

You could be eligible for 0.10% p.a. off the standard interest rate when you apply for a new NRMA Home Loan

1. These terms and conditions (“Terms and Conditions”) apply to the 0.10% p.a. off the standard interest rate NRMA Home Loan offer (“Offer”).
2. Bendigo and Adelaide Bank Limited (ABN 11 068 049 178, AFSL and Australian Credit Licence 237879) is the credit provider for NRMA Home Loans and will apply the Offer to any Eligible Loans they approve. Credit services are provided by Tiimely Pty Ltd (ABN 41 605 696 544 and Australian Credit Licence 496431). Insurance Australia Limited (ABN 11 000 016 722) is the promotor of NRMA Home Loans and does not hold an Australian Credit Licence.
3. Subject to these Terms and Conditions, this Offer is available to individuals who have a current NRMA Insurance policy and receive the Offer promo code (“Promo Code”) (each an “Eligible Recipient”).
4. The Offer is available on all new NRMA Home Loan applications applied for by an Eligible Recipient on or after the date on which they receive the Promo Code (whether they apply on their own or with another co-borrower) via www.nrma.com.au/homeloans only (“Eligible Loan”). The Offer is available until such time as the Offer is amended or withdrawn under clause 13 or expires under clause 8. It is not available for NRMA Home Loans applied for prior to the date on which the Eligible Recipient has received the Promo Code, but can be used on an application to refinance an existing NRMA Home Loan to a new NRMA Home Loan.
5. Under this Offer, Eligible Recipients will receive 0.10% p.a. off the standard advertised interest rate applicable:
 - a. to the type of Eligible Loan taken out by the Eligible Recipient; and
 - b. during the life of the Eligible Loan subject to Clause 8.
6. To redeem the Offer, Eligible Recipients must:
 - a. Apply for an Eligible Loan via www.nrma.com.au/homeloans only; and
 - b. Input the Promo Code.
7. The Offer does not apply to any NRMA Insurance policy or any other product provided by Bendigo and Adelaide Bank.
8. Where an Offer has been applied to a settled loan, the Offer may expire if any changes are made to the loan structure during the life of the loan. Examples include but are not limited to, changes to the term of the loan, the interest rate type and the loan repayment type.
9. Being an Eligible Recipient of this Offer does not mean the eligible Recipient is automatically eligible for a NRMA Home Loan or that their application will be successful. Applications are subject to additional eligibility criteria including geographical restrictions and minimum deposit requirements.
10. If an Eligible Recipient decides to take advantage of this Offer by taking out a new Eligible Loan, and otherwise comply with these Terms and Conditions, they should do so considering its appropriateness to their circumstances, and having regard to their own financial situation,

objectives and needs and note that the terms of a new Eligible Loan may be different from an existing or renewal loan, including that the interest rate may be different.

11. This Offer cannot be used in conjunction with other promotional offers or other specials offered by NRMA Insurance. Eligible Recipients are not required to hold an NRMA Insurance policy for the life of the Eligible Loan.
12. Nothing in these Terms and Conditions restricts, excludes, modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth) or the Australian Securities and Investments Commission Act 2001 (Cth).
13. This Offer can be amended and / or withdrawn at any time. Notice of any amendment or withdrawal will be provided to Eligible Recipients. Any amendment or withdrawal of this Offer will not affect the Offers that have already been redeemed before the amendment or withdrawal.