



**USELECT FINANCE PTY. LTD.**

ABN 34 612 050 487

Address: 1710/87 Liverpool Street

SYDNEY NSW 2000

Tel: +61 3 6146 3477

Email: [welovetohelp@uselectfinance.com](mailto:welovetohelp@uselectfinance.com)

## USELECT FINANCE PRIME ALPHA CASHBACK OFFER TERMS AND CONDITIONS

### INTRODUCTION

1. \$1,000 cashback offer where the standalone Uselect Finance Prime Alpha home loan application amount is \$550,000 or more, and less than \$850,000;

2. Offer applies to new standalone purchase and refinance applications submitted from 1 January 2023 to 31 March 2023 and settled by 30 April 2023.

3. This offer is available to Australian residents (excludes US persons) aged 18 years and over who refinance or purchase a home with a new eligible Uselect Finance Prime Alpha home loan product under the following Eligibility Requirements:

- Uselect Finance Prime Alpha home loan application must be submitted within the Promotional Period (point 2 above). Application is defined as a single application and does not apply to aggregate borrowings across multiple applications.
- Not applicable to variations or refinances of existing Uselect Finance Prime Alpha home loans (these are excluded from this offer)
- Available on owner occupier and investor loans (borrowers are advised to seek independent tax advice in relation to cashback for investor loans).
- Offer excludes Construction loans, 100% cash out, Company applicants and Trust applicants.
- Minimum refinance and or purchase home loan amount \$550,000
- Eligible Uselect Finance home loan product: Uselect Finance Prime Alpha
- Applications are subject to credit approval

4. Only one cashback offer per eligible home loan application capped to one cashback offer per applicant within a 12 month period from the last settlement date to the current application submission date. Where a home loan has more than one applicant and one applicant receives the cashback, all applicants are deemed to have received the cashback offer.

5. In instances where multiple eligible applications are received in the same month from the same applicant/s and settled on the same cashback payment period the highest cashback eligible application will be paid. Cashback is not paid on the combined amount of applications, a single cashback payment is paid on the highest eligible application.

6. We reserve the right to verify, validate and disqualify any Eligible Customer if the customer is engaged in any unlawful or other conduct deemed inappropriate by us, that jeopardise the fair and proper conduct of the Promotion.



**USELECT FINANCE PTY. LTD.**

ABN 34 612 050 487

Address: 1710/87 Liverpool Street

SYDNEY NSW 2000

Tel: +61 3 6146 3477

Email: [welovetohelp@uselectfinance.com](mailto:welovetohelp@uselectfinance.com)

7. Provided these Conditions including Eligibility Requirements are met, Eligible Customers will receive the cashback amount transferred electronically into their nominated Australian bank account within 180 days after the loan facility settled, or where fully fixed into their nominated direct debit account, for applications settled:

· by 31 January 2023 payment after 10 February 2023

· by 28 February 2023 payment after 10 March 2023

8. This offer is not available in conjunction with any other promotion, and we reserve the right to vary or withdraw these Conditions at any time.

9. Your loan must stay current for a minimum of 24 months after the loan settlement. Should you discharge your loan within the 24 months from the date the cash back is paid then this amount will need to be repaid and added to your total balance payable at the time of your discharge.