

\$500 First Home Buyer Bonus Offer

Terms and Conditions

Commencing 23/10/2019

1. The '\$500 First Home Buyer Bonus' offer is organised by Railways Credit Union Limited trading as MOVE Bank ('MOVE Bank'). AFSL/Australian Credit License number 234 536 | ABN 91 087 651 090. Level 1, 179 Ann Street Brisbane 4001.
2. Information on the incentive and eligibility to claim form part of these terms and conditions.
3. The promotion is only open to Australian residents aged 18 years or over. Employees of MOVE Bank, their families and employees of third-party product providers are ineligible.
4. MOVE Bank will deposit \$500 ('Deposit') into an eligible Everyday Saver, Express Saver or Bonus Saver if you meet the Eligibility Criteria.

Eligibility Criteria

5. To claim this offer, you must purchase your first home with a MOVE Bank owner occupied home loan and have an Everyday Saver, Express Saver or Bonus Saver.

5.1 Your home loan must meet the following conditions:

- a) The home loan application must be submitted and approved between 23/10/2019 and 28/02/2020 (inclusive).
- b) Minimum loan amount is \$250,000.
- c) The home loan must be settled, on or before 30/04/2020. Exceptions up to 6 months for purchase settlements may apply. The home loan will be subject to MOVE Bank's standard credit assessment and eligibility criteria.
- d) Proof of 'First Home Buyer' authenticity is required from one borrower.

6. Your Everyday Saver, Express Saver or Bonus Saver must meet the following conditions:

- a. The account must be held in the same name(s) as the home loan.
- b. The account must be opened prior to settlement and must remain open until the Deposit is made.

7. Offer is available for new lending only.
8. Offer not available for broker referred loans, interest only or investment loans.
9. Only one (1) Deposit is payable per eligible home loan application regardless of the number of loans or properties involved.

Other Information about this Offer

10. MOVE Bank will pay the Deposit within 30 days of settlement of the eligible loan.
11. MOVE Bank reserves the right to amend or withdraw this offer at any time without notice.
12. MOVE Bank may use your name, address and other personal information provided for marketing and promotional purposes. For further information regarding personal information please refer to MOVE Bank's privacy policy located at www.movebank.com.au. If, after entering the promotion, you would like MOVE Bank to cease using your personal information for these purposes, you should contact MOVE Bank on 1300 362 216.
13. By engaging with the promotion, you acknowledge that you have read, understand and agree to be bound by these terms and conditions.