

Cash Back Offer Conditions 2021.11

[Version 1: for website, broker portal, marketing, aggregators]:

Cashback Offer Conditions

1. \$4,000 cashback offer where the home loan amount is \$750,000 or more and \$3,000 cashback offer where the amount is less than \$750,000, for new purchase and refinance applications submitted from 18 January 2021 to 31 October 2021 and settled by 31 January 2022.
2. \$6000 cashback offer where the home loan amount is \$1,000,000 or more for new purchase and refinance applications submitted from 1 October 2021 to 31 October 2021 and settled by 31 January 2022.
3. This offer is available to Australian residents aged 18 years and over who refinance or purchase a home with a new eligible home loan product under the following Eligibility Requirements:
 - Home loan application must be submitted within the Promotional Period (points 1 & 2 above)
 - Lending must be new to Citi (variations or refinances of existing Citi loans are excluded from this offer)
 - Repayment type can be principal and interest; and/or interest only
 - Available on owner occupier and investor loans (excluding Construction loans, Company applicants and Trust applicants)
 - Minimum refinance and or purchase home loan amount \$350,000
 - Eligible Citi home loan products: Basic Variable, Standard Variable, Standard Offset and Standard Fixed
 - Applications are subject to credit approval
 - Home Loan must remain open at payment date
4. Only one cashback offer per eligible home loan capped to one cashback offer per applicant. Where a home loan has more than one applicant and one applicant receives the cashback, all applicants are deemed to have received the cashback offer.
5. Citi reserves the right to verify, validate and disqualify any Eligible Customer if the customer is engaged in any unlawful or other conduct deemed inappropriate by Citi, that jeopardise the fair and proper conduct of the Promotion.
6. Provided these Conditions including Eligibility Requirements are met, Eligible Customers will receive the cashback amount transferred electronically into their new variable loan account, or where fully fixed into their nominated direct debit account, for applications settled:
 - by 31 October 2021 payment after 10 November 2021; and
 - by 30 November 2021 payment after 10 December 2021
 - by 31 December 2021 payment after 10 January 2022
 - by 31 January 2022 payment after 10 February 2022

7. This offer is not available in conjunction with any other promotion, and Citi reserves the right to vary or withdraw these Conditions at any time.

[Version 2: special condition within customer contract]:

Cashback Offer Conditions.

1. \$4,000 cashback offer where the home loan amount is \$750,000 or more and \$3,000 cashback offer where the home loan amount is \$350,000 or more and less than \$750,000. For new purchase and refinance applications submitted from 18 January 2021 to 31 October 2021, settled by 31 January 2022.
2. \$6000 cashback offer where the home loan amount is \$1,000,000 or more for new purchase and refinance applications submitted from 1 October 2021 to 31 October 2021 and settled by 31 January 2022.
3. Variations or refinances of existing Citi loans are excluded from this offer. Eligible products: Basic Variable, Standard Variable, Standard Offset and Standard Fixed. Repayment type can be principal and interest; and/or interest only. Available on owner occupier and investor loans (excluding Construction loans, Company applicants and Trust applicants). Applications subject to credit approval. Home Loan must remain open at payment date. Only one cashback offer per eligible home loan capped to one cashback offer per applicant. Where a home loan has more than one applicant and one applicant receives the cashback offer, all applicants are deemed to have received the cashback offer. Eligible Customers will receive the cashback offer transferred electronically into their new variable loan account, or where fully fixed to their direct debit account, for applications settled: by 31 October 2021 payment after 10 November 2021; by 30 November 2021 payment after 10 December 2021; by 31 December 2021 payment after 10 January 2022; by 31 January 2022 payment after 10 February 2022. This offer is not available in conjunction with any other promotion. Citi reserves the right to verify, validate and disqualify any Eligible Customer if the customer is engaged in any unlawful or other improper misconduct calculated to jeopardise the fair and proper conduct of the Promotion. Citi reserves the right to vary or withdraw these Conditions at any time.