



What a difference  
\$4,000 makes.

Hi,

Given the current market conditions, there's nothing like a bit more certainty and security when it comes to your clients' home loan.

Earn **\$4,000 cashback** with a home loan of \$750,000+, and **\$3,000 cashback** with a home loan below \$750,000. For new purchase and refinance applications.<sup>1</sup>

We are dedicated to offering the best of both worlds when it comes to providing your clients with our home loans. In addition, to offering some of Australia's lowest fixed and variable rates, we've added a competitive cashback offer.

Please contact me for full details regarding this limited time offer, I look forward to hearing from you soon.

Yours sincerely,

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### Important Information

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. 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 (point 1 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, Offset Variable and Fixed
- Applications are subject to credit approval
- Home Loan must remain open at payment date

3. 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.

4. 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.

5. 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 30 September 2021 payment after 10 October 2021;
- 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

6. 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.

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