

Home Loan Cashback Promotion

Online \$1,500 cashback

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 Online \$1,500 Home Loan Cashback Promotion ("Promotion") commences on 24th April 2018 and closes on 8th May 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 submit an online enquiry during the Promotional Period, through the "Register your interest" form for a new Bankwest Complete Home Loan product ("Home Loan") at www.bankwest.com.au/cashback ("Eligible Customers") and meet the following conditions ("Eligibility Requirements"):
 - A Home Loan application must be submitted by 1st June 2018 and result in a successful Home Loan being disbursed by 27th July 2018 in order to be eligible for the cashback.
 - This offer is only available for individuals on Complete Variable, Complete Fixed, and Complete Equity home loan package products only.
 - For personal lending customers only. Excludes lending enquiries and applications for trusts, business entities and relationship or portfolio managed customers.
 - Home Loan must be for a minimum loan amount of \$200,000 (new to bank lending only). Excludes existing Bankwest home loans and limit increases.
 - Home Loan can be for either Owner Occupier or Investor purposes.
 - 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 Loan must not exceed a loan to value ratio (LVR) of 90%.
 - Normal lending policies apply.
 - This offer is not available in conjunction with any other promotions.
5. Only one cashback per Eligible Customer. Only one cashback per application. Where a Home Loan has more than one applicant and one applicant receives the

cashback, all applicants are deemed to have received the cashback.

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 the Bankwest selected Home Loan account once the loan has disbursed:
 - HL disbursed between 24th Apr – 31st May 18: Cashback deposited by 30th Jun 18
 - HL disbursed between 1st Jun - 30th Jun 18: Cashback deposited by 31st Jul 18
 - HL disbursed between 1st Jul – 27th Jul 18: Cashback deposited by 31st Aug 18
8. Where an Eligible Customer has more than one home loan, Bankwest will determine which Home Loan 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. For colleagues taking out new lending, the requirement is to go via Colleague Banking, therefore they are not eligible for this particular cashback.
13. Bankwest reserves the right to review and amend these Terms and Conditions at any time.