

## People's Choice 'Next Property' Cashback Offer (the "Offer") - Terms and Conditions

- The Offer is conducted by People's Choice Credit Union, a trading name of Australian Central Credit Union Ltd ABN 11 087 651 125 of 50 Flinders Street, Adelaide SA 5000, ph 13 11 82 ('People's Choice').
- All offer instructions and information published by People's Choice form part of these conditions. Participation in and acceptance of the Offer is deemed acceptance of these terms and conditions.
- This Offer is available to individuals who:
  - are Australian citizens or permanent residents of Australia;
  - are individuals aged 18 years or above; and
  - are not:
    - a director or former director of People's Choice or a subsidiary or related entity of People's Choice; or
    - a former employee of People's Choice or subsidiary or related entity of People's Choice who held a role classified by People's Choice as senior executive.together ("**Eligible Borrower(s)**").
- People's Choice reserve the right at any time:
  - to require each individual to provide proof to People's Choice reasonable satisfaction that the borrower(s) is an Eligible Borrower(s); and
  - to disqualify any Eligible Borrower(s) who claims the Offer but does not comply with these terms and conditions, who tampers with the offer process, or who acts in relation to this Offer or an Eligible Loan in a way which People's Choice reasonably believes is fraudulent, misleading or deceptive.
- A loan will be eligible for the Applicable Cashback Amount if the following conditions are met:
  - the loan is a People's Choice Home or Investment Basic Variable or Package loan which complies with the requirements set out in the tables in clause 7 below, where the amount of credit is fully drawn and used only to either refinance another loan from a lender other than People's Choice or to purchase a property in Australia (established dwelling, new home or vacant land) ("Eligible Loan");
  - a completed application for the Eligible Loan is submitted to People's Choice during the Offer Period for a Loan Amount and with an LVR as set out in the tables in clause 7 below;
  - the application for the Eligible Loan is approved by People's Choice (subject to our usual lending criteria and credit assessment processes); and
  - the Eligible Loan is fully drawn by the Offer Expiry Date (see tables in clause 7 below).
- All other loans including all standard products, construction loans, bridging loans and business loans are excluded. Loans to refinance or otherwise repay existing People's Choice loans are not eligible for the Offer.
- Subject to clause 5, the Applicable Cashback Amount is calculated based on the following criteria:

### PURCHASE CASHBACK OFFER – NEXT PROPERTY

(for Eligible Loans or Eligible Borrowers where that borrower, within the last 12-months, has or had a previous home or investment loan with People's Choice, which that are used only to purchase a property (established dwelling, new home or vacant land))

Offer Period	Offer Expiry	Loan Amount	Loan to Value Ratio (LVR)	Applicable Cashback Amount
From 1 October 2022 to 5pm (ACST) 28 February 2023	Within 90 calendar days of your application being approved by us	\$250,000 or more	N/A	\$2,000

8. For Eligible Loans with single borrowers, the Offer is restricted to one cashback Offer over a 12-month period, regardless of the number of applications. Please note Eligible Loans with a single borrower will not be eligible for this Offer if that borrower has already received an Applicable Cashback Amount under this Offer, including in relation to a multiple borrower loan, within a prior 12-month period.
9. For Eligible Loans with multiple borrowers, the Offer is restricted to one cashback Offer over a 12-month period, regardless of the number of borrowers or applications. Please note that Eligible Loans with multiple borrowers will not be eligible for this Offer if any one or more of those borrowers has already received an Applicable Cashback Amount under this Offer in relation to another loan, within a prior 12-month period.
10. The Applicable Cashback Amount applicable to an Eligible Loan will be credited to a People's Choice account nominated by the borrower(s) (which may be the Eligible Loan account or another account) within 60 calendar days of the Eligible Loan being drawn and used in accordance with these terms and conditions. If an account is not nominated by the borrower(s) for this purpose, the Applicable Cashback Amount will be credited to the Eligible Loan account.
11. All our standard Product terms and conditions, fees and charges, lending criteria and lending requirements apply and are available upon application.
12. People's Choice reserves the right to vary or withdraw the Offer at any time without notice. People's Choice will not be liable for any losses to any person arising from and variation or withdrawal, and will not offer or pay any compensation.
13. We reserve the right to be reimbursed by you of any cashback amount including any Applicable Cashback Amount paid where the relevant loan is discharged within 180 calendar days of loan being fully drawn. If the loan is discharged within 180 calendar days from fully drawn, we may add the relevant cashback amount to the payout figure at the time of discharge, and you agree that we may debit your loan account for this amount.
14. The borrower accepts the Offer at their own risk. Tax consequences may arise from this Offer for Eligible Borrowers. People's Choice accepts no responsibility for any tax implications that may arise from the cashback Offer. Eligible Borrowers are advised to seek independent advice in relation to any taxation matters
15. If any dispute arises between a borrower and People's Choice concerning the conduct of this Offer, People's Choice will take reasonable steps to consider the borrower's point of view, taking into account any facts or evidence the borrower puts forward, and to respond fairly within a reasonable time. All of People's Choice decisions in relation to all aspects of the Offer are final and no correspondence will be entered into.
16. To the full extent permitted by law, People's Choice, its associated companies and agencies and any of their personnel (the "Relevant Parties") exclude all liability for any loss (including damage, claim, injury, cost or expense) which is suffered or incurred by any borrower or Eligible Borrower in connection with the Offer including without limitation: (i) any indirect, special, economic or consequential loss; (ii) any loss arising from the negligence of a Relevant Party; and (iii) any liability for personal injury or death. To the extent that such liability cannot be excluded by law, it is limited to the minimum allowable by law.