

CASH BACK OFFER TERMS AND CONDITIONS

Key Information

1. Subject to the following Terms and Conditions we are offering Eligible Customers (**you**), a cash back offer for every home loan settled during the Offer Period.

Offer	Cash Back to the value of \$2,000 for every Eligible Loan settled. Cashback will be paid to your nominated account (as explained below) within 30 days of settlement.
Promoter	Compare the Market Pty Ltd (CTM, we, our, us) ABN 83 117 323 378 Level 2, 80 Jephson Street, Toowong QLD 4066 Phone: 1800 456 981 Email: email@comparethemarket.com.au
Eligible Loans	The refinance of your existing loan(s) or a loan obtained by you through CTM to purchase an owner occupied or investment property provided that the minimum loan amount is \$100,000.
Offer Period	Until 11:59pm, 31 December 2024
How will the Offer be made available to you?	CTM will make the Offer to customers via direct email communication.
How can you apply for an Eligible Loan?	You will need to complete and submit an eligible loan application through the CTM website and provide all supporting documentation required to enable your loan to be approved by any lender on our panel. Once approved you will be able to progress the loan application to sign loan documentation provided by the Bank. To be eligible for the Offer, the loan must settle within the offer period. By making this Offer to customers, CTM does not recommend or endorse any home loan product or this Offer to you. You should consider whether a home loan product is suitable for you before accepting the loan.
Exclusions	You will not be eligible to receive this Offer: <ul style="list-style-type: none"> • If you apply and settle your loan directly with any financial institution; • If you have submitted your online application before 30 April 2024; • If your loan settles after the end of the Offer Period; • If you have previously successfully participated in this Offer for the same property/address, or redeemed any other CTM home loan offer or promotion for the same property/address, within the 12 month period prior to applying for this Offer.

2. Information on how to qualify forms part of these Terms and Conditions. If you take up the Offer you are deemed to accept these Terms and Conditions. If there is any conflict between these Terms and Conditions and any other published material, these Terms and Conditions will prevail.

Eligible Customers

3. In order to be eligible for the cash back Offer, you must:
 - (a) be an Australian Resident aged 18 years or more;
 - (b) be a loan applicant for an Eligible Loan, either as a single applicant or part of any joint application;
 - (c) submit your home loan application via our website on or after 1 May 2024;
 - (d) settle an Eligible Loan within the Offer Period;
 - (e) provide CTM with your account details to which the Offer can be paid; and
 - (f) comply with any other special conditions communicated by CTM in relation to the Offer and not be subject to any Exclusions.
4. All Eligible Loan applications are subject to the Lender's terms and conditions, eligibility and credit assessment criteria.

How to receive your cash back Offer:

5. **Provide your account details:** Prior to your loan settlement, you will need to provide your bank name, BSB and account number details to your dedicated CTM lending specialist. This account is where your funds will be paid into. It must be an Australian-based savings or day-to-day transaction account.
6. **Wait for payment after Settlement:** Within 30 days of settlement, your funds will be deposited directly to your nominated account.

Privacy

7. CTM's privacy policy is available on the website <https://www.comparethemarket.com/information/privacy-policy/>. Personal information is collected in connection with this Offer for the purpose of facilitating your loan application. If you do not provide the personal information we request, then you will be ineligible to participate in this Offer. By accepting the Offer, you consent to CTM disclosing your personal information to:
 - (a) the Lender of your choice, to enable your loan to be assessed, approved and settled; and
 - (b) CTM's Related Bodies Corporate to enable the Offer to be paid to your nominated bank account.

General

8. Except as required by law CTM makes no representations or warranties with respect to this Offer or any benefits or entitlements under the Offer.
9. CTM reserves the right to disqualify any person from receiving cash back under this Offer:
 - (a) If it suspects you have engaged in fraudulent activity; or
 - (b) If you breach of these Terms and Conditions; or
 - (c) If it decides you have not acted in good faith; or
 - (d) If you engage in false or misleading conduct of any kind; or
10. In the event the Eligible Loan is held by more than one person only one cash back amount will be paid per settled loan. You agree that CTM will have no responsibility for apportioning the Offer amount between applicants.
11. You acknowledge and agree that you are solely responsible for any taxation liability you may incur in relation to your participation in the Offer or your Eligible Loan, and any associated taxation implications.
12. CTM reserves the right in its sole discretion or subject to any written directions from a regulatory authority, to modify, suspend, terminate, or cancel the Offer at any time without notice. If you are not satisfied with any

change or variation CTM makes to the Offer, you can terminate your participation at any time by providing notice to CTM.

13. CTM, (including its respective officers, employees and agents) will not be liable for any loss or damage whatsoever (including but not limited to direct or consequential loss) for any theft, unauthorised access, third party interference, any technical difficulties or equipment malfunction, or personal injury (including loss of opportunity) suffered or sustained, in connection with the Offer, the receipt, acceptance or use of the Cash Back Offer (whether negligent or not), except for any liability that cannot be excluded by law. To the extent permitted by law, CTM is not liable for the availability, quality, or fitness for purpose of any goods or services purchased with the Cash Back Offer.
14. CTM reserves the right to substitute the cash back Offer with another incentive of the same value. Queensland law applies to these terms and conditions. By entering into this agreement, you unconditionally submit to the jurisdiction of the courts of Queensland.
15. These terms and conditions are:
 - (a) separate to the terms and conditions of each applicable Eligible Loan; and
 - (b) do not form part of the credit contract for any of your Eligible Loan.

To the extent of any inconsistency between these terms and conditions and the terms and conditions of your Eligible Loan, the terms and conditions of your Eligible Loan prevail.

16. In these Terms and Conditions:
 - (a) **Australian Resident** means a person who resides in Australia at the time of application and either holds Australian or New Zealand citizenship; or, holds an Australian permanent residency visa; or, has been in Australia continuously for six months or more on a temporary work visa and currently resides in Australia
 - (b) **Lender** means a lender offering Eligible Loan products through CTM.