

Home Loan Cashback Promotion

\$1,500 cashback for OFI Refinances that include both owner occupier and investor CHLP lending

Terms and Conditions

1. The Promoter is Bankwest, a division of Commonwealth Bank of Australia
ABN 48 123 123 124 AFSL/Australian credit licence 234945 300 Murray Street,
Perth WA 6000 ("Bankwest" or "Promoter").
2. This Exclusive \$1,500 Cashback Promotion ("Promotion") commences at
9:00am WST on 4th April 2018 and closes at 5:00pm WST on 1st June 2018
("Promotional Period").
3. Applications for Bankwest Home Loans are subject to credit approval. Full
terms and conditions will be included in customers' Bankwest loan offer. Fees
and charges may be payable.
4. **This** offer is available to individuals who take out a new Bankwest Complete
Home Loan Package for both investor and owner occupier purposes ("Eligible
Customers") under the following Eligibility Requirements:
 - Home Loans must be applied for within the promotional period 4th
April 2018 – 1st June 2018.
 - There must be an application for both investor and owner occupier
lending; be loans refinanced from an Other Financial Institution (OFI);
and applied for through a Broker or a Bankwest Home Loan Specialist,
or Relationship Manager.
 - This offer is available on Complete Variable, Complete Fixed, and
Complete Equity products only.
 - Minimum aggregate amount >\$200k.
 - Both Home Loans must not exceed a loan to value ratio (LVR) of 80%.
 - The Owner Occupier (OOC) Home Loan must be Principal and Interest
repayments, whilst the Investor (INV) Home Loan can be either
Principal and Interest or Interest Only repayments.
 - Home Loans must be disbursed by 27th July 2018.
 - Refinances from CBA are excluded from this offer.

- Applicant Names need to be the same on OOC Home Loan and Investor Home Loan applications.
 - Normal lending policies apply.
 - This offer is not available in conjunction with any other promotions.
5. Only one cashback per Eligible Customer. Where a Home Loan has more than one applicant and one applicant receives the cashback, all applicants are deemed to have received the cashback. Maximum cashback amount of \$1,500.
 6. Bankwest reserves the right to verify the validity of Eligible Customers (including a Customer's identity and application details) and reserves the right to disqualify any Eligible Customer if the Customer is engaged in any unlawful or other improper misconduct calculated to jeopardise the fair and proper conduct of the Promotion.
 7. Provided these Terms & Conditions including Eligibility Requirements are met, Eligible Customers will receive \$1,500 cashback transferred electronically into their owner occupier Home Loan account after both owner occupier and investor loans are disbursed:
 - HLs disbursed between 12th Apr – 31st May 18: Cashback deposited by 30th Jun 18
 - HLs disbursed between 1st Jun - 30th Jun 18: Cashback deposited by 31st Jul 18
 - HLs disbursed between 1st Jul – 27th Jul 18: Cashback deposited by 31st Aug 18
 8. Where an Eligible Customer has more than one owner occupier home loan, Bankwest will determine which account will receive the cashback. The customer cannot nominate an account. The customer will be notified by email that cashback will be deposited into their account the month it is due to be deposited.
 9. The \$1,500 cashback cannot be used towards the serviceability of the Home Loan.
 10. The \$1,500 cashback is not transferable.
 11. Eligible Customers accept the cashback 'as is' and acknowledge that Bankwest accepts no responsibility for any tax implications that may arise

from the cashback. Eligible Customers may need to seek advice from the Australian Tax Office or their own taxation adviser or independent financial adviser.

12. Bankwest reserves the right to review and amend these Terms and Conditions at any time.