

CONDITIONS OF SPECIAL OFFER

\$1,000 CASH BACK OFFER

1. The promoter of the offer is Police Financial Services Limited ABN 33 087 651 661 AFSL/Australian Credit Licence 240293 trading as BankVic of 215 Spring Street, Melbourne, Victoria, 3000.
2. The special offer is only available for Owner Occupied Home Loan refinance applications (from other financial institutions) only, received from 1 August 2017 to 30 September 2017 and settled by 31 December 2017.
3. The special offer is only available to the first 100 BankVic members who refinance their home loan to BankVic during the offer period
4. Minimum total borrowing amount is \$150,000.
5. The minimum total borrowing amount may be made up of multiple home loans.
6. Eligible members who refinance their loan to BankVic will receive the cash bonus of \$1,000 deposited via electronic funds transfer into their loan account and their loan establishment fee waived.
7. The cash bonus will be deposited in the last week of the following calendar month after the loan settlement date.
8. The cash bonus is not available on existing BankVic home loans for top ups or switching loan products.
9. The cash bonus is limited to one per loan; where a member refinances more than one joint or single loan, only one cash bonus will apply.
10. Members under the age of 18 years are not eligible.
11. Personal information obtained as a result of entry into the campaign will not be used by BankVic for any purpose other than to meet the conditions of offer and to provide any products and services as requested by you.

This special offer has been prepared by

Police Financial Services Limited ABN 33 087 651 661 AFSL 240293 Australian Credit Licence 240293

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