

QUEENSLAND COUNTRY BANK
\$4,000.00 CASH BACK OFFER
TERMS AND CONDITIONS

INTRODUCTION

1. The promotor of Queensland Country Bank's '\$4,000.00 Cashback Offer' home loan promotion is Queensland Country Bank Limited ABN 77 087 651 027, AFSL/Australian Credit Licence 244533, of Level 1, 333 Ross River Road, Aitkenvale QLD 4814 ("Queensland Country, or the Promoter").
2. Queensland Country offers a maximum of one single payment of \$4,000.00, to be credited to a nominated Eligible Queensland Country Account to Eligible Applicants in respect of an Eligible Queensland Country Bank Ultimate Home Loan Package, subject to the Terms and Conditions of this Offer.
3. Eligible Applicants agree to be bound by these terms and conditions by applying for a Queensland Country Bank Ultimate Home Loan Package.

DEFINITIONS

4. In these Terms and Conditions:
 - a. **Queensland Country**, or the **Promoter**, means Queensland Country Bank Limited ABN 77 087 651 027, AFSL/Australian Credit Licence 244533, of Level 1, 333 Ross River Road, Aitkenvale QLD 4814.
 - b. **Applicant** means the individual(s) named as Applicant(s) in respect to the Eligible Application but excluding Power of Attorney, Third Party Signatories and Guarantors.
 - c. **Apply** means you as an individual have enquired to Queensland Country directly through the Queensland Country Branch Network, Contact Centre, Online or via Business Banking teams during the Offer Period.
 - d. **Eligible Application** means a home loan application that meets all of the Eligibility Criteria at Clause 5.
 - e. **Eligible Home Loan** means a Queensland Country 'Ultimate Home Loan Package' product, for owner-occupier and investor loans, **excluding** owner-occupied interest-only loans.
 - f. **Eligible Queensland Country Account** means a linked transaction account in the name of the borrower(s) at the time of settlement/refinance.
 - g. **Loan to Value Ratio (LVR)** means the ratio, expressed as a percentage, of the loan amount to Queensland Country's assessed value of the property provided as security for the loan.
 - h. **Offer** means this "\$4,000.00 Cash Back Offer" home loan promotion.

- i. **Offer Period** means the period commencing on 4 August 2025 and continuing until the offer is withdrawn by Queensland Country at its sole discretion.

ELIGIBILITY CRITERIA

- 5. You are eligible to participate in this Offer if:
 - a. You apply between 4 August 2025 and the date the Offer is withdrawn.
 - b. You are the Applicant for the home loan.
 - c. The loan purpose is:
 - i. to purchase a residentially secured home or investment property; or
 - ii. or refinance, from another financial institution, a residentially secured home or investment property.
 - d. You have a Loan to Valuation Ratio (LVR) greater than 80%, and you either:
 - i. are eligible for a loan under schemes operated by Housing Australia; **or**
 - ii. are subject to Lenders Mortgage Insurance acceptable to QBE.
 - e. The loan is part of the Ultimate Home Loan Package, which is subject to the applicable annual fee.
 - f. The loan repayment type is Principal & Interest, or for investment loans, Principal & Interest or Interest Only.
 - g. Your purchase or refinance home loan application is received during the offer period via the Queensland Country Bank Branch Network, Contact Centre, Online or Business Banking teams and settles within 60 days of the loan application date.
 - h. The minimum loan amount is \$300,000.00.
 - i. You are an Australian permanent resident aged 18 years or older. The Offer is not available to non-individual applicants.
 - j. You do not fall under any Exclusions applicable to this Offer.
 - k. The Applicant(s) must have an Eligible Queensland Country Account in the name of the Applicant(s) at the time of settlement/refinance to receive this offer.
 - l. You have not previously successfully applied to participate in this Offer, or redeemed an Queensland Country home loan offer or promotion, or received a rebate or benefit from Queensland Country within the 12-month period prior to applying for this Offer.

PAYMENT

- 6. The Applicant(s) must have an Eligible Queensland Country Account in the name of the Applicants at the time of settlement/refinance to receive this offer.
- 7. If the Applicant(s) do not have an Eligible Queensland Country Account in the name of the Applicant(s) they may request to have one opened as part of their Application or request to have one opened through the Queensland Country Branch Network, Contact Centre or via Business Banking teams during the Offer Period.
- 8. If the Applicant(s) do not have a linked Eligible Queensland Country Account in the name of the Applicant(s) at the time of settlement/refinance to receive this Offer, Queensland Country may not process a cashback payment.

9. Applicant(s) who have met the Eligibility Criteria will receive a single \$4,000 payment by direct credit to their nominated Eligible Queensland Country Account within fourteen (14) working days of settlement/refinance of their Eligible Home Loan. For joint Applicants, the payment will be deposited into a nominated Eligible Queensland Country Account held by all Applicants. This payment may occur after the Offer Period provided the settled or refinanced loan was conditionally approved during the Offer Period and settlement/refinance occurs within the period stated in Clause 5.

NO REPRESENTATIONS OR WARRANTIES

10. Except as required by law, Queensland Country makes no representations or warranties with respect to this Offer or any benefits or entitlements under the Offer.

TAXES AND DUTIES

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 Home Loan, and any associated taxation implications.

EXCLUSIONS

12. Without limiting any other provision of these Terms and Conditions:
 - a. This Offer is not available in connection with, or in addition to, any other Queensland Country home loan offer, promotion, rebate or benefit.
 - b. This Offer can only be redeemed by an Eligible Applicant once regardless of the number or aggregate amount of Eligible Home Loan Application(s) the Eligible Applicant(s) may have.
 - c. If any of the Eligible Applicant(s) have redeemed an Queensland Country home loan offer or promotion, or received a rebate or benefit, within the 12 months prior to the date they Apply for an Eligible Home Loan, the Eligible Applicant(s) will be ineligible to participate in this Offer.
13. If the Eligible Home Loan is closed or paid out before the Cashback payment is due to be made, the loan will no longer be eligible for Cashback.

VARIATION AND TERMINATION

14. Queensland Country may vary these Terms and Conditions from time to time, including by:
 - a. adding, withdrawing or substituting any benefits available to you under the Offer;
 - b. changing the cashback amount;
 - c. changing the circumstances or time at which the applicable cashback amount will be credited into an Eligible Queensland Country Account;
 - d. changing the Eligibility Criteria or requirements that must be met to participate in the Offer; or
 - e. changing the duration of the Offer or the period of time in relation to which the Offer is available.

15. Queensland Country may, at its discretion, suspend, cancel, terminate or withdraw this Offer, at any time, without prior notice.
16. Queensland Country may:
 - a. Reject, cancel, or reverse Cashback payment if it has reasonable grounds to suspect that a person's conduct or dealings with respect to an Eligible Home Loan, the Offer, or any other dealings with Queensland Country may be fraudulent, otherwise illegal.
 - b. Disqualify any person who participates in the Offer but does not comply with these Terms and conditions or who tampers with the Offer process.
17. If you are not satisfied with any change or variation Queensland Country makes to the Offer, you can terminate your participation at any time by providing notice to Queensland Country.

OTHER MATTERS

18. To the extent permissible by law, you release the Queensland Country, its related entities, its and their respective directors, officers, employees and agents from any causes of action, loss, liability, damage, expense (including any claim for legal expenses), cost or charge sustained or in any way incurred by you (including any indirect or consequential loss) in connection with your participation in the Offer.
19. Queensland Country will not be responsible or liable for any loss, cost or damage arising out of any act, omission, failure or delay by the Queensland Country or other party which is due to an act of god, riots, acts of terrorism, storms, fire, any labour or industrial dispute, any strike, and other acts which are not reasonably within the control of the Queensland Country.
20. Failure by Queensland Country to enforce any of its rights at any stage does not constitute a waiver of those rights. Errors and omissions will be accepted at Queensland Country's discretion.
21. All applications for credit, including for Eligible Home Loans, are subject to Queensland Country's credit approval criteria. Terms and conditions, fees and charges, and other eligibility criteria apply.
22. These Terms and Conditions are:
 - a. separate to the terms and conditions of each applicable Eligible Home Loan; and
 - b. do not form part of the credit contract for any of your Eligible Home Loans.
23. To the extent of any inconsistency between these Terms and Conditions and the Terms and Conditions of your Eligible Home Loan, the Terms and Conditions of your Eligible Home Loan prevail.