

First Home Buyers Club Referral Program

Terms and Conditions

Commencing 01/06/2021

1. The Referral Offer ("Offer") is organised by Railways Credit Union Limited trading as MOVE Bank ("MOVE Bank"). AFSL/Australian Credit License number 234 536 | ABN 91 087 651 090. Level 1, 179 Ann Street Brisbane 4001.
2. Information on the incentive and eligibility to claim form part of these terms and conditions.
3. The Offer is only open to Australian residents aged 18 years or over and excludes employees of MOVE Bank and their immediate family, and third-party introducers such as brokers.
4. This Offer commences 01 June 2021 and can be withdrawn at any time.
5. To be eligible for the Offer as a Referrer, an individual must be a member of MOVE Bank's First Home Buyers Club and hold a current home loan with MOVE Bank for their first property ("Referrer").
6. To be eligible for the Offer as a Borrower, the individual must be referred to MOVE Bank by a Referrer and, jointly or individually, apply to finance or refinance a secured residential MOVE Bank home or investment loan ("Eligible Borrower") resulting in new borrowings to MOVE Bank of \$350,000 or more ("Eligible Loan").
7. A payment of \$250 will be paid to both the Eligible Borrower and Referrer within 60 days of the settlement of an Eligible Loan ("Payment") via transfer into a nominated MOVE Bank loan or savings account. The Payment will not be made in "cash" (for example: bank notes and/or coins) or cheque.
8. To be eligible for the Payment, the Eligible Borrower must quote the unique code provided by the Referrer in their online application or mention the Offer during the application process.
9. Unsecured loans, secured personal loans and top-ups are not included in the minimum new borrowings amount.
10. Offer excludes internal refinance, interest only loans and broker referred loans.
11. An Eligible Borrower can only receive the Payment once and no further loans which include that Borrower, jointly or individually, will be eligible for the Offer.
12. A Referrer is able to refer multiple Eligible Borrowers as part of the Offer and receive multiple Payments where eligible.
13. All loan applications are subject to MOVE Bank's standard credit assessment and eligibility criteria.
14. Fees and charges apply to loans taken out under this Offer. Refer to our [Fees and Charges](#) for details.
15. A Referrer or Eligible Borrower cannot transfer or assign their right to the Offer to any other person.
16. MOVE Bank accepts no responsibility for any tax implications that may arise from the Offer. The borrower should seek their own independent advice.
17. Participation in the Offer is deemed acceptance of these terms.
18. MOVE Bank reserves the right to, at any time, withdraw or vary these terms and conditions without notice.
19. MOVE Bank may use your name, address and other personal information provided for marketing and promotional purposes. For further information regarding how we collect and use your personal information please refer to MOVE Bank's privacy policy located at movebank.com.au/privacy. If you would like MOVE Bank to cease using your personal information for these purposes, please contact us on 1300 362 216.