



# \$250 CASH BACK

## ON HOME INSURANCE FOR FIRST HOME BUYERS

For First Home Buyer government  
grant recipients, with new loans  
greater than \$250,000

FOR NEW HOME LOAN APPLICATIONS BETWEEN  
16 OCTOBER 2017 AND 31 DECEMBER 2017  
AND DRAWDOWN BY 31 MARCH 2018  
ELIGIBILITY CRITERIA AND T&CS APPLY

FOR MORE INFORMATION  
ASK YOUR BROKER



## Terms and Conditions – \$250 rebate for Eligible First Home Buyers on ANZ Home Insurance.

The following terms and conditions ("Terms and Conditions") apply to the ANZ Home Insurance First Home Buyer offer ("the First Home Buyer Insurance Offer"), which is made available to you if you are a first home buyer and you take out an Eligible ANZ Loan in connection with the purchase of your first owner occupier property and have taken out an ANZ Home Insurance policy in relation to that property ("Eligible First Home Buyers").

1. Subject to these Terms and Conditions, ANZ will give Eligible First Home Buyers a rebate of \$250 to cover a portion of the 1st year ANZ Home Insurance premium paid by the Eligible First Home Buyer in connection with the Eligible ANZ Loan.
2. The First Home Buyer Insurance Offer is only available to Eligible First Home Buyers who are recipients of a government First Home Owner Grant and/or first home buyer stamp duty concession and apply for an Eligible ANZ Loan (refer to <http://www.firsthome.gov.au/> for eligibility criteria of the State Government or Territory first home owner grants and stamp duty concessions).
3. The First Home Buyer Insurance Offer is only available to Eligible First Home Buyers who apply for an Eligible ANZ Loan through an:
  - a) ANZ Mobile Lender; or
  - b) ANZ accredited Broker.

The First Home Buyer Insurance Offer does not apply to Eligible First Home Buyers who apply for an Eligible ANZ Loan through an ANZ branch or contact centre (separate terms and conditions apply).

4. The First Home Buyer Insurance Offer is limited to one rebate of \$250 per ANZ Home Insurance policy in a single or a joint name. For the avoidance of doubt, where an ANZ Home Insurance policy is held in a joint name, the Eligible First Home Buyers listed on the policy will jointly share in the one rebate.
5. To enable Eligible First Home Buyers to receive a rebate you must already have or have opened an ANZ Access Advantage or ANZ One offset account at the time the ANZ Home Insurance Policy is purchased.
6. An "Eligible ANZ Loan" is a single loan or facility that is:
  - a) new to ANZ home lending and that is for an amount greater than or equal to \$250,000, including loans taken out under the ANZ Breakfree package (\$395 annual package fee applies); and
  - b) a new home loan application submitted between 16 October 2017 and 31 December 2017 that is approved by ANZ, with drawdown of such Eligible ANZ Loan to occur by 31 March 2018.
7. The First Home Buyer Insurance Offer is not applied automatically by ANZ and the Eligible First Home Buyer must request the First Home Buyer Insurance Offer at the time of applying for an Eligible ANZ Loan. The First Home Buyer Insurance Offer cannot be backdated. The First Home Buyer Insurance Offer may be altered or withdrawn by ANZ at any time.
8. The Eligible First Home Buyer will be required to purchase a new ANZ Home Insurance Policy on or before loan drawdown showing a commencement date on or before the Eligible ANZ Loan drawdown date for the same address as the ANZ Loan.
9. The ANZ Home Insurance Policy must be purchased as a result of requesting a return phone call from an ANZ Personal Banker and the Eligible First Home Buyer must inform the ANZ Personal Banker that the Eligible First Home Buyer is claiming this First Home Buyer Insurance Offer.
10. Subject to the Eligible First Home Buyer satisfying all the terms and conditions of the First Home Buyer Insurance Offer, the rebate will be paid by ANZ within 45 days from purchase of the ANZ Home Insurance Policy to an ANZ Access Advantage or ANZ One offset account in the name of the Eligible First Home Buyer in a single or joint name.
11. This Offer is available in conjunction with any special discounts currently available under the ANZ Breakfree Package where an ANZ Home Insurance policy is taken under the Breakfree Package. The First Home Buyer Insurance Offer is not available in conjunction with or in addition to any other offer, discount or benefit unless specifically advised by ANZ in writing.
12. Fees and charges, terms and conditions for the Eligible ANZ Loan are available on application. All applications for credit are subject to ANZ's normal credit approval criteria.

ANZ Home Insurance are issued by QBE Insurance (Australia) Limited (QBE) ABN 78 003 191 035 (AFSL 239545). Although Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 AFSL 234527 distribute these products, ANZ does not guarantee QBE or its products. This information is of a general nature and has been prepared without taking account of your objectives, financial situation or needs. You should consider whether the information is appropriate for you having regard to your objectives, financial situation and needs. ANZ recommends that you read the ANZ Financial Services Guide and ANZ Home Insurance Product Disclosure Statement (available by calling 13 16 14), before deciding whether to acquire, or to continue to hold, these products. Australian Credit Licence Number 234527.