

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



For the latest rates, offers and access to your BrokerHub.

Visit us

Hi,

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

Effective from **1 March 2023**, we're extending the \$4,000 Refinance Cashback⁺ home loan offer for eligible refinance applications received by **8 December 2021** to **31 August 2023** settled by **30 November 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 **31 August 2023** and settled by **30 November 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 Offer may be varied or withdrawn at any time.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](#).

Reminder on Top 3 common eligibility scenarios

1

Customers with LVR⁷ over 80% and receive LMI waiver (e.g. Employee/Medico/Nurses and Midwives policy) **will not** be eligible for the \$4,000 refinance cashback offer. To be eligible, LVR⁷ must be less than or equal to 80%.

2

Customers must have a transaction account set up for direct debit repayments to receive the cashback payment as per offer criteria.

3

Where there are multiple purposes in the application, the portion for the refinance purpose must be minimum \$250k. (e.g. \$150k refinance portion + \$100k other purpose portion **will not** be eligible for the \$4,000 refinance cashback offer.)

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

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

+ \$4,000 Refinance Cashback: Conditions, 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 31 August 2023 and settle by 30 November 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 and linked to the home loan 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.

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.

⁶ **Advantage Package:** 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.

This communication is intended for the recipient only and is not for distribution to your customers or any member of the general public. The information contained in the email is current as at Monday 20 February 2023. For more information on any of the promotions, products or services mentioned in this email, please contact your local Business Development or Lending Manager. This email is to be used as general information only and should not be considered a comprehensive statement on any matter and should not be relied upon as such. This email has been prepared without taking into account any individual objectives, financial situation or needs.

 **St.George Bank Secure Security Reminder:**

St.George sent this message to Connective Lender Services Pty Ltd at product@connective.com.au, these details are shown in order to provide guidance on the true sender of this email.

St.George will never send you a link that directly opens our sign in page, or any links requesting your personal or financial information. Always type stgeorge.com.au into your browser or use the St.George mobile banking app to securely access your banking. For more information visit stgeorge.com.au/hoaxemails. Before accessing emails or the Internet, always ensure your computer has up-to-date security software. Find tips to protect yourself and avoid scams and viruses at stgeorge.com.au/security.

If any of the information related to (or provided by) the Westpac Group that you rely on is printed, downloaded or stored in any manner on your systems, files or otherwise, please ensure that you update your systems and files with the most up-to-date information provided by us and rely only on such updated information.

© St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. The Westpac Group, 275 Kent Street, Sydney, NSW 2000, AUSTRALIA

[Privacy](#)