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Things you need to know about the Real Reward Offer (Owner Occupied Loans only).

What is the offer?

- The Real Reward Offer ("Offer") is a discount of 0.33%p.a. off the relevant Standard Variable Rate on eligible Variable Rate UHome Loans.
- Variable Rate UHomeLoans which are eligible for the Offer will not also be eligible for any other interest rate discount UBank may offer from time to time, including the Standard Loyalty Discount.
- On or after 27 June 2015, the Offer is only available in relation to UHomeLoans for owner occupied properties. Applications for Investment purpose loans submitted on or after 27 June 2015 are excluded from this Offer.
- The Offer will permanently cease to apply to any otherwise eligible UHomeLoan once a fixed rate applies to that loan (see "What else do I need to know?")
- This Offer is for a limited time only. It may be closed or varied in relation to new applications at any time at UBank's discretion (applications submitted before the Offer is closed or amended will still be eligible to receive the Offer if all other eligibility criteria are met).

How do I qualify?

- Your UHomeLoan application must be submitted on or after 27 June 2015.
- Your application must be for a new UHomeLoan. Applications for limit increases/variations/change of loan purpose to existing UHomeLoans are not considered to be new UHomeLoan applications.
- Your UHomeLoan must be settled within the time period set out in your Loan Offer.
- Your UHomeLoan must relate to a property that is owner occupied. Applications for UHomeLoans for investment purposes are not eligible if received on or after 27 June 2015.

What else do I need to know?

- The Offer does not apply to Fixed Rate UHomeLoans, either during the fixed rate period or when the fixed rate period ends and a variable rate applies.
- If you subsequently elect to fix the interest rate on a Variable Rate UHomeLoan, that loan will be treated as a Fixed Rate UHomeLoan from that point onwards, and the Offer will permanently cease to apply to that loan from the date a fixed rate first applies to it.
- For the purposes of these Offer Terms:
 - UHomeLoan; and
 - The Fixed Rate component of a split UHomeLoan will be treated as a Fixed Rate UHomeLoan.

Information current as at 27 June 2015 and subject to change. UBank is a division of National Australia Bank Limited ABN 12 004 044 937 AFSL and Australian Credit License 230 686.