

## What's the offer?

New borrowers who apply for a Green Home Loan or a Green Plus Home Loan between **20 September 2021** and **31 December 2021** and fund the loan by **31 March 2022** will be eligible for \$2,000 cashback<sup>1</sup>.

Offer is applicable to the following loan purposes: new to bank purchase or construction and external refinance.

## What is a Green Home Loan?

Green Home Loans are designed to reward customers who have made the commitment to build, make enhancements, or live in a home that is gentler on the environment.

## Our Green Home Loan Options

<b>Green Plus Home Loan</b>	Offers a variable rate of <b>2.34%pa<sup>2</sup> (2.68%pa comp. rate) + \$2,000 cashback</b> when your client has: <ul style="list-style-type: none"><li>• An energy efficient home with 7 Star NatHERS ratings or above; or a Residential Efficiency Scorecard.</li></ul> <b>Criteria:</b> Provide certificate from an accredited assessor showing a 7-star energy efficiency rating from the Nationwide House Energy Rating Scheme (NatHERS) or a 7-star Residential Efficiency Scorecard.
<b>Green Home Loan</b>	Offers a variable rate of <b>2.44%pa<sup>3</sup> (2.78%pa comp. rate) + \$2,000 cashback</b> when your client has: <ul style="list-style-type: none"><li>• Three eligible environmentally friendly features such as solar systems/panels, rainwater tanks or other energy efficient features.</li></ul> <b>Criteria:</b> Provide Statutory Declaration confirming home has the relevant environmental features required or a Residential Efficiency Scorecard rating of 4 stars up to a maximum 6 star rating.

## Important information

Applications for finance are subject to our standard credit assessment criteria. Full terms and conditions are included in the loan offer. Fees and charges apply.

1. To be eligible for the \$2,000 Green Plus Home Loan or Green Home Loan cashback offer, apply between 20th September 2021 to 31 December 2021 and settle or for construction partially draw down the loan by 31st March 2022 (Offer Period) on an eligible Green Plus or Green Home Loan. Offer available for owner-occupier refinances, purchases and construction applications with a minimum loan amount of \$250k and LVR up to 80%. The offer excludes top-ups and refinances of internal Gateway Bank Home Loans, non-residents, businesses, trusts and other non-natural persons. We reserve the right to extend or withdraw the offer at any time.

2. The Green Plus Home Loan interest rate is linked to the Premium Package base rate and will have a 0.25%pa discount from Gateway's Premium Package Variable Rate (LVR up to 80%) Home Loan. This does not apply to Special Offer Premium Package interest rates.

**3.** The Green Home Loan interest rate is linked to the Premium Package base rate and will have a 0.15%pa discount from Gateway's Premium Package Variable Rate (LVR up to 80%) Home Loan. This does not apply to Special Offer Premium Package interest rates.