

BankVic \$3,000 home loan cashback terms and conditions

Eligibility is limited to current police and emergency service workers who complete either the refinance of a home loan, or purchase of a property. Lending applications must be received between 16 November 2024 and 18 February 2025 and lending funds settled or disbursed by 30 April 2025.

To qualify, your loan must be at least \$350,000 and have a loan-to-value ratio (LVR) of 80% or less as per BankVic's credit policy. Offer available for owner-occupier and investor loans.

The cashback of \$3,000 will be paid into a 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. Excludes internal refinances or rewrites and other loan purposes. This offer is not compatible with any other cashback offer issued by BankVic. BankVic may vary or end this offer at any time without notice. If you've 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.

For the purposes of this offer:

- Police members include any police, protective service officers, police custody officers, employees of any State or Territory police force, Australian Federal Police (AFP) employees, and any member of The Police Association of Victoria (TPAV) or the Australian Federal Police Association (AFPA).
- Emergency workers include any employee or volunteer of ambulance services, fire & rescue services, rural fire services, State Emergency Services (SES), Triple Zero organisations in any Australian state or territory, and any member of the Victorian Ambulance Union (VAU).

For full definitions please refer to BankVic's eligibility guide [here](#).