



Cashback Offer Terms and Conditions

1. This Online Cashback Offer ("Offer") is provided by Woolworths Team Bank Limited ACN 087 651 803 of 522-550 Wellington Road, Mulgrave VIC 3170.
2. This Offer is available between 15 December 2025 and 28 February 2026 ("Offer Period").
3. This Offer is open only to Australian permanent residents aged 18 years and over ("Eligible borrower").
4. Participating in the Offer is automatic and constitutes acceptance of these Terms and Conditions.
5. Under the Offer, a payment ("Cashback") will be paid to the Eligible borrower where all the following conditions are met:
 - An eligible loan application is submitted to Woolworths Team Bank, including the completion of verification of identity; and
 - The loan applied for is approved and funded by 31 May 2026.
6. The cashback payment amount is a single payment of \$3,000.
7. To be considered an eligible loan, all the following criteria must be met:
 - The loan purpose is refinancing a secured home loan from another financial institution;
 - The loan-to-value ratio (LVR) is less than or equal to 80%;
 - The minimum loan amount is \$500,000;
 - The loan is for a variable owner-occupied or variable residential investment loan.
8. Where there are joint borrowers applying for a residentially secured home loan, only one cashback will be paid per eligible loan.
9. A borrower is eligible for a cashback only once during the Offer Period. Once a loan application that is eligible for a cashback is received, no further loans which include that borrower – jointly or individually – will be eligible for a cashback.
10. Only one cashback offer is available within a 12-month period. The borrower must not have previously successfully redeemed a Woolworths Team Bank home loan cashback offer, jointly or individually, within the 12-month period prior to this Offer Period.
11. Loans that receive a cashback are not eligible for any other Woolworths Team Bank promotional payments.
12. All loan applications in conjunction with this Offer will be subject to Woolworths Team Bank's usual credit assessment and approval processes.
13. Fees and charges apply. Refer to Fees, Charges & Transaction Limits brochure for details.
14. The cashback payment will be made to a Woolworths Team Bank transaction account or credited to the home loan it applies to within 30 days of the loan settlement date.
15. Woolworths Team Bank reserves the right to refuse payment of an account credit to any individual involved in any way in interfering or undermining the intended operation of the Offer.
16. A borrower cannot transfer or assign their right to the Offer to any other person.
17. Should the loan be discharged within the first 12-months of settlement, a loan discharge fee of \$3,000 applies and will be debited from the account or added to the loan payout balance.
18. Woolworths Team Bank accepts no responsibility for any tax implications that may arise from the Offer. The borrower/s should seek their own independent advice in this regard.
19. Woolworths Team Bank reserves the right to, at any time, withdraw or extend the Offer or otherwise vary these terms and conditions.