



Cashback offer on Settlement for First Home Buyers – Terms and Conditions

Bank of Queensland Limited ABN 32 009 656 740 (Australian Credit Licence Number 244616) (**BOQ**) will assist applicants with their purchase costs of their first home by way of cashback to the maximum value of \$1,000.00 subject to the following terms and conditions:

1. The Promoter of the BOQ's First Home Buyers Cashback offer is Bank of Queensland Limited ABN 32 009 656 740 (Australian Credit Licence Number 244616), 100 Skyring Terrace, Newstead, Brisbane QLD 4006. Telephone: 1300 55 72 72 www.boq.com.au.
2. This offer is only open to applicants who are
 - (a) personal customers;
 - (b) Australian residents;
 - (c) aged 18 years and over;
 - (d) purchasing their First Home and have not previously owned a residential or an investment property in Australia. (For joint home loan applicants, neither applicant can have previously owned a residential or investment property in Australia).
3. To participate in the offer, the applicant must:
 - (e) Submit a new home loan application for a BOQ home loan between 18 March 2019 - 30 June 2019 and which, upon obtaining unconditional approval, settles (ie.is funded) on or before 30 September 2019;
 - (f) The minimum home loan value is \$150,000 or over with a Loan to Value ratio of 90% or less (with LMI) or Loan to Value ratio of 80% or less (without LMI);
 - (g) Prior to settlement, applicants must nominate a BOQ transaction account in the name of the applicant into which the cashback can be paid (for joint or multiple home loan applicants, only one account can be nominated). For multiple home loan applicants the nominated account name needs to be in at least one of the home loan applicant's name. If the applicant does not have an existing BOQ transaction account, one must be opened. If a BOQ transaction account is not nominated, we will be using an existing BOQ transaction account under the name of the customer
4. Directors and employees (and their immediate families) of BOQ and its agents are ineligible for the offer.
5. The cashback will be paid to the applicant's nominated BOQ transaction account within 30 days of the settlement date.
6. Only one cashback is payable per home loan application, regardless of whether there are joint or multiple borrowers. In the case of joint or multiple borrowers, only one cashback payment will be paid to one account nominated by the home loan applicants. Payment to one home loan applicant's account in these circumstances satisfies BOQ's agreement to make the cashback payment.
7. An applicant will be eligible for a maximum of one cashback payment during the offer period, regardless of the number of home loan applications they are party to.
8. Split home loans (part fixed, part variable) will be deemed as one home loan and will be eligible for one cashback.
9. BOQ is not responsible for any ancillary costs incurred by an applicant's participation in this offer or redemption or use of the cashback.
10. BOQ reserves the right to verify the identity of an applicant, eligibility and the validity of entries.
11. The offer is current as at 18/03/2019 and is not available in conjunction with any other offers and may be withdrawn by BOQ at any time.
12. Applicants must seek their own tax advice in relation to the receipt of a cashback on settlement.
13. This promotional offer maybe varied or withdrawn at any time.