

Banking

Mates' rates

Friends and family save at Australian Unity.



A good bank looks after its people, which is why we give our employees and partners special discounts and lower rates on some of our banking products including extra benefits on our home loans.

Now, we'd like to extend that special treatment to your mob, family or friends to help make life more affordable.

Here are just some of the perks they can get:

- Waived lenders mortgage insurance when they borrow up to 90% of the value of the property¹.
- Waived fees on our home loans, including our Health Wealth and Happiness home loan package.
- A home loan check-up, to ensure they're on the best deal for their circumstances and to help with any new lending needs.
- No monthly fees on their everyday transaction account, with Apple Pay, Google Pay and Samsung Pay.
- A dedicated banking concierge service, to guide them through their banking options.

To find out more, call **1800 819 005** or or email your query to aubankingconcierge@australianunity.com.au and mention the IBA 'Friends and family offer'.



Health Wealth Happiness Home Loan Package perks include:

- Annual fee waived (normally \$399 yearly)*
- 100% offset facility
- No property valuation fee (available during application period only for proposed security property with expected value up to \$1.5m, subject to approval)
- Unlimited redraw, minimum \$500
- No fee to split their loan
- Waived fee when switching from a variable to a fixed interest rate (normally \$249)
- Available for Principal & Interest and Interest Only loans
- Plus, 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 Friends & Family referral program²

Important Information: *Lending criteria, Terms and Conditions apply. Owner occupier loans, investor loans, transaction and savings accounts are issued by Australian Unity Bank Limited ABN 30 087 652 079 AFSL/Australian Credit Licence No. 237994 (Australian Unity). Australian Unity is a fully owned subsidiary of Australian Unity Limited. 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) and Financial Services Guide before acquiring any product. Our Target Market Determinations are available at australianunity.com.au/banking/target-market-determinations. Information in this document is correct as at July 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.

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. Offer applies to Australian Unity partners who refer new customers only, the referrer and the referred friend must not be the same person. The \$500 Family 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 loan. 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 employee banking concierge. This referral payment of \$500 is a 'one off' payment and does not affect the cost of the referred loan in any way.