

## **Refinance Special Offer Terms and Conditions** (Promotion period: 6<sup>th</sup> February, 2019 – 30 May, 2019)

**The following Terms and Conditions apply to all applications received for the South West Credit Refinance Home Loan Special Offer:**

<sup>1</sup> The interest rate of 3.70% p.a. is based on 1.70% p.a. discount off the Owner Occupied Standard Variable Home Loan Rate or 2.30% p.a. discount off the Residential Investment Standard Variable Home Loan Rate and is conditional on a minimum loan amount of \$250,000. The discount of 1.70% p.a. off the Owner Occupied Standard Variable Home Loan Rate or 2.30% p.a. off the Residential Investment Standard Variable Home Loan Rate applies for a period of 24 months from the loan settlement date, reverting to a discount of 1.00% p.a. off the Owner Occupied Standard Variable Home Loan Rate or 1.00% p.a. off the Residential Investment Standard Variable Home Loan Rate for the remainder of the loan period. The rates are variable and subject to change at any time.

<sup>2</sup> The Comparison rate for the Autumn 2019 Home Loan is based on an Owner Occupied loan of \$250,000 over a term of 25 years. Different terms, fees or other loan amounts may result in a different comparison rate.

<sup>3</sup> Switching costs covered up to a maximum \$1,000, evidence of switching costs incurred must be provided.

This offer applies to Owner Occupied and Residential Investment lending only, 80% LVR (Loan to Valuation Ratio) applies.

Offer available to new lending with South West Credit only. Whole of Pay must continue to be paid into South West Credit account (minimum deposit \$2,000 per month) to receive full rate discounts. Annual Premium Home Loan Package Fee or Premier Plus Home Loan Package Fee applies.

Credit Criteria, fees & charges, terms and conditions apply. Rates are correct as at 6/02/2019.

**South West Credit Union Co-operative Limited**  
**ABN 44 087 651 705 AFSL / Australian Credit Licence No. 241 258**