

ANZ'S FIRST HOME BUYER CASHBACK OFFER TERMS AND CONDITIONS

INTRODUCTION

1. The promoter of ANZ's 'First Home Buyer Cashback Offer' home loan promotion (the Offer) is Australia and New Zealand Banking Group Limited ABN 11 005 357 522 of Level 9, 833 Collins Street, Docklands, Victoria, 3008 (ANZ).
2. ANZ offers a maximum single payment of \$3,000 to be credited to a nominated Eligible ANZ Account (as detailed at clauses 4(n), 5(i) and 6 below) to eligible first home buyer applicants in respect of an Eligible Application, subject to the terms and conditions of the Offer.
3. Eligible Applicants agree to be bound by these terms and conditions by applying for an Eligible ANZ Home Loan. This Offer is not available for any Eligible ANZ Home Loan supported by a Government guarantee or where an ANZ LMI Waiver applies. Other exclusions apply.

DEFINITIONS

4. In these terms and conditions:
 - (a) **ANZ** means Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and its related bodies corporate or any of its agents or contractors from time to time;
 - (b) **New to ANZ Lending** means the amount of new credit offered by ANZ and may include multiple new home loans with ANZ so long as:
 1. At least one of the home loan applications meet the Eligible Loan Purpose.
 2. All included home loans have an Apply Date on and from 23 March 2026 (Note: Offer may be amended or withdrawn at any time).
 3. The relevant Applicant(s) on all included home loan application(s) is the same.
 4. The included home loans are drawn down within 180 days from the Apply Date.
 - (c) **Applicant** means the individual named as Sole Owner, Co-Owner First or Co-Owner Other in respect to the Eligible Home Loan Application(s) but excluding Power of Attorney, Third Party Signatories and Guarantors.
 - (d) **First Home Buyer**, in the context of this Offer, is defined as all Applicants (excl. guarantors) who do not currently own, or have not previously owned, a home or other residential property in Australia either jointly or separately.
 - (e) **Apply** means you as an individual or co-borrower have enquired via ANZ, Broker or Other third party channels and a subsequent Home Loan Application Number(s) has been created on ANZ systems in your name(s);
 - (f) **Apply Date** means the date in respect to the Home Loan Application Number(s) open or start date on ANZ systems;
 - (g) **Eligible Application** means the Home Loan Application Number(s) that meet all the eligibility criteria as per the Eligibility Criteria section of these terms and conditions;
 - (h) **Eligible Loan Purpose** means for:
 1. Purchase a Residential Property for Owner Occupation (First Home Buyer)
 2. Construction of Residential Property for Owner Occupation (First Home Buyer)
 3. The Eligible Loan Purpose (i.e First Home Buyer) must be marked within the Home Loan application on ANZ systems.
 - (i) **Eligible ANZ Home Loan** means an:
 1. ANZ Standard Variable Rate Home Loan
 2. ANZ Fixed Rate Home Loan
 3. ANZ Simplicity PLUS Home Loan

4. ANZ Simplicity PLUS Home Loan structured as a construction loan
 5. ANZ Standard Variable Rate Home Loan structured as a construction loan
- (j) **Ineligible Home Loan** means an:
1. ANZ Standard Variable Rate Residential Investment Loan
 2. ANZ Standard Variable Rate Residential Land Loan
 3. ANZ Fixed Rate Residential Investment Loan
 4. ANZ Simplicity PLUS Residential Investment Loan
 5. ANZ Interest-in-Advance Residential Investment Loan
 6. ANZ Equity Manager
 7. ANZ Equity Manager in a Company Name.
 8. ANZ Fixed Rate Residential Investment Loan in a Company Name
 9. ANZ Standard Variable Rate Residential Land Loan in a Company Name
 10. ANZ Standard Variable Rate Residential Investment Land Loan in a Company Name
 11. ANZ Interest-in-Advance Residential Investment Loan in a Company Name
 12. ANZ Personal Loans
 13. ANZ Business and Commercial Loans
 14. ANZ Standard Variable Rate Residential Investment Land Loan
 15. ANZ Standard Variable Rate Home Loan in a Company Name
 16. ANZ Fixed Rate Home Loan in a Company Name
 17. ANZ Standard Variable Rate Residential Investment Loan in a Company Name
 18. Short term loan arrangements, which includes, for avoidance of doubt, bridging finance
 19. Other line of credit products
 20. Other products not listed as an Eligible Home Loan
 21. Additional Lending under an existing ANZ home loan
 22. Restructure of an existing ANZ home loan
- (k) **Drawdown Date** means the date when the funds are dispersed to the home loan account.
- (l) **Eligible ANZ Account** means a linked ANZ Access Advantage, ANZ One Offset or ANZ Plus account in the name of the borrower(s) at the time of drawdown to receive this Offer.
- (m) **Offer** means this 'First Home Buyer Cashback Offer'.
- (n) **Government guarantee** means the Australian Government 5% Deposit Scheme for aspiring home buyers - first home buyers with a minimum 5% deposit, or single parents with a minimum of 2%.
- (o) **ANZ LMI Waiver** means any waiver, by ANZ, of a borrower's obligation to pay lenders mortgage insurance premium.

ELIGIBILITY CRITERIA

5. You are eligible to participate in this Offer if:
 - (a) You Apply with an Apply Date from 23 March 2026 until the time the Offer is withdrawn (Note: Offer may be amended or withdrawn at any time);
 - (b) You are an Eligible Applicant in respect to the application(s);
 - (c) You have not exceeded the Offer Maximum or Exclusions;
 - (d) An ANZ LMI Waiver or Government guarantee does not apply to your Eligible ANZ Home Loan;
 - (e) Your application(s) to ANZ relates to the Eligible Loan Purpose;
 - (f) Your application(s) to ANZ relates to one or more Eligible ANZ Home Loan(s) with New to ANZ Lending of \$250,000 or more;
 - (g) You drawdown that Eligible ANZ Home Loan(s) within 180 days from the Apply Date;

- (h) If the application(s) to ANZ relates to one or more Eligible ANZ Home Loan and one or more Ineligible ANZ Home Loan, the Lending Amount for the Ineligible ANZ Home Loan is excluded as New to ANZ Lending for the purposes of this Offer;
 - (i) The applicant(s) must have an Eligible ANZ Account in the name of the borrower(s) at the time of drawdown to receive this Offer. In the case of Joint Home Loan Applications where you do not have a Joint Eligible ANZ Account and you have not nominated which Eligible ANZ Account you would like the Offer amount paid into, ANZ may choose to pay the Offer amount into an ANZ Access Advantage, ANZ One Offset or ANZ Plus account in the name of one of the eligible applicants.
 - (j) You have not previously successfully applied to participate in this Offer, or redeemed an ANZ home loan offer or promotion, or received a rebate or benefit from ANZ within the 12-month period prior to the Apply Date for this Offer.
6. A maximum of one single cashback amount may apply irrespective of the number of applicants, applications, loans or securities

CLAIM FOR FIRST HOME BUYER CASHBACK OFFER

Subject to meeting the eligibility criteria as outlined by the eligibility criteria section:

Account Payable:

- 7. The Applicant(s) must have an Eligible ANZ Account in the name of the borrower(s) at the time of drawdown to receive this Offer.
- 8. If the applicant(s) do not have an Eligible ANZ Account in the name of the borrower(s) they may request to have one opened as part of their Home Loan Application or request to have one opened through any ANZ Branch or Contact Centre.
- 9. If the applicant(s) do not have a linked Eligible ANZ Account in the name of the borrower(s) at the time of drawdown to receive this Offer, ANZ may not process a cashback payment.

Claim Process:

- 10. The applicant(s) may claim by nominating which of their Eligible ANZ Account to their Broker or ANZ Lender after applying for the Eligible ANZ Home Loan.
- 11. The Broker or ANZ Lender must submit the First Home Buyer Cashback Offer Claim Form on behalf of the applicant(s) within 14 days of drawdown for a First Home Buyer Cashback payment to be made by ANZ to the nominated account subject to meeting the eligibility criteria for this Offer.
- 12. If ANZ has not received a valid First Home Buyer Cashback Offer Claim Form, however, the Eligible Application has the Eligible Loan Purpose and qualifies for this Offer, ANZ will automatically choose an Eligible ANZ Account (if available) to process the payment within 60 days from drawdown.
- 13. If ANZ has not received a First Home Buyer Cashback Offer Claim Form and the Eligible Application does not have the Eligible Loan Purpose, the application does not meet the Eligibility Criteria and does not qualify for this Offer.

NO REPRESENTATIONS OR WARRANTIES

- 14. Except as required by law, ANZ makes no representations or warranties with respect to this Offer or any benefits or entitlements under the Offer.

TAXES AND DUTIES

- 15. You acknowledge and agree that you are solely responsible for any taxation liability you may incur in relation to your participation in the Offer or your Eligible ANZ Home Loan, and any associated taxation implications.

OFFER MAXIMUM AND EXCLUSIONS

- 16. Without limiting any other provision of these terms and conditions:
 - (a) This Offer is not available in connection with an Eligible ANZ Home Loan to which an ANZ LMI Waiver or Government guarantee applies.
 - (b) This Offer is not available in connection with, or in addition to, any other ANZ home loan offer, promotion, rebate or benefit (including an offer of Qantas Points).
 - (c) This Offer can only be redeemed by an Eligible Applicant once regardless of the number or aggregate amount of Eligible ANZ Home Loan Application(s) the Eligible Applicant(s) may have (for example, if you have Eligible ANZ Home Land Loan for \$300,000, and an ANZ Standard Variable Rate Home Loan structured as a construction loan for \$500,000; you are still only eligible to participate in this Offer once to a maximum of a single cashback payment of \$3,000).

- (d) If any of the Eligible Applicant(s) have redeemed an ANZ home loan offer or promotion, or received a rebate or benefit, within the 12 months prior to the Apply Date for an Eligible ANZ Home Loan, the Eligible Applicant(s) will be ineligible to participate in this Offer.

VARIATION AND TERMINATION

- 17. ANZ may vary these terms and conditions from time to time, including by:
 - (a) adding, withdrawing or substituting any benefits available to you under the Offer;
 - (b) changing the applicable cashback amount;
 - (c) changing the circumstances or time at which the applicable cashback amount will be credited into an Eligible ANZ Account;
 - (d) changing the eligibility criteria or requirements that must be met to receive an Offer payment;
 - (e) changing the duration of the Offer or the period of time in relation to which the Offer payment is available;
- 18. ANZ may terminate or withdraw this Offer at any time without prior notice.
- 19. ANZ may reject, cancel, or reverse the Offer payment if it has reasonable grounds to believe that a person's conduct or dealings with respect to an Eligible ANZ Home Loan, the Offer or any other dealings with ANZ may be fraudulent or otherwise illegal.
- 20. If you are not satisfied with any change or variation ANZ makes to the Offer, you can terminate your participation at any time by providing notice to ANZ.

OTHER MATTERS

- 21. ANZ reserves the right:
 - (a) to disqualify any person who participates in the Offer but does not comply with these terms and conditions or who tampers with the Offer process.
- 22. Failure by ANZ to enforce any of its rights at any stage does not constitute a waiver of those rights. Errors and omissions will be accepted at ANZ's discretion.
- 23. All applications for credit, including for Eligible ANZ Home Loans, are subject to ANZ's credit approval criteria. Terms and conditions, fees and charges, and other eligibility criteria apply.
- 24. These terms and conditions are:
 - (a) separate to the terms and conditions of each applicable Eligible ANZ Home Loan; and
 - (b) do not form part of the credit contract for any of your Eligible ANZ Home Loans.

To the extent of any inconsistency between these terms and conditions and the terms and conditions of your Eligible ANZ Home Loan, the terms and conditions of your Eligible ANZ Home Loan prevail.