



Cash Back Offer - Conditions of Use
For applications for the period 8 November
2024 to 31 March 2025

This booklet contains important information about Regional Australia Bank's Cashback Offer and should be read in conjunction with Regional Australia Bank's Account and Access Facility Conditions Of Use, Fees and Charges, Summary of Accounts and Availability of Access Facilities, Privacy Policy and Privacy Notice.

When reading this, any reference to:

- **We, Us, and Our** is a reference to Regional Australia Bank Ltd; and
- **You and Your** is a reference to the applicant, borrower or member of Regional Australia Bank.

What is the Cash Back Offer

The Cash Back Offer consists of **up to** \$4,000 cash back to be paid to you for eligible loans funded within the period of the promotion (**Cash Back Offer**).

How much is the Cash Back Offer?

Borrowers will be eligible for the following amounts (if all other eligibility requirements are met):-

1. The amount of \$2,000.00 Cash Back for loans with a new loan amount of \$250,000.00 to \$499,999.99; or
2. The amount of \$3,000.00 Cash Back for loans with a new loan amount of \$500,000.00 to \$749,999.99; or
3. The amount of \$4,000.00 Cash Back for loans with a new loan of \$750,000.00 or greater.

How long is the Cash Back Offer for?

The Cash Back Offer is for the eligible home loan applications received and approved from 8 November 2024 until 31 March 2025 and settled (and drawn down) before 30 June 2025 (**Period of Promotion**).

Who is eligible for the Cash Back Offer?

To be eligible for the Cash Back Offer, you must:-

1. Apply and be approved for any Eligible Home Loan Type (using residential security) before the expiry of the Period of Promotion; and
2. Have a minimum borrowing amount of \$250,000.00; and
3. Have a loan to value ratio (LVR) of less than, or equal to, 80%; and
4. Have not repaid and closed the loan facility prior to the receipt of the Cash Back Offer.

Eligible Home Loan Type means the following Regional Australia Bank products:

1. Regional Australia Bank Home Loan;
2. Basic Home Loan;
3. Mortgage Offset Home Loan;
4. Fixed Rate Home Loan;
5. Partnership Advantage Home Loan;
6. Head Start Family Guarantee Home Loan;
7. Mortgage Overdraft.

This offer is only available for the Eligible Home Loan Types secured by residential security and is not available for any other loan product including but not limited to the

personal loan(s), commercial facilities, self managed superfunds or bridging finance.

The Cash Back Offer is limited to one payment, irrespective of the number of applicants or applications. No further loans in the name of either applicant (whether jointly or individually) will be eligible for the Cash Back Offer.

Loan applications, and the Cash Back Offer, are subject to our usual credit assessment and approval process.

Borrowers who receive the Cash Back Offer are not eligible for any other promotional payments offered by us.

How will the Cash Back offer be paid?

Cash payment

The Cash Back Offer will be paid to your Community Partnership Account held with Regional Australia Bank. If you hold more than one Community Partnership Account, we will determine which account will receive the payment.

The Community Partnership Account must be in the name of the approved Borrower(s).

When will the Cash Back Offer be paid?

The Cash Back Offer will be paid within sixty (60) days of the loan being funded.

Tax Implications

You should obtain independent advice in relation to any tax consequences before applying for the Cash Back Offer.

We accept no responsibility for any tax implications for the borrowers.

Acceptance

By submitting an eligible home loan application for the Cash Back Offer you acknowledge and accept the terms contained in this Cash Back Offer conditions of use.

Additional Documents

This document should be read in conjunction with our [Account & Access Facility Conditions of Use](#), [Fees and Charges](#), [Summary of Account and Availability of Access Facilities](#), [Privacy Notice](#) and [Privacy Policy](#).

This Cash Back Offer and any term contained in these Conditions of Use, maybe varied, withdrawn or extended by us at anytime. We will act reasonable in making these changes and only do so for legitimate business purposes. We will provide reasonable notice (which, depending on the nature of the change may be before or after the change is made) by publication on our website and we encourage you to frequently view the Cash Back Offer Conditions of Use published

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Head Office

Technology Park, Madgwick Drive, Armidale NSW 2350
PO Box U631, University of New England NSW 2351

Telephone 132 067 **Email** enquiries@regionalaustaliabank.com.au

Web regionalaustaliabank.com.au