

*Terms & Conditions - Better Rate Promise

Better Rate Promise – emoney will find a lower interest rate, with one of the lenders we have access to, than the interest rate on your current mortgage. If we cannot find a lower interest rate than your current mortgage rate, we will provide you with a \$100 Wish gift card. The promise will be met where emoney has an interest rate that is lower than your current interest rate, for an equivalent loan. If we cannot provide a rate lower than yours (on an equivalent loan), you will be invited to lodge a claim. The promise applies by matching the rate to borrower on your existing mortgage to the rate to borrower of the loans available to emoney.

Rate will only be beaten on loans available to the general public from lenders incorporated and licensed within Australia where the interest rate is advertised on the lender's website for equivalent loans.

emoney reserves the right to determine, in its sole discretion whether your existing mortgage is an equivalent loan to the quotes you have obtained through us. An equivalent loan will have comparable loan features (e.g. offset accounts, redraw available), identical or similar security, identical loan purpose, interest-only and the period to which it applies, and any introductory rates.

Where you have a discounted rate on your home loan rate under a combination loan arrangement which requires you to have at least two loans to receive a discounted rate, the Better Rate Promise is applied to the interest rate calculated by averaging the rates on all loans in your combination loan.

If you have a cheaper rate, you must provide evidence to us in the form of a letter from your lender or statement of account for your mortgage (no more than 3 months' old) demonstrating the current comparison interest rate applicable to your mortgage.

This offer is not available in conjunction with any other offer from emoney, unless otherwise stated.

This offer is only open to natural persons who are Australian residents who meet the following criteria:

- a) Over 18 years of age;
- b) Have a current single property home loan;
- c) Are not in arrears on their home loan;
- d) Have an outstanding home loan amount of \$150,000 up to \$2,000,000.
- e) Have not packaged the home loan with a business loan or secured the loan through business relationships or any other preferential arrangement not available to the market at large e.g. a discounted offer available to members of a certain professional association or offered because of a separate business banking relationship;
- f) Have a loan value to security ratio of less than 80%; and
- g) Have had the current home loan for at least 90 days.



Exclusions – This offer is not available where your existing mortgage is a discounted employment package, staff discount home loan, or any other kind of loan discounted for a specialised or defined group that is not available to the public at large.

Where you make a successful claim, the Wish card will be emailed to the email address you specify in your claim within 28 days after the end of the month in which you made your claim. emoney accepts no responsibility for the Wish Card being intercepted fraudulently, misdelivered, or otherwise lost in transit.

Where your mortgage has joint borrowers, you may make a claim in the name of both or either of you, but there is a limit of one claim in respect of the same mortgage. Where you make your claim in joint names, delivery of the Wish Card to one or either of you satisfies our obligations under these terms and conditions.

emoney reserves the right to withdraw this offer at any time for any reason. Upon emoney deciding to withdraw this offer, which will be effected by the removal of these terms and conditions from the site, emoney will honour all claims already submitted but will not accept any further claims.