

# Current Home Loan Offers

## The 0.40% Cashback offer\*

You could score 0.40% cashback when you take out a home loan with St.George before 31 March 2021. For example on a \$500,000 loan, it's up to \$2,000 back to you in cash.

Excludes Portfolio Loans, Relocation Loans, switches and refinances of home loans within the Westpac Group. Offer is in addition to any other cashback offers currently in market (subject to eligibility). Eligible members are only entitled to one 0.40% cashback benefit.

## Plus get up to \$4,000 Refinance Cashback^

**\$2,000 refinance cashback and a bonus \$2,000 refinance cashback for loans with a max LVR of 80%. For new refinance applications received by 31 March 2021 and settled by 30 June 2021.**

One \$2,000 refinance cashback per property refinanced will be paid regardless of the number of loans involved. A \$2,000 bonus refinance cashback is for initial application and only 1 cashback will be paid regardless of the numbers of customers, properties or applications involved. Bonus cashback requires a maximum LVR of up to 80%.

Available on the Advantage Package and Basic Home Loans. \$250k min loan per property.

Both offers exclude Portfolio Loans or Relocation Loans, switches and refinances of home loans within the Westpac Group and Owner Occupier with Interest Only repayments.

Credit Criteria, terms, conditions, exclusions, fees and charges apply.



**Call our IPA Partnership Manager Monday to Friday, between 8:30am and 5:00pm AEST.**

Amanda Vella

 0466 398 357

 [Amanda.Vella@stgeorge.com.au](mailto:Amanda.Vella@stgeorge.com.au)



 [stgeorge.com.au/homeloans](http://stgeorge.com.au/homeloans)

**Things you should know:** Conditions, fees and charges, apply. Credit criteria apply to approval of loans. **\*0.40% Cashback:** We will pay any eligible member whose new St.George standard home loan is approved a cash benefit of an amount equal to 0.40% of the loan balance (less any amounts in any offset account linked to the loan) calculated on the 3rd business day after settlement. For example, where an eligible member takes out a new standard home loan with St.George and borrows \$500,000 and places \$100,000 into an offset account within 3 days of drawdown, they will receive a cashback of \$1,600 (0.40% of \$400,000). For standard home loans with a construction or progress payment option, the cashback benefit amount will be the amount equal to 0.40% of the credit limit. The cashback benefit will be paid within 60 days of settlement into the eligible members St.George transaction account. The transaction account must be linked to the eligible members home loan account and all home loan repayments are to be direct debited from that transaction account. Eligible members are only entitled to one cashback benefit payment during the term of this offer irrespective of the number of new home loans approved by St.George for that eligible members. The cashback benefit will not be paid on home loans that are utilised for residential purposes. The cashback benefit will not be paid where the new home loan is a refinance of a Westpac, St.George, Bank of Melbourne, BankSA or RAMS home loan except where the eligible member borrows an additional amount. The cashback benefit will then be calculated on the additional amount borrowed. For example, where the applicant has an existing home loan of \$400,000 with Westpac and decides to refinance it to St.George and borrows an additional \$100,000 (so the applicant's total borrowings are increased to \$500,000), the applicant will receive a cashback of \$400, being 0.40% of the additional amount borrowed. The cashback benefit will not be paid where the new home loan has been financed through a mortgage broker. The cashback benefit offer commences 1 April 2020 and is only available for home loans applications received by 31 March 2021 and settled by 30 June 2021. The offer may be varied or withdrawn at any time. The cashback benefit is not available on Portfolio Loans or Relocation Loans. Tax consequences may arise from this promotion for investors and customers should seek independent advice on any taxation matters. Fees, charges and terms and conditions apply on all home loans. Loan approval subject to an assessment of the eligible members objectives and financial circumstances and St.George credit criteria. **^\$4,000 Refinance Cashback:** Credit criteria, fees and charges apply. Terms and conditions available at St.George. \$2000 Refinance Cashback per property for new refinance applications received between 1 April 2020 to 31 March 2021 and settled by 30 June 2021. Offer available for Owner Occupier with Principal and Interest repayments and investment loans. Offer current as at 1 April 2020. Only 1 cashback per property refinance will be paid regardless of the number of loans involved. One \$2,000 Bonus Refinance Cashback for a new refinance application submitted between 18 September 2020 to 31 March 2021 and settled by 30 June 2021. Offer available for Owner Occupier with Principal and Interest repayments and Investment Loans with maximum LVR of 80%. Offer available on the Advantage Package and Basic Home Loans. Offer current as at 18 September 2020. Only 1 Bonus Cashback will be paid for the initial application regardless of the numbers of customers, properties or applications involved. Offer may be varied or withdrawn at any time. \$250K min loan per property refinanced applies for the \$2000 Refinance Cashback and \$2000 Bonus Refinance Cashback. Excludes Portfolio Loans, switches and refinances of home loans within the Westpac Group which include St.George, Westpac, Bank of Melbourne, BankSA and RAMS. Offer not available for Owner Occupier Interest Only loans, Investment Loans or residential lending originated under family or company trusts. Advantage Package Terms and Conditions apply. A \$395 annual package fee applies and is payable from an eligible St.George transaction account. Applicants home loan repayments must be direct debited from this transaction account. Read the St.George transaction account terms and conditions and consider if the product is right for you. Refer to [stgeorge.com.au](http://stgeorge.com.au). The cashback will be paid into a St.George transaction account within 60 days of settlement. The transaction account must be linked to the home loan at the time of settlement and kept open for 60 days after settlement. Tax consequences may arise from this promotion for investors and customers should seek independent advice on any taxation matters. Credit provided by St.George - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. 21067/0221