

# Family and Friends save with mates' rates



# Give your nearest and dearest banking and general insurance perks.

## Banking

- We will waive Lenders Mortgage Insurance where they borrow up to 90% of the value of their property<sup>1</sup>
- No property valuation fee during the application period only for a proposed security property with expected value up to \$1.5M, subject to approval.
- Waived annual package fee on our Health, Wealth and Happiness home loan package (normally \$399)
- Waived fee when switching between loan products (normally \$399), switching between fixed and variable (normally \$249) or for loan top ups (normally \$299).
- Reduced rates on personal loans
- Waived annual fee (normally \$59) and reduced rates on credit cards

## General Insurance

- A Visa Gift Card valued up to \$200 when they take out a general insurance policy<sup>2\*</sup>

That's \$200 when they take out a new Home & Contents or Landlord Insurance (inclusive of building insurance) policy or \$100 when a new Comprehensive Car Insurance policy is purchased. They just need to mention the 'Family & Friends offer'<sup>\*</sup> and your name when applying.



## You'll get a bonus too

- Receive a \$50 Visa Gift Card – when they purchase a Home and Contents or Landlord insurance (including building insurance) policy or Comprehensive Car Insurance policy<sup>2\*</sup>.
- If they take out a home loan with us of \$200k or more, we'll give you a \$500 referral fee, straight into your bank account as part of our Friend & Family referral program<sup>3</sup>.

## Find out how to refer someone

### Banking

1800 288 300

[aubankingconcierge@australianunity.com.au](mailto:aubankingconcierge@australianunity.com.au)

### General Insurance

1800 113 984

[gisales@australianunity.com.au](mailto:gisales@australianunity.com.au)



## Important Information

Lending criteria, Terms and Conditions apply. All credit and deposit products (including loans, term deposits, and transaction and savings accounts) are issued by Australian Unity Bank Limited ABN 30 087 652 079 AFSL/Australian Credit Licence No. 237994 (Australian Unity) which is a fully owned subsidiary of Australian Unity Limited.

Fees, charges and lending criteria apply for all loans and credit cards. Any advice does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you and read the relevant terms and conditions (Terms of Use), any Product Disclosure Statement and Key Fact Sheet (if applicable), Financial Services Guide and Credit Guide available at [australianunity.com.au/banking/terms-and-conditions](http://australianunity.com.au/banking/terms-and-conditions) before acquiring any product. Information in this document is correct as at September 2023 and is subject to change. Australian Unity reserves the right to offer rates, fees and charges that differ from those currently promoted on the website or advertised.

Our target market determinations are available at [australianunity.com.au/banking/target-market-determinations](http://australianunity.com.au/banking/target-market-determinations). The Travel Insurance Target Market Determination is available at [allianzpartners.com.au/policies/](http://allianzpartners.com.au/policies/). Other Target Market Determinations are available by calling 1300 130 935.

1. Offer not available for construction loans and is subject to approval. Australian Unity reserves the right to amend or discontinue the offer at any time. Standard lending criteria, fees, charges, terms and conditions apply.

2. Australian Unity Bank Limited, ABN 30 087 652 079 AFSL No 237994 (Australian Unity) is authorised to refer you online to the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No 234708 (Allianz) and to arrange insurance over the phone and provide you with general advice on this insurance as agent for Allianz. We do not provide any advice based on any consideration of your objectives, financial situation or needs. Therefore, you should consider whether the advice is suitable for you and your personal circumstances. Terms, conditions, limits and exclusions apply. Before making a decision, please consider the Product Disclosure Statement and key fact sheets available at the foot of [australianunity.com.au/insurance](http://australianunity.com.au/insurance). If you purchase this insurance, we will receive a commission that is a percentage of the premium up to 20%. Ask us for more details before we provide you with services. It's important that you read our Financial Services Guide before acting on any advice or taking out insurance through us.

3. Terms and Conditions of Friends & Family Referral Program: Offer applies to existing Australian Unity employees who refer new customers only, the referrer and the referred friend must not be the same person. The \$500 Friends and Friends payment is a one off payment only, is not transferable and is payable into the referrer's nominated bank account upon settlement of the referred. Australian Unity reserves the right to amend or discontinue the friends and family offer at any time. Loans must be approved and settled to qualify for the offer, the referrer will not be notified of the outcome of the credit application. Lending criteria, fees and charges, terms and conditions apply, further details can be obtained by speaking to our banking team. This referral payment of \$500 is a 'one off' payment and does not affect the cost of the loan in any way.

\* This Family and Friends offer is only available when a friend or family member a) purchases a new comprehensive car, home & contents or landlord insurance policy inclusive of building cover underwritten by Allianz through Australian Unity over the phone and b) mentions the offer at the time of purchasing the insurance policy. Contents only and Landlord Contents only policies are not eligible for a gift card. This offer is not available on renewals or where the purchaser is a current Australian Unity staff member. Not to be used in conjunction with any other offer. Australian Unity reserves the right to amend or discontinue the offer at any time. The referred customer will receive one \$100 for each comprehensive car insurance policy or \$200 Visa Gift Card for each home & contents or landlord (inclusive of building) insurance policy purchased. The referrer will receive a \$50 Visa Gift Card for each policy purchased. The maximum number of Visa Gift Cards the referrer can receive is 6. Visa Gift Cards are issued by Cuscal Ltd ABN 95 087 822 455 AFSL 244116. Cuscal Ltd deals with any funds loaded onto the Visa Gift Card in accordance with its arrangements with Corporate Prepaid Cards Pty Ltd ABN 25 092 828 772 AFSL 509642. All Visa Gift Cards will be delivered by post. Australian Unity will not be held responsible for any damaged, undelivered, lost or stolen Visa Gift Cards and no replacement will be provided. Allow 4 weeks after the start date of the new policy for delivery of the Visa Gift Card. Visa Gift Cards are subject to the terms and conditions that appear on the Visa Gift Card letter or at [universalgiftcard.com.au](http://universalgiftcard.com.au). This offer can be altered or withdrawn at any time by Australian Unity without notice.