



Terms and Conditions
for UHomeLoan Cash Offer

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07.06.2018

U BANK

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UHomeLoan Cash Offer

About this offer

UBank will deposit \$1,000 into your Eligible USaver account if you meet the Offer Conditions (the 'Deposit').

Offer Conditions

1. To be eligible for this offer, you must have an Eligible UHomeLoan and an Eligible USaver.

For your UHomeLoan to be an Eligible UHomeLoan it must meet the following conditions:

- (a) The UHomeLoan must be applied for between 7 June 2018 and 6 August 2018 (inclusive).
- (b) The UHomeLoan application must be of at least \$200,000 (excluding any amount sought to refinance or pay out an existing UHomeLoan).
- (c) The UHomeLoan application must be approved, and the related UHomeLoan settled, on or before 28 September 2018.
- (d) You did not apply to UBank to finance the same property purchase, or refinance the same existing home, with a UHomeLoan, at any time from 1 January 2018 to 6 June 2018, whether alone or with someone else.
- (e) Where the UHomeLoan application is in joint names, neither of you applied to UBank to finance the same property purchase, or refinance the same existing home, with a UHomeLoan, at any time from 1 January 2018 to 6 June 2018, whether alone or with someone else.

For your USaver to be an Eligible USaver, it must meet the following conditions:

- (g) The USaver must be held in the same name(s) as the Eligible UHomeLoan (so if your Eligible UHomeLoan application is in joint names, your USaver must be held in the same joint names to be Eligible).
 - (h) The USaver must be opened prior to the day your Eligible UHomeLoan settles and must remain open until the Deposit is made.
2. Only one (1) Deposit is payable per Eligible UHomeLoan application (irrespective of the number of borrowers or the number of splits applied for).

Other information about this Offer

3. If you have more than one Eligible USaver account, UBank will determine at its discretion, which Eligible USaver account the Deposit is paid into.
4. UBank will pay the Deposit within 30 days of settlement of the Eligible UHomeLoan.
5. All times and dates are Sydney local time.
6. This promotion may be extended at any time at UBank's discretion.
7. It is your responsibility to ensure you understand any taxation or other financial consequences associated with your receipt of the Deposit.