

## \$2.5 K Cashback Offer Terms and Conditions

Commencing 13/04/2022 – 30/06/2022

1. The '\$2.5K Cashback' Offer ("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 Offer is only open to Australian residents aged 18 years or over, including employees of MOVE Bank and their immediate family.
4. This Offer commences 13 April 2022 and closes 30 June 2022 ("Offer Period")
5. To be eligible for the Offer a borrower must, jointly or individually, apply for a home and/or investment loan which meets the following conditions ("Eligible Loan"):
  - a. The home and/or investment loan application must be received between 13 April 2022 and 30 June 2022.
  - b. Result in a minimum of \$350,000 in new borrowings to MOVE Bank.
  - c. The home and/or investment loan must be for a variable rate product. Offer excludes Fixed Rate Loans, Straightforward Home and Investment Loan 1Y Introductory Offer.
  - d. Must approved and funded by 31 August 2022.
6. Where an Eligible Loan application is received during the Offer Period and approved and funded by 31 August 2022, a payment of \$2,500 will be paid to the borrower ("Payment") subject to these terms and conditions.
7. Unsecured loans, secured personal loans and top-ups are not included in the minimum new borrowings amount.
8. Offer excludes internal refinance, fixed rate loans, and the Straightforward Home or Investment Loan 1Y Introductory Offer.
9. Only one Payment will be paid per Eligible Loan irrespective of the number of joint borrowers.
10. A borrower is eligible for the Payment only once during the Offer Period. Once a Payment for an Eligible Loan is made to a borrower, no further loans which include that borrower, jointly or individually or security property, will be eligible for the Offer.
11. Applications withdrawn before the Offer Period, are not eligible for the Payment if re-submitted during the Offer Period.
12. 'If a borrower has received Payment in relation to a previous Cashback Offer in the past two years, the borrower is excluded from eligibility for this Offer.' A borrower's loan application in conjunction with this Offer will be subject to MOVE Bank's standard credit assessment and eligibility criteria.
13. Fees and charges apply to loans taken out under this Offer. Refer to our Fees and Charges for details.
14. The Payment will be deposited to the Eligible Loan account within 30 days of the settlement date.
15. The Payment will not be made in "cash" (for example: bank notes and/or coins) or cheque.
16. A borrower cannot transfer or assign their right to the Offer to any other person.
17. MOVE Bank accepts no responsibility for any tax implications that may arise from the Offer. The borrower should seek their own independent advice.
18. Participation in the Offer is deemed acceptance of these terms.
19. MOVE Bank reserves the right to, at any time, withdraw or extend the Offer or otherwise vary these terms and conditions without notice.
20. MOVE Bank may use your name, address and other personal information provided for marketing and promotional purposes. For further information regarding how we collect and use your personal information please refer to MOVE Bank's privacy policy located at [movebank.com.au/privacy](https://movebank.com.au/privacy). If you would like MOVE Bank to cease using your personal information for these purposes, please contact us on 1300 362 216.