

Refinance Cashback offer now extended.



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ALERT**

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To support your business and clients, we wanted to let you know about an extension to our \$3,500 Refinance Cashback offer.

Offer extended.

\$3,500 Refinance Cashback offer extension.

The \$3,500 Refinance Cashback¹ offer has now been extended for eligible refinance applications received between **31 January 2023** to **31 August 2023** and settled by **30 November 2023**. Minimum loan amount of \$250K and LVR⁺ less than or equal to 80%. Eligibility criteria, exclusions and fees apply.

Eligibility criteria.

- \$3,500 Refinance Cashback¹ available for new refinance applications received between **31 January 2023** to **31 August 2023** and settled by **30 November 2023**. Offer may be varied or withdrawn at any time.
- Limit of one \$3,500 cashback payment per customer 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 loan to value ratio (LVR⁺) up to 80%.
- Offer available on Owner Occupier (Principal & Interest repayments) and Investment Property Loans (Principal & Interest and Interest Only repayments) with either the Premier Advantage Package[#] (\$395 Annual Package Fee) and Flexi First Option 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 Westpac Choice 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).
- Premier Advantage Package[#] Conditions of Use and \$395 Annual Package Fee applies. Your client must either hold or be approved for a Westpac Choice transaction account in order to qualify and continue to receive the benefits of the Premier Advantage Package. Before deciding to acquire a Westpac Choice 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 and 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.

You can also check our latest special offers and our competitive interest rates [here](#).

Helpful Reminders.


Don't leave your clients without a Choice (Account)!

Remember your customer must have a Westpac Choice account in the same name (joint if joint loan/sole if sole loan) as the home loan to be eligible for cashback offer.



We're here to help.

 westpac.com.au/brokers

 [1300 130 928](tel:1300130928)
(8:30am – 7:00pm AEST)

Accessibility support.

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS, you can register here: <https://www.infrastructure.gov.au/media-communications-arts/phone/services-people-disability/accesshub/national-relay-service>

Visit [Westpac Access and Inclusion](#) for further information on our accessible products and services for people with disability.

Westpac acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their elders, past, present and future.



Things you should know

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

Premier Advantage Package: Conditions of Use and \$395 annual package fee applies. You must either hold or be approved for a Westpac Choice transaction account in order to qualify and continue to receive the benefits of the Premier Advantage Package. Before deciding to acquire a Westpac Choice account, read the terms and conditions, and consider whether the product is right for you. Tax consequences may arise from this promotion for investors and customers should seek independent advice on any taxation matters.

¹ **\$3.5k Refinance cashback:** Conditions, credit criteria, fees, charges, eligibility criteria and exclusions apply. Apply between 31 January 2023 to 31 August 2023 and settle by 30 November 2023 for refinance applications. Offer may be varied or withdrawn at any time. Min Loan amount \$250k and LVR up to 80%. Offer available on Owner Occupier with Principal & Interest repayments and Investment Property Loans (Principal & Interest and Interest Only). Premier Advantage Package (\$395 Annual Package Fee and T&Cs apply) and Flexi First Option Loans. Limit of one \$3,500 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. Excludes Owner Occupier Interest Only, residential lending originated under family or company trusts and refinances within Westpac Group (Westpac, St.George, Bank of Melbourne, BankSA and RAMS). The cashback will be paid into an open Westpac Choice 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). Tax consequences may arise from this promotion for investors and customers should seek independent advice on any taxation matters.

* **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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