

Important news about our Refinance Cashback offer.



We'll never ask for your personal details via email or link to a login page. More info: stgeorge.com.au/hoaxemails [View online](#)

Offer alert



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Hi,

At St.George, to support your business and clients, we're keeping you up to date with the latest changes to our offer, including:

- An extension of our \$4,000 Refinance Cashback offer.

Offer changes

\$4,000 Refinance Cashback offer extension

We're extending the \$4,000 Refinance Cashback⁺ per customer home loan offer for eligible refinance applications received between **8 December 2021** to **28 February 2023** and settled by **31 May 2023**. Minimum loan amount of \$250k and **LVR⁷ less than or equal to 80%**. Eligibility criteria, exclusions and fees apply.



Eligibility criteria

- \$4,000 Refinance Cashback⁺ available for new refinance applications received between **8 December 2021** and **28 February 2023** and settled by **31 May 2023**. Offer may be varied or withdrawn at any time.
- Limit of one \$4,000 cashback payment regardless of the number of applications, applicants, properties or loans involved per 12

month period. For joint applications, only one cashback payment will be paid to the primary applicant.

- Min Loan amount \$250k and LVR⁷ must be less than or equal to 80%.
- Offer available on Owner Occupier (Principal & Interest repayments) and Residential Investment Loans (Principal & Interest and Interest Only repayments) with either the Advantage Package⁶ (\$395 Annual Package Fee) and Basic Home Loans.
- Offer not available for Owner Occupier Interest Only loans, residential lending originated under family or company trusts, refinances of home loans within the Westpac Group which include Westpac, St.George, Bank of Melbourne, BankSA and RAMS.
- The cashback will be paid into a St.George transaction account within 60 days of settlement. To ensure these payments are made directly to customers, it is important that they have a transaction account linked to their home loan at settlement that is in the same name(s) as the home loan.
- Advantage Package⁶ Terms and Conditions apply. A \$395 Annual Package Fee applies and is payable from an eligible St.George transaction account. Before deciding to acquire a St.George transaction account, read the terms and conditions, and consider if the product is right for your client.
- Tax consequences may arise from this promotion for investors. Customers should seek independent advice on any taxation matters.

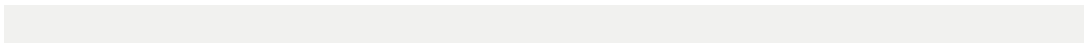


Exclusions

This offer is not available for:

- Switches and refinances of home loans within the Westpac Group which include Westpac, St.George, Bank of Melbourne, BankSA and RAMS.
- Owner Occupier Interest Only loans.
- Residential lending originated under a trust.
- Residential lending under a company name.

Full Refinance Cashback offer details are available on the [broker website](#) on the effective date.



Work faster and simpler with FASTRefi.



FASTRefi is a streamlined refinancing solution that allows a customer to gain access to their new loan in days, rather than weeks after signing the loan documents.

Further information can be found via new FASTRefi FAQs on BrokerHub and the [FASTRefi customer flyer](#) on [Learning Lab](#).

You've got questions? We've got time to talk.



Visit stgeorge.com.au/brokers



Call [1300 137 532](tel:1300137532)

Thanks,

Your St.George team



Things you should know

Credit criteria, fees and charges apply. Terms & conditions available at stgeorge.com.au/brokers. Based on St.George Bank's credit criteria, residential lending is not available for Non-Australian resident borrowers.

+ \$4,000 Refinance Cashback: Credit criteria, fees and charges apply. Terms and conditions available at stgeorge.com.au. \$4,000 Refinance Cashback available for new refinance applications received between 8 December 2021 to 28 February 2023 and settle by 31 May 2023. Offer may be varied or withdrawn at any time. Limit of one \$4,000 cashback payment regardless of the number of applications, applicants, properties or loans involved per 12 month period. For joint applications, only one cashback payment will be paid to the primary applicant. Min Loan amount \$250k. LVR must be less than or equal to 80%. Offer available on Owner Occupier (Principal & Interest repayments) and Residential Investment Loans (Principal & Interest and Interest Only repayments) with either the Advantage Package (\$395 Annual Package Fee) and Basic Home Loans. Offer not available for Owner Occupier Interest Only loans, residential lending originated under family or company trusts, refinances of home loans within the Westpac Group which include St.George, Westpac, Bank of Melbourne, BankSA and RAMS. The cashback will be paid into a St.George transaction account within 60 days of settlement. This account must be in the same name as the home loan account (for joint home loans, the transaction account will need to be in the same joint names) and linked for home loan repayments to be direct debited from this account at settlement. Advantage Package Terms and Conditions apply. A \$395 Annual Package Fee applies and is payable from an eligible St.George transaction account. Before deciding to acquire a St.George transaction account, read the terms and conditions, and consider if the product is right for your client. Refer to stgeorge.com.au. Tax consequences may arise from this promotion for investors and customers should seek independent advice on any taxation matters.

Advantage Package: Conditions of Use apply and are available at stgeorge.com.au. Annual Package Fee of \$395

applies. Not available to company and trust account holders. Your client must either hold or be approved for a St. George transaction account in order to qualify and continue to receive the benefits of the Advantage Package. Applications must also meet our approval guidelines on individual products to qualify for relevant package discounts.

⁷ **LVR** stands for the initial loan to value ratio. LVR is the amount of your loan compared to the Bank's valuation of your property offered to secure your loan expressed as a percentage. Home loan rates for new loans are set based on the initial LVR and won't change during the life of the loan as the LVR changes.

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