

# '\$2,500 Cash Back'

## Terms and Conditions



1. This Cash Back Offer (Offer) is provided by Maitland Mutual Limited (ABN 94 087 651 983 AFSL/Australian credit licence 238139) trading as The Mutual Bank, of 6 Mitchell Drive, East Maitland 2323.
2. The Mutual Bank offers a cashback payment of \$2,500 to be paid to an eligible applicant's The Mutual Bank transaction or savings account in respect of an Eligible Application, subject to these terms and conditions.
3. The Offer is available for Eligible Applications made from 20 November 2023 until 22 December 2023. Offer may be amended or withdrawn at any time.
4. An Eligible Application is an application:
  - a) for a new owner occupied or investment Eligible The Mutual Bank Home Loan recognised by the receipt of a signed loan application form;
  - b) with minimum new lending of \$500,000;
  - c) with less than or equal to 80% Loan to Value Ratio (LVR);
  - d) that is settled within 120 calendar days of The Mutual Bank receiving the signed loan application form; and
  - e) made by an applicant/s that has/have not qualified for this Offer (either individually or jointly) within the 12-month period prior to applying for this Offer.
5. An Eligible The Mutual Bank Home Loan is a:
  - a. Standard Variable Home Loan;
  - b. Package Home Loan;
  - c. First Home Buyer Package Home Loan;
  - d. Budget Home Loan;
  - e. Mutual Home Loan;
  - f. Premium Home Loan; or
  - g. Express Credit Facility.
6. This Offer is not available for Commercial loans, SMSF loans, construction loans or bridging loans.
7. The applicant/s must hold an eligible The Mutual Bank transaction or savings account, in the name of the borrower/s at the time of loan settlement. If joint borrowers do not hold an eligible The Mutual Bank account jointly, The Mutual Bank may pay the cashback payment into an eligible The Mutual Bank transaction or savings account held in the name of either the primary or secondary borrower.
8. The cashback payment will be deposited into the eligible The Mutual Bank transaction or savings account within 60 days of settlement from qualifying for the Offer.
9. Only one cashback payment will be paid per Eligible Application, irrespective of the number of joint borrowers.
10. The borrower/s agree they are responsible for any taxation liability or implications that may arise in relation to their participation in the Offer.
11. The Mutual Bank may reject, cancel or reverse a cashback payment if it has reasonable grounds to believe that a person who participates in the Offer does not comply with these terms and conditions or their conduct or dealings with respect to an Eligible Application or any other dealings with The Mutual Bank may be fraudulent or otherwise illegal.
12. Lending criteria, eligibility criteria, terms and conditions and fees and charges apply to The Mutual Bank home loan products taken out in connection with this Offer.
13. These terms and conditions are separate to the terms and conditions of any The Mutual Bank home loan products obtained in connection with this Offer and do not form part of the credit contract for any The Mutual Bank loan products obtained in connection with this Offer. To the extent of any inconsistency between these terms and conditions and the terms and conditions of your the Mutual Bank home loan, the terms and conditions of your the Mutual Bank home loan prevail.