

Members Pay Zero Fees Promotion Terms and Conditions

16/12/2019 – 30/04/2020

1. The 'Members Pay No Fees' promotion 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 to take advantage of the promotion.
4. MOVE Bank will rebate fees including but not limited to valuation fee, establishment fee, annual package fee to a maximum of \$1500 ('Rebate') if you meet the Eligibility Criteria.

Eligibility Criteria

5. To claim this offer, you must have established a membership with MOVE Bank on or before 16/12/2019 and have an eligible MOVE Bank owner occupied or investment home loan.

5.1 Your home loan must meet the following conditions:

- a) The home loan application must be submitted and approved between 16/12/2019 and 30/04/2020 (inclusive).
 - b) Minimum loan amount is \$250,000.
 - c) The home loan must be settled, on or before 31/05/2020. 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.
6. Offer is available for new lending to MOVE Bank only.
 7. Offer not available for broker referred loans or interest only loans.
 8. Rebate is payable up to a combined maximum of \$1500 per application.

Other Information about this Offer

9. Rebate will be paid into the eligible MOVE Bank owner occupied or investment loan within 14 business days of the loan funding.
10. MOVE Bank reserves the right to amend or withdraw this offer at any time without notice.
11. 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.
12. By engaging with the promotion, you acknowledge that you have read, understand and agree to be bound by these terms and conditions.