



Bank of
Melbourne

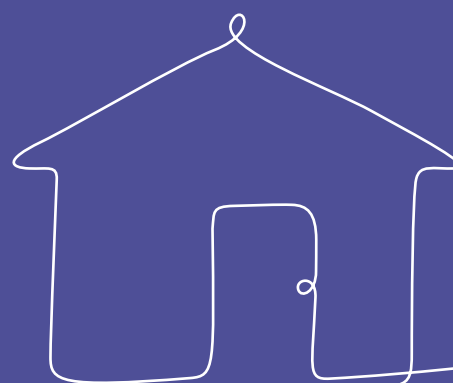
Welcome to Bank of Melbourne Member Alliance Benefits.

We are passionate about helping you reach your financial goals. No matter where you're heading in life, if you have the will, let's talk about how we can work with you to find the way.

Get access to:

- Banking and Financial Services, Products and Discounts
- Dedicated Banking Professionals
- Access to Financial Literacy

Keep reading for more details.



Current Home Loan Offers.

The 0.30% Cashback offer¹.

As a Member Alliance partner, when you take out a new loan or refinance your home loan from another bank to Bank of Melbourne before 30 November 2020, you could receive a cashback of up to 0.3% of the value of your loan amount. That could be a cashback of up to \$1,500 on a \$500,000 home loan. Eligible members are only entitled to one cashback benefit payment.

Up to \$4,000 Refinance Cashback².

\$2,000 refinance cashback and a bonus \$2,000 refinance cashback for loans with a max LVR of 80%.

For new refinance applications received by 31 January 2021 and settle by 31 March 2021. 1 \$2,000 refinance cashback per property refinanced will be paid regardless of the number of loans involved.

A \$2,000 bonus refinance cashback is for initial application and only 1 cashback will be paid regardless of the numbers of customers, properties or applications involved. Bonus cashback requires a maximum LVR of up to 80%.

Both offers exclude Portfolio Loans or Relocation Loans, switches and refinances of home loans within the Westpac Group and Owner Occupier with Interest Only repayments. Available on the Advantage Package and Basic Home Loans. \$250k min loan per property. Credit criteria, T&Cs, exclusions and fees apply.



Give us a call.

Costa Wrout 0466 497 623

Chris Lewis 0466 691 882

Call our Partnerships Managers Monday to Friday, between 8:30am and 5:00pm.



Email us.

**partnershipsBOM@
bankofmelbourne.com.au**

Use our Partnerships email managed by a team of dedicated specialists.

The Detail: 1. 0.30% Cashback: We will pay any eligible member whose new Bank of Melbourne standard home loan is approved a cash benefit of an amount equal to 0.30% of the loan balance (less any amounts in any offset account linked to the loan) calculated on the 3rd business day after settlement. For example, where an eligible member takes out a new standard home loan with Bank of Melbourne and borrows \$500,000 and places \$100,000 into an offset account within 3 days of drawdown, they will receive a cashback of \$1,200 (0.30% of \$400,000). For standard home loans with a construction or progress payment option, the cashback benefit amount will be the amount equal to 0.30% of the credit limit. The cashback benefit will be paid within 60 days of settlement into the eligible member's Bank of Melbourne transaction account. The transaction account must be linked to the eligible member's home loan account and all home loan repayments are to be direct debited from that transaction account. Eligible members are only entitled to one cashback benefit payment during the term of this offer irrespective of the number of new home loans approved by Bank of Melbourne for that eligible member. The cashback benefit will only be paid on home loans that are utilised for residential purposes. The cashback benefit will not be paid where the new home loan is a refinance of a Westpac, St.George, Bank of Melbourne, BankSA or RAMS home loan except where the eligible member borrows an additional amount. The cashback benefit will then be calculated on the additional amount borrowed. For example, where the applicant has an existing home loan of \$400,000 with Westpac and decides to refinance it to Bank of Melbourne and borrows an additional \$100,000 (so the applicant's total borrowings are increased to \$500,000), the applicant will receive a cashback of \$300, being 0.30% of the additional amount borrowed. The cashback benefit will not be paid where the new home loan has been financed through a mortgage broker. The cashback benefit offer commences 1 April 2020 and is only available for home loans settled by 30 November 2020. The offer may be varied or withdrawn at any time. The cashback benefit is not available on Portfolio Loans or Relocation Loans. Tax consequences may arise from this promotion for investors and customers should seek independent advice on any taxation matters. Fees, charges and terms and conditions apply on all home loans. Loan approval subject to an assessment of the eligible member's objectives and financial circumstances and Bank of Melbourne credit criteria. **2. \$4,000 Refinance Cashback:** Credit criteria, fees and charges apply. Terms and conditions available at Bank of Melbourne. \$2000 Refinance Cashback per property for new refinance applications received between 1 April 2020 to 31 January 2021 and settle by 31 March 2021. Offer available for Owner Occupier with Principal and Interest repayment and investment loans. Offer current as at 1 April 2020. Only 1 cashback per property refinance will be paid regardless of the number of loans involved. One \$2,000 Bonus Refinance Cashback for a new refinance application submitted online between 18 September 2020 to 31 January 2021 and settle by 31 March 2021. Offer available for Owner Occupier with Principal and Interest repayments and investment loans with maximum LVR of 80%. Offer available on the Advantage Package and Basic Home Loans. Offer current as at 18 September 2020. Only 1 bonus cashback will be paid regardless of the numbers of customers, properties or applications involved. Offer may be varied or withdrawn at any time. \$250K min loan per property refinanced applies for the \$2000 refinance cashback and \$2000 bonus Refinance Cashback. Excludes Portfolio Loans, switches and refinances of home loans within the Westpac Group which include St.George, Westpac, Bank of Melbourne, BankSA and RAMS. Offer not available for Owner Occupier Interest Only loans, Investment Loans or residential lending originated under family or company trusts. [Advantage Package Terms and Conditions](#) apply. A \$395 annual package fee applies and is payable from an eligible Bank of Melbourne transaction account. Applicants home loan repayments must be direct debited from this transaction account. Read the Bank of Melbourne transaction account [terms and conditions](#) and consider if the product is right for you. Refer to bankofmelbourne.com.au. The cashback will be paid into a Bank of Melbourne transaction account within 60 days of settlement. The transaction account must be linked to the home loan at the time of settlement and kept open for 60 days after settlement. Tax consequences may arise from this promotion for investors and customers should seek independent advice on any taxation matters. Credit provided by Bank of Melbourne - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. 21014/1020