

Cashback Offer Terms and Conditions

1. This Cashback Offer (“Offer”) is provided by Transport Mutual Credit Union Limited ABN 78 087 650 600, AFSL/Australian Credit Licence 240718 (“Transport Mutual”).
2. This Offer is available from 24 March 2026 to 31 July 2026 (“Offer Period”).
3. This Offer is open only to Australian permanent residents aged 18 years and over (“Eligible Borrower”).
4. Participation in the Offer is automatic upon an Eligible Borrower meeting the terms and conditions set out in the document.
5. Under the Offer, a payment (“Cashback”) will be paid to the Eligible Borrower where all the following conditions are met:
6. An eligible loan application is submitted to Transport Mutual during the Offer Period, including completion of verification of identity requirements; and
7. The Cashback payment amount is a single payment of \$3,000.
8. To be considered an eligible loan, all the following criteria must be met:
 - a. The loan purpose is refinancing a secured home loan from another financial institution;
 - b. The loan-to-value ratio (LVR) is less than or equal to 80%;
 - c. The minimum loan amount is \$300,000 and the maximum \$800,000;
 - d. The loan is a variable rate (Principal & Interest) owner-occupied or variable rate (Principal & Interest) residential investment home loan product offered by Transport Mutual.
9. Where there are joint borrowers applying, only one Cashback will be paid per eligible loan.
10. A borrower is eligible for a Cashback only once during the Offer Period. Once a loan application that is eligible for a Cashback is received, no further loans which include that borrower — jointly or individually — will be eligible for a Cashback.
11. Only one cashback offer is available within a 12-month period.
12. Loans that receive a Cashback are not eligible for any other Transport Mutual promotional payments, unless otherwise stated.
13. All loan applications made in conjunction with this Offer are subject to Transport Mutual’s usual credit assessment and approval processes.
14. Credit eligibility criteria, terms and conditions, fees and charges apply. Refer to the relevant Transport Mutual Home Loan documentation and Fees & Charges Schedule available at www.transportmutual.com.au.
15. The Cashback payment will be credited to a Transport Mutual transaction account in the borrower’s name within 30 days of the loan settlement date.
16. Entitlement to the Cashback Payment is conditional on the Eligible Loan being active for at least 12 months. If the Eligible Loan is discharged, repaid in full or otherwise terminated (including refinanced with another financial institution) within 12 months from the Settlement Date, the borrower/s must pay to Transport Mutual an amount equal to 100% of the amount of the Cashback Payment received by the borrower/s (“Clawback Amount”).
17. The Clawback Amount will be added to the total loan balance payable to Transport Mutual in respect of the Eligible Loan when the Eligible Loan is discharged, repaid in full or otherwise terminated.
18. You agree that any Cashback Payment is paid on the basis that the Eligible Loan will remain active for at least 12 months and that the Clawback Amount is repayable if the Eligible Loan is terminated within this period and then forms part of the final payout figure for the Eligible Loan.
19. Transport Mutual reserves the right to refuse payment of a Cashback where it reasonably considers a borrower has interfered with or undermined the intended operation of the Offer.
20. A borrower cannot transfer or assign their right to the Offer to any other person.
21. Transport Mutual accepts no responsibility for any tax implications that may arise from the Offer. Borrowers should seek their own independent financial or taxation advice.
22. Transport Mutual reserves the right to withdraw, extend or vary the Offer or these Terms and Conditions at any time.