



Cash Back Offer - Conditions of Use
For applications for the period 6 March 2023
to 31 July 2023

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.

CASH BACK OFFER CONDITIONS OF USE

Effective Date: 2 June 2023

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 and an additional amount of \$500.00 to be paid to a Regional Australia Bank Community Partnership Recipient of your choosing 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 \$3,000.00 Cash Back for loans with a refinanced loan amount of \$250,000.00 to \$499,999.99 or
2. The amount of \$4,000.00 Cash back for loans with a refinanced amount of \$500,000.00 or greater.

How long is the Cash Back Offer for?

The Cash Back Offer is for the re-finance of eligible home loan applications received and approved from 6 March 2023 until 31 July 2023 and settled before 30 September 2023 (**Period of Promotion**).

Who is eligible for the Cash Back Offer?

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

1. Successfully refinance your residentially secured home loan from another financial institution with Regional Australia Bank 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, 90%; and
4. Have not repaid and closed the loan facility prior to the receipt of the Cash Back Offer.

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.

This offer is not available for refinances into our Basic Variable Introductory Offer, construction loans, commercial facilities or bridging finance.

How will the Cash Back offer be paid?

Cash payment

The cash payment will be paid to your eligible Regional Australia Bank account. If you hold more than one nominated account, we will determine which account will receive the payment.

An eligible Regional Australia Bank Account must:-

1. Be in the name of the Borrower(s); and
2. Be a deposit account (not a loan product account or term deposit account).

\$500.00 Regional Australia Bank Community Partnership

The \$500.00 payment will be made to your nominated Regional Australia Bank Community Partnership Recipient (**Recipient**).

You will be asked to nominate the Recipient at the time of your application.

Your nominated Recipient must be a member of the Regional Australia Bank Community Program. A full list of Recipients can be found at [Regional Australia Bank's Community Partnership Program Recipient List](#)

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 without notice.

2 June 2023



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