



## 2 and 3 Year Fixed Rates on Advantage Package\*\* loans

Introducing our 2 and 3 Year Fixed Rates for Owner Occupier and Investor Home Loans under the Advantage Package. The offer is available for applications received from 23rd May 2016 for a limited time.

Eligibility criteria:

- This offer is available for new loans to St.George only (excludes internal switches and refinances within St.George).
- Loans must be under the Advantage Package\*\*. Annual \$395 package fee applies.
- Minimum loan size \$100,000.
- Excludes Non-Resident Lending and Portfolio Loans.

Owner Occupier	Promotional rate	Comparison rate
2 Year Fixed Rate	3.75% p.a. <sup>3</sup>	5.11% p.a.*
3 Year Fixed Rate	3.89% p.a. <sup>3</sup>	5.05% p.a.*

Investor	Promotional rate	Comparison rate
2 Year Fixed Rate	3.99% p.a. <sup>3</sup>	5.35% p.a.*
3 Year Fixed Rate	4.09% p.a. <sup>3</sup>	5.28% p.a.*

## \$1500 Cashback<sup>4</sup> for refinances to an Advantage Package\*\* home loan

Limited time offer. Excludes refinances from Westpac, St.George, BankSA and Bank of Melbourne, Portfolio Loans, or refinances that require foreign income for serviceability.

This offer is limited to one \$1500 cashback during the campaign and will be paid to the main applicant (Applicant 1) only (multiple applications submitted by the same applicant are not eligible for this offer). The offer is available for applications received on or after 2 May 2016 and is available until 31 July 2016.

Eligibility criteria:

- Loans under Advantage Package only. Annual \$395 package fee applies. Excludes Portfolio loans.
- Both Owner Occupier and Residential Investment Refinances are eligible.
- The total loan amount per application must meet the minimum loan amount criteria (i.e. >=\$250,000).
- Applications received on or after 2 May 2016 to 31 July 2016. Must Settle by Friday 30 September 2016.
- Must have a St.George transaction account linked to the refinanced home loan at the time of settlement.
- The applicants' home loan repayments must be directed from this St.George transaction account.
- The linked transaction account must be kept open for a minimum of 60 days after settlement. The cashback will be paid into this account during the 60 day period.
- Customer is not refinancing from Westpac, St.George, BankSA or Bank of Melbourne.
- Not available in conjunction with any other cashback offer.
- Not available for refinances into Owner-Occupier Interest Only loans.
- Not available for non-resident borrowers.

If all the eligibility criteria are met, the cashback will be paid within 60 days of settlement into the St.George transaction account from which the home loan repayments are made.