



AMANAH'S HOME LOANS SWITCHING CASHBACK OFFER TERMS AND CONDITIONS

Amanah Islamic Finance Australia Pty Ltd
765-767 Sydney Road Brunswick VIC 3056
ACN: 168 514 261
ACL 387406

INTRODUCTION

1. Amanah Islamic Finance Pty Ltd ABN 18 168 514 261, 765/767 Sydney Road, Brunswick, Victoria, 3056 is offering a cash back offer promotion.
2. Amanah offers a maximum of a single payment of up to \$800 to be credited to a nominated Amanah Account to eligible applicant(s) in respect of of Amanah's cashback, 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 refinance to Amanah.
4. Amanah will pay up to \$800 for an eligible applicant for the refinance of an existing full doc home loan from another provider to Amanah, when such application is made before the 31st December 2023.

ELIGIBILITY CRITERIA

6. You are eligible to participate in this Offer if:
 - a) You make an application to refinance your existing home loan from another provider to Amanah's to an Amanah Eligible Home Finance Product.
 - b) Amanah's Eligible Home Finance Product are limited to the full document home finance product.
 - c) Your application is approved between 31st October 2023 until the 31st December 2023
 - d) You are an Applicant in respect to the application.
 - e) Your application to Amanah relates to Amanah's prime / full document home finance product with finance on the application of \$200,000 or more.
 - f) You drawdown is within 120 days from applying.

CALCULATING THE APPLICABLE CASHBACK AMOUNT

7. If you have met the relevant eligibility criteria for this offer, Amanah will calculate the applicable cashback amount based on the following:

Applicable Cashback Amount	
Refinance from another institution	\$800.00
New application	\$0

The applicable cashback amount is paid within 60 days of settlement.

NO REPRESENTATIONS OR WARRANTIES

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

TAXES AND DUTIES

10. 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 Amanah Home Finance, and any associated taxation implication.

VARIATION AND TERMINATION

11. Amanah 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 method by which the applicable cashback amount is calculated.
- d) changing the circumstances or time at which the applicable cashback amount will be credited into your nominated account.
- e) changing the eligibility criteria or requirements that must be met to receive a Cashback payment; or
- f) changing the duration of the Offer or the period in relation to which the Cashback payment is available.

12. Amanah may terminate or withdraw this Offer at any time without prior notice.

13. Amanah may reject, cancel, or reverse a Cashback payment if it has reasonable grounds to believe that a person's conduct or dealings with respect to an Amanah Home Finance, the Offer or any other dealings with Amanah may be fraudulent or otherwise illegal.

14. If you are not satisfied with any change or variation Amanah makes to the Offer, you can terminate your participation at any time by providing notice to Amanah.

OTHER MATTERS

15. Amanah reserves the right:

- g) 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.

16. Failure by Amanah to enforce any of its rights at any stage does not constitute a waiver of those rights. Errors and omissions will be accepted at Amanah's discretion.

17. All applications for credit, including for Eligible Amanah Home Finance, are subject to Amanah's credit approval criteria. Terms and conditions, fees and charges, and other eligibility criteria apply.

18. These terms and conditions are:

- h) separate to the terms and conditions of each applicable Eligible Amanah Home Finance; and
- i) do not form part of the credit contract for any of your Eligible Amanah Home Finance.

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

