

BankVic AFPA offer terms and conditions

Eligibility is limited to Australian Federal Police Association (AFPA) members who complete either the refinance of an existing home loan or a new home loan for the purchase of a property. Lending applications must be received between 28 August 2024 and 15 November 2024, with lending funds settled or disbursed by 31 January 2025.

To qualify, your loan must be at least \$200,000, with a loan-to-value ratio (LVR) of 80% or less, as per BankVic's credit policy. The offer is available for owner-occupier and investor loans.

The cashback of \$2,000 will be paid into your BankVic transaction or savings account within eight (8) weeks of settlement. This account must be in the same name as the home loan account. For joint accounts, the cashback will be credited to a jointly-held transaction or savings account; otherwise, it will be credited to the primary account holder.

This offer is limited to a maximum of one cashback per loan, regardless of the number of mortgaged properties involved in the transaction. Split and supplementary loans against one security will be eligible for one cashback only. The offer excludes internal refinances, rewrites, and other loan purposes.

Additionally, as AFPA members, you are eligible for reimbursement of 12 months of AFPA membership fees. If there are multiple AFPA members listed on the home loan, each of you is eligible for your own 12-month membership reimbursement. If you are a current AFPA member, you will be reimbursed for 12 months of membership payments. If you wish to join, you must sign up for AFPA membership, and BankVic will then reimburse the full 12 months' worth of fees as a single payment to you.

You must inform BankVic of your desire for reimbursement of your AFPA membership by providing your AFPA membership number during the application process.

To be eligible for the membership reimbursement, you need to:

- Be a current AFPA member
- Be a current BankVic member
- Have settled your home loan cashback offer by 31 January 2025

BankVic will arrange the reimbursement of your AFPA annual subscription for one year, within eight (8) weeks after the offer ends on 31 January 2025, depositing it into your eligible BankVic transaction or savings account. This account must be in the same name as the home loan account. For joint home loan accounts, the reimbursement will be credited to a jointly-held transaction or savings account; otherwise, it will be credited to the primary account holder. BankVic will share AFPA membership ID numbers of eligible AFPA members with AFPA for the purposes of reimbursement. This reimbursement applies to all AFPA members listed on the home loan contract. AFPA will share the AFPA membership fee amounts of AFPA members with BankVic for reimbursement purposes.

BankVic may vary or end this offer at any time without notice. If you have received a home loan cashback from any other BankVic home loan offer within the last twelve months, you may not be eligible for this offer.

Home loan terms and conditions, fees, and charges are available at bankvic.com.au, by calling 13 63 73, or visiting a branch. Current interest rates and target market determination for this product can be found on bankvic.com.au.

Police Financial Services Limited ABN 33 087 651 661, trading as BankVic. AFSL and Australian Credit Licence 240293.