TERMS & CONDITIONS – EMMEL FINANCE $500 REFINANCE CASHBACK OFFER

1. **Promoter:** This promotion is offered and funded by Emmel Finance Pty Ltd (Emmel Finance).
2. **Offer period:** Eligible refinance applications must be submitted through Emmel Finance between 20 November 2026 and 31 January 2027 (inclusive).
3. **Eligibility:** To qualify for the $500 cashback, applicants must:
    - Refinance an existing residential home loan through Emmel Finance.
    - Have a minimum new loan amount of $500,000 at settlement.
    - Submit a complete refinance application through Emmel Finance by 31 January 2027.
    - Have the refinance loan formally approved and settled by 28 February 2027.
    - Meet the selected lender's credit assessment, eligibility and lending requirements.
4. **Eligible loans:** The offer applies to eligible owner-occupied and investment residential home loan refinances. It does not apply to new property purchases, construction loans, standalone loan increases or applications that do not result in a completed refinance.
5. **Cashback payment:** The $500 cashback is funded by Emmel Finance and paid directly to the eligible borrower at the end of the calendar month following settlement of the refinance loan. The borrower must provide valid Australian bank account details for payment.
6. **Cashback limit:** A maximum of one $500 cashback payment is available per eligible refinance transaction, regardless of the number of borrowers or loan splits. Multiple loan splits forming part of the same refinance are treated as one transaction.
7. **Existing and new clients:** The offer is available to new Emmel Finance clients who meet the eligibility criteria.
8. **Lender cashback offers:** The Emmel Finance cashback is separate from any cashback or promotional incentive offered by the selected lender, unless otherwise specified.

9. **Loan approval:** All refinance applications remain subject to lender approval, credit assessment and applicable lending policies. Submission of an application does not guarantee loan approval or eligibility for cashback.
10. **Refinancing costs:** Refinancing may involve discharge fees, government registration fees, lender establishment fees, ongoing fees and other charges. These costs remain the borrower's responsibility. Emmel Finance will assess whether refinancing is appropriate based on the borrower's individual circumstances, needs and objectives.
11. **Financial suitability:** Emmel Finance will only recommend a refinance where it is considered appropriate and in the client's best interests. The availability of cashback does not guarantee that refinancing will result in lower repayments or overall savings.
12. **Cancelled or unsuccessful applications:** Cashback will not be payable where an application is withdrawn, declined, cancelled or does not settle by 31 March 2027.
13. **Offer changes:** Emmel Finance may amend, suspend or withdraw this promotion where reasonably necessary, subject to applicable law. Any changes will not adversely affect applicants who have already satisfied the published eligibility conditions.
14. **General:** The cashback is not transferable or redeemable for another benefit. Eligibility will be assessed against these published terms and conditions.

CREDIT & COMPLIANCE DISCLOSURE

Credit Representative Number 554618 is authorised under Australian Credit Licence Number 410232.

Your full financial situation and requirements must be considered before you are offered and accepted a loan product.

Credit assistance is subject to individual circumstances, lender eligibility criteria and credit approval. General information provided in this advertisement does not constitute personal financial advice.