



Home Loan Cashback offer – October 2023

Terms and Conditions

Effective from 01 October 2023

IMB Ltd trading as IMB Bank ABN 92 087 651 974

Australian Credit Licence Number 237 391

Issued: 01 October 2023
Updated: 22 November 2023

1. The Cashback Offer (Offer) is valid for Eligible Refinance Applications made from 1 October 2023 until the Offer is withdrawn. *Note: Offer may be amended or withdrawn at any time.*
2. The Offer is available for Eligible Refinance Applications.
3. For applications made between 01 October 2023 and 21 November 2023, an Eligible Refinance Application is:
 - a. an application for a refinance of an existing home loan from another financial institution to IMB Bank;
 - b. with minimum new lending of \$250,000 and less than or equal to 80% Loan to Valuation Ratio (LVR);
 - c. that is settled within 120 days of IMB accepting the application for refinance; and
 - d. the application is for a Budget Home Loan, Essentials Home Loan or Fixed Rate Home Loan
4. For applications made from 22 November 2023 until this offer is varied or withdrawn, an Eligible Refinance Application is:
 - a. an application for a refinance of an existing home loan from another financial institution to IMB Bank;
 - b. with minimum new lending of \$400,000 and less than or equal to 80% Loan to Valuation Ratio (LVR);
 - c. that is settled within 90 days of IMB accepting the application for refinance; and
 - d. the application is for a Budget Home Loan, Essentials Home Loan or Fixed Rate Home Loan
5. This Offer does not include Commercial loans, SMSF loans, Reverse Mortgage and Aged Care loans, construction loans or bridging loans.
6. For Eligible Refinance Application lodged and accepted by IMB between 01 October 2023 and 21 November 2023, a Cashback Payment of \$2,500 will be paid to the borrower/s subject to these terms and conditions.
7. For Eligible Refinance Application lodged and accepted by IMB from 22 November 2023 until this offer is varied or withdrawn, a Cashback Payment of \$3,000 will be paid to the borrower/s subject to these terms and conditions.
8. The borrower/s must hold an eligible IMB transaction account, being an Everyday Unlimited or Everyday account, in the name of the borrower/s at the time of settlement. Where an application is made for joint borrowers and they do not hold an eligible IMB account jointly, IMB may pay the Cashback Payment into an eligible IMB transaction account held in the name of either the primary or secondary borrower.
9. The Cashback Payment will be deposited into the eligible IMB transaction account within 60 days of settlement.
10. Where joint borrowers make an Eligible Refinance Application that is accepted by IMB, only one Cashback Payment will be paid per Eligible Refinance Application, irrespective of the number of joint borrowers.
11. Once an Eligible Refinance Application that qualifies for the Cashback Payment is received by IMB, no further loan applications that include the borrower/s (either individually or jointly) will be eligible for the Cashback Payment in the following 12-month period.
12. This Offer cannot be assigned or transferred.
13. The borrower/s are responsible for any taxation liability that arises in relation to their participation in the Offer and any associated taxation implications.
14. IMB may, in its absolute discretion, withdraw or vary the Offer at any time without prior notice.

15. IMB may reject, cancel or reverse a Cashback Payment if it has reasonable grounds to believe that a person's conduct or dealings with respect to an Eligible Refinance Application or any other dealings with IMB may be fraudulent or otherwise illegal.
16. Fees and charges apply to loan products taken out in connection with this Offer. Refer to the IMB Loan Fees and Charges Guide for details.
17. Lending criteria and terms and conditions apply to the loan products taken out in connection with this Offer. Refer to IMB Home Loan Terms and Conditions for details.
18. These terms and conditions are separate to the terms and conditions of any IMB loan products obtained in connection with this Offer.
19. These terms and conditions do not form part of the credit contract for any IMB loan products obtained in connection with this Offer.
20. To the extent of any inconsistency between these terms and conditions and the terms and conditions of IMB loan products, the terms and conditions of the IMB loan products prevail.