



Simple Home Loan Plus

Cashback Promotion

\$2,500 cashback offer for new owner-occupied home loan borrowings and refinances from other financial institutions outside of Dnister with a minimum loan amount of \$200,000 under our Simple Home Loan Plus product.

T&Cs apply

Terms and conditions

1. The promoter is Dnister Ukrainian Credit Co-operative Limited ABN 59 087 651 394 AFSL/Australian credit licence 240673 912 Mt. Alexander Road, Essendon Vic 3040 ('Dnister').
2. This \$2,500 cashback promotion ('Promotion') commences on Friday 1st July 2022 and closes on Friday 30th June 2023 ('Promotional Period').
3. Applications for Dnister home loans are subject to credit approval. Full terms and conditions will be included in members Dnister loan offer. Fees and charges may be payable.
4. This offer is available to Australian residents aged 18 years and over who obtain a home loan with a new Dnister Simple Home Loan Plus product ('Eligible Members') and satisfy the following Eligibility Requirements:
 - Home loan application must be submitted within the Promotional Period (point 2 above)
 - Lending must be new borrowings to Dnister.
 - For all applications received from 1st July 2022 to 30th June 2023, lending must not exceed a loan to value ratio (LVR) of 80%, Net Disposable Income (NDI) ≥ 1.00 , Net Income Surplus (NIS) $\geq \$2,400$ & Debt to Income (DTI) ≤ 6 .
 - Repayment type must be principal and interest.
 - Available on owner occupier home loans only.
 - Minimum home-loan-specific amount $\geq \$300k$ (excludes debt consolidation of personal loans and credit cards)
 - Only Dnister's Simple Home Loan Plus Home Loan product is eligible
 - Home loan must be approved on or before 30th June 2023 and funded prior to 30th September 2023 unless otherwise agreed to by us.



- Dnister's normal lending policies and T&Cs apply
- This offer is not available in conjunction with any other promotions.

5. Only one cashback per single property, irrespective of the number of loans or borrowers involved in the transaction. Where a home loan has more than one applicant and one applicant receives the cashback, all applicants are deemed to have received the cashback. Maximum cashback amount of \$2,500.

6. Dnister reserves the right to verify the validity of Eligible Members (including a customer's identity and application details) and reserves the right to disqualify any Eligible Customer if the customer is engaged in any unlawful or other improper misconduct calculated to jeopardise the fair and proper conduct of the Promotion.

7. Provided these Terms and Conditions including Eligibility Requirements are met, Eligible Members will receive \$2,500 cashback transferred electronically into their new home loan account after the loan has been funded. The date of cashback payment will be 30 days after loan funding.

8. Where an Eligible Customer has more than one home loan account, Dnister will determine which account will receive the cashback. The member cannot nominate an account. The member will be notified via email once the cashback has been deposited into their account.

9. The \$2,500 cashback cannot be used towards the serviceability or responsible lending assessments of the home loan.

10. The \$2,500 cashback is not transferable.

11. Eligible Member accept the cashback 'as is' and acknowledge that Dnister accepts no responsibility for any tax implications that may arise from the cashback. Eligible Members may need to seek advice from the Australian Tax Office or their own taxation adviser or independent financial adviser.

12. Dnister reserves the right to review and amend these Terms and Conditions and / or withdraw this offer at any time.