

Cashback Terms and Conditions - Effective 1 December 2022

This Cashback Terms and Conditions pamphlet provides information about the eligibility criteria that must be met to receive a cashback offer.

Key information

Offers

\$4,000 Cashback offered for new lending valued at \$250,000 - \$999,999

\$5,000 Cashback offered for new lending valued at \$1,000,000 and over

To approved applicants only

1. A loan amount of at least \$250,000 required to be eligible for a \$4,000 cashback payment or a loan amount of at least \$1,000,000 required to be eligible for a \$5,000 cashback payment. All loans must have an LVR of 80% or less to receive any eligible cashback payment.
2. This ubank Cashback Offer is available only for new home loan or re-finance applications received between 1 December 2022 and 28 February 2023 (inclusive) and settled by 30 April 2023.
3. This offer may be varied, withdrawn or extended by ubank at any time without notice.
4. Eligible cashback payment will be credited within 14 business days of settlement of the loan to the ubank Spend /Save account linked to the home loan repayment authority and in the same name as the home loan account.
5. Limit of one cashback payment only regardless of the number of applications, applicants, properties, or loans involved per 12 month period. If any joint borrowers have received the cash back offer, no further cash back payment will be payable on future loans where that individual is a borrower within the following 12 months.
6. The cashback payment cannot be used towards the total loan amount or application income of the home loan application. The cashback payment is not transferable to any third party.
7. This offer is not available for refinances of home loans into ubank from NAB Group including UBank UHomeloans, Citi branded home loans, Medfin or Advantedge. The offer is not available for any loan variation to existing ubank home loan customers.

Depending on your financial circumstances, you should obtain independent advice about any tax consequences before making any decisions regarding any cash offers made by ubank.