999									
	\$5,000	\$750,000 - \$1,999,999									
	\$10,000	\$2,000,000 +									