

TERMS AND CONDITIONS: FIRST HOME BUYER PACKAGE (FHBP)

1. FHBP \$2,500 BankVic Grant: Offered to the first 200 eligible members. You will need to settle your BankVic First Home Buyer package loan by 28 February 2019. BankVic to be satisfied that the member meets first home buyer conditions through evidence of approval for the Victorian Government's First Home Owner Grant or as a recipient of the Victorian State Revenue Office Stamp Duty First Home Buyer concessions or other means. Minimum loan amount of \$300,000 required. FHBP \$2,500 BankVic Grant to be deposited into a member's BankVic loan account within 10 business days of loan commencement. FHBP Loan available on new owner occupied loans, with principal and interest repayments to purchase a new (fully constructed) or established home. Maximum Loan to Valuation Ratios apply. Lenders Mortgage Insurance may be required. Not available for construction loans.

2. This comparison rate is calculated on a \$150,000 loan over 25 years based on monthly repayments. WARNING: Comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts may result in a different comparison rate.

3. Visa Silver credit card. Must obtain a FHBP loan to be eligible for the Visa Silver credit card. Interest rate is the same as the FHBP Home Loan variable interest rate and subject to change. Once your FHBP Home Loan is paid out, the Visa Silver credit card interest rate will revert to the standard interest rate for the Visa Silver credit card.

4. FHBP Insurance Offer: \$100 cash back offer is available when you take out 2 general insurance policies through BankVic at the same time and obtain an FHBP Home Loan (E.g. Building & Contents Insurance). Cash back will be deposited into your BankVic transaction account on the date your FHBP loan commences. Any advice is general advice only and has been prepared without taking account of your objectives, financial situation or needs. Before acting on the advice you should consider whether the advice is appropriate for you. Before you make any decision to acquire any product or service you should obtain and consider the relevant Product Disclosure Statement available at a branch, by calling 13 63 73 or online at bankvic.com.au/disclosures. Terms, conditions, limits and exclusions apply. As an AFSL holder, we sell general insurance products under an agreement with Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance. If you purchase insurance we will receive a commission that is a percentage of the premium. Ask us for more details before we provide you with any of these services.

5. Anywhere Account: Minimum deposit of \$1,000 must be received in the account by close of business on the last business day of the month or you may incur an ATM operator fee. The deposit cannot be an internal transfer or interest earned from other BankVic products. Fees, charges, terms, conditions and lending criteria apply. BankVic reserves the right to vary or extend this offer. From Police Financial Services Limited (trading as BankVic) ABN 33 087 651 661 AFSL and Australian Credit Licence 240293. Contact BankVic for further details. (T 13 63 73, W bankvic.com.au) 10.18 6734bv