



**\$1,000
CASHBACK**

**on Aussie Select
Investment loans**

Limited time only. Terms and conditions apply.

AUSSIE SELECT INVESTMENT LOANS - CASHBACK PROMOTION

TERMS AND CONDITIONS

1. Information on how to participate forms part of these Terms and Conditions. Entry into this Promotion is acceptance of these Terms and Conditions.
2. Claims are only open to residents aged 18 years or over. Employees (and their immediate families) of the Promoter, Aussie Franchisees and agencies associated with this promotion are ineligible to claim. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
3. Promotion is available for full applications received after 1 February 2016 which must be unconditionally approved by 31 March 2016 and settled by 30 June 2016. Applications are subject to approval. Conditions, fees and charges apply.
4. To be eligible to claim the gift of a cashback, individuals must take out and settle an Aussie Select Investment home loan during the Promotional Period.
5. Cashback offer of \$1,000 is available for Aussie Select Investment P&I and interest only loans where:
 - a. Loan amount for new purchases, refinances or loan increases must be \$250,000 or more
 - b. LVR \leq 70%
6. Where the loan is split across investment and owner occupied, the investment portion needs to fulfil the LVR / Loan value requirements.
7. This promotion is not available to refinances of existing AHL home loans, switches and is not transferable between loans.
8. This promotion is not available in conjunction with, or in addition to any other special offers.
9. The Promoter reserves the right, at any time, to verify the validity of claims and claimants (including a claimant's identity, age and place of residence) and to disqualify any claimant who tampers with the claim process or does not comply with these Terms and Conditions. Errors and omissions will be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
10. Limit of one cashback claim per settled loan, paid to the primary applicant.
11. The \$1,000 cashback offer will be credited to the bank account nominated in your loan document pack within 60 days of settlement, so long as the customer has made their first repayment by direct debit and the repayment has subsequently cleared.
12. The broker must notify AHL product enquiries once the eligible loan has settled in order for the customer to qualify to receive the cashback offer.
13. The Promoter's decision is final and no correspondence will be entered into.
14. Cashbacks are not transferable or exchangeable, unless otherwise specified.
15. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any claimant; or (b) to modify, suspend, terminate or cancel the promotion, as appropriate.
16. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the State and Territories of Australia ("Non-Excludable Guarantees"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the promotion.
17. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in gift value to that stated in these Terms and Conditions; (e) any tax liability incurred by a claimant; or (f) the cashback.
18. By participating in this promotion, you authorise the Promoter and AHL Investments Pty Ltd ABN 27 105 265 861 ("Aussie") to collect, hold, use and disclose your personal information in the ways indicated herein and in Aussie's privacy policy, including providing such information to third parties, including but not limited to mortgage insurers, brokers, originators, managers and/or financial consultants, contractors, service providers, suppliers and Australian government agencies or other parties where required or authorised by law. The details provided are true and correct and participating in this promotion is conditional on providing this information. Aussie or its third party business associates may, unless you tell us not to, use the information to communicate with you by mail or electronically by, for example, email, phone, SMS, hyperlink to provide you with direct marketing and commercial communications, offers to issue or sell financial, credit and other products, financial services and credit guides and other disclosure documents. You should direct any request to opt out of receiving marketing material, not receive telemarketing calls, access, update or correct your personal information to Aussie by calling 13 13 33. Aussie may hold or process your information on servers located overseas for filtering, hosting or storage purposes. Aussie's Privacy Policy can be found at www.aussie.com.au/privacy.
19. The Promoter is AHL Investments Pty Ltd ("Aussie") (ABN 27 105 265 86). Aussie's Australian Credit Licence is 246786.