

## Spring 2018 Home Loan, Investment Loan and Personal Loan Promotion Terms and Conditions

1. The Promoter is Australian Military Bank (ABN 48 087 649 741, AFSL/Australian Credit Licence No. 237988) of PO Box H151, Australia Square NSW 1215.
2. The promotion commences at 12.01am (AEST) on 27 August 2018 and closes at 11.59pm (AEDT) on 21 December 2018 (**Promotion Period**).
3. Employees (and their immediate families) of the Promoter, and agencies associated with this promotion are ineligible for this promotion.
4. The promotion is not available for Home Equity loans.
5. Loan application must be received before the end of the promotion period being 21 December 2018. To be eligible for the promotion, home and investment home loans need to be funded within 90 days from loan offer date. For personal and car loans, loans need to be funded within 30 days from loan offer date.
6. Eligible General Insurance Policy must be taken out through Australian Military Bank before the end of the promotion period and remain in force past its cooling off period (as detailed in the relevant CGU Insurance Product Disclosure Statement).
7. There are two promotional offers. To receive a promotional offer, an eligible applicant must satisfy all of the requirements for that particular Campaign Offer;

	Campaign Offer 1	Campaign Offer 2
<b>Requirements</b>	new owner-occupier home loan OR new investment home loan, equal to or greater than \$150,000 + new Eligible General Insurance Policy*	new car loan or personal loan + new Eligible General Insurance Policy*
<b>Offers</b>	= \$1,500 cash  applicants with an existing owner- occupier home loan with Australian Military Bank will also receive 0.10%pa rate reduction on their new investment home loan for the life of that loan.  applicants with an existing investment home loan with Australian Military Bank who are funded for a new owner- occupier home loan will also receive 0.10%pa rate reduction on their new owner-occupier home loan for the life	= \$150 cash

	of that loan.	
--	---------------	--

\* Eligible General Insurance Policy is one of the below:

Campaign Offer 1	Campaign Offer 2
<ul style="list-style-type: none"> <li>• Home and Contents Insurance (Owner Occupier)</li> <li>• Contents Insurance (Owner Occupier)</li> <li>• Landlords Insurance (Investor)</li> </ul> <p>over the property mortgaged to Australian Military Bank.</p>	<p>Where the loan is secured or unsecured:</p> <ul style="list-style-type: none"> <li>• Car Insurance</li> <li>• Caravan Insurance</li> <li>• Boat Insurance</li> <li>• Motorcycle Insurance</li> <li>• Travel Insurance</li> </ul> <p>over the property secured to Australian Military Bank.</p>

8. Insurance issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238291 (CGU). In arranging for this insurance, Australian Military Bank acts under its own AFSL and under an arrangement with CGU. Australian Military Bank will receive a commission from CGU for arranging this insurance, details of which can be found in our Financial Services Guide available in branch or at [australianmilitarybank.com.au](http://australianmilitarybank.com.au). This is general advice and does not take into account your personal circumstances. Consider the Product Disclosure Statement available in branch or at [australianmilitarybank.com.au/insurancepds](http://australianmilitarybank.com.au/insurancepds).
9. Campaign Offer 1 is limited to one per applicant (or joint applicants). If there is more than one applicant named on the loan, only one of the applicants will receive the offer.
10. All cash will paid into an Online Saver account in the name of the applicant (or in the case of joint applicants, the nominated applicant) within 45 days of the loan(s) funding or the associated insurance policy passing the 'cooling off period', whichever is later. If the applicant (or nominated applicant) does not hold an Online Saver Account, then an Online Saver Account will be automatically opened.
11. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law (a) to disqualify any applicant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
12. Except for any liability that cannot be excluded by law, the Promoter (including its officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Promotion, including, but not limited to, where arising out of the following: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any application or offer claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in offer value to that stated in these Terms and Conditions; (e) any tax liability incurred by an applicant; or (g) use of an offer.



13. The laws of Australia apply to this promotion to the exclusion of any other law. Applicants submit to the exclusive jurisdiction of the courts of Australia.