CS-3037_0726

# Newcastle Permanent NEX Cashback Offer Terms and Conditions

1. This NEX Cashback Offer ("Offer") is provided by Newcastle Permanent, part of Newcastle Greater Mutual Group Ltd (NGM Group) ACN 087 651 992 AFSL/ Australian credit licence 238273, of 307 King Street Newcastle West NSW 2302.
2. This Offer commences on 5 August 2026, and will remain open until withdrawn ("Offer Period").
3. Participating in the Offer is automatic and constitutes acceptance of these Terms and Conditions.
4. This Offer is open only to Australian permanent residents aged 18 years and over who meet all of the criteria within one of the following categories ("Eligible Borrower"):

| Eligible Borrower category | Criteria |
|---|---|
| a) Existing McDonald Jones Homes or Mojo Homes customer | • Previously built a home with McDonald Jones Homes or Mojo Homes in the Hunter Region;<br>• Continues to reside in that home at the time of submitting their loan application;<br>• Applying for a home loan to refinance an existing residentially secured home loan from another financial institution (excluding Greater Bank); and<br>• The refinanced loan must be secured by that same property. |
| b) Complete by McDonald Jones customer | • Applying for a home loan to finance the purchase of a completed home in the Hunter Region from Complete by McDonald Jones. |
| c) NEX Building Group employee (direct applications only) | • At least one of the borrowers is an employee of NEX Building Group as at the date of submitting their loan application;<br>• Applying for a home loan to refinance an existing residentially secured home loan from another financial institution (excluding Greater Bank); and<br>• Submits their loan application through a Newcastle Permanent lender and not via a broker. |

5. Under the Offer, where an application for an Eligible Loan (defined in clause 6) is received by Newcastle Permanent during the Offer Period and the loan is approved and funded within the validity period of the loan offer, the Eligible Borrower(s) will receive the following NEX Cashback, subject to these terms and conditions:
   - $2,000, for Eligible Loans with new borrowings of at least $250,000 but less than $500,000; or
   - $3,000 for Eligible Loans with new borrowings of $500,000 or more.
6. In addition to meeting the applicable Eligible Borrower criteria in clause 4, to be considered an Eligible Loan, all the following criteria must be met ("Eligible Loan"):
   a. The loan must be a Newcastle Permanent branded home loan;
   b. The loan has a Loan to Value Ratio ("LVR") less than or equal to 80%;
   c. The loan results in new borrowings with Newcastle Permanent of $250,000 or more;
   d. The loan is not:
   i. a refinance of an existing Newcastle Permanent loan;
   ii. a top-up of an existing Newcastle Permanent loan; or
   iii. a variation, restructure, switch or substitution of security relating to an existing Newcastle Permanent loan.
   e. The loan application must not be submitted through Newcastle Permanent's Digital Home Loan application channel.
7. Newcastle Permanent may require evidence reasonably necessary to verify eligibility for the Offer. This may include evidence of employment with NEX Building Group, evidence of a previous build with McDonald Jones Homes or Mojo Homes, evidence of purchase from Complete by McDonald Jones Homes, or any other information Newcastle Permanent reasonably requires. Newcastle Permanent may verify eligibility directly with NEX Building Group, McDonald Jones Homes, Mojo Homes, Complete by McDonald Jones Homes or their related entities. Newcastle Permanent will determine eligibility acting reasonably and having regard to these Terms and Conditions.
8. Hunter Region means the local government areas of Newcastle, Lake Macquarie, Port Stephens, Maitland, Cessnock, Dungog, Muswellbrook, Singleton and Upper Hunter Shire, as determined by the property's physical address. If there is any uncertainty about the applicable local government area, Newcastle Permanent may determine eligibility by reference to publicly available local government boundary information.
9. Where there are joint borrowers applying for a home loan, only one NEX Cashback will be paid per Eligible Loan, irrespective of the number of joint borrowers.
10. A borrower is eligible for this NEX Cashback only once during the Offer Period. Once a loan application that is eligible for this NEX Cashback is received, no further loans which include that borrower – jointly or individually – will be eligible for this NEX Cashback.
11. In addition to clause 10, only one NGM Group cashback offer is available within a 24-month period. This means a borrower must not have previously successfully redeemed any Newcastle Permanent or Greater Bank home loan cashback offer, jointly or individually, within the 24-month period prior to submitting an Eligible Loan application.
12. Loans that receive a NEX Cashback are not eligible for any other Newcastle Permanent promotional payments (including any other cashback payment that would otherwise be available), with the exception of any interest rate discount offered.
13. A borrower's loan application in conjunction with this Offer will be subject to Newcastle Permanent's usual credit assessment and approval processes.
14. Fees and charges apply to loans taken out under this Offer. Refer to the Facts for Mortgage Loans Fees and Charges brochure or the Mortgage Loan Schedule for details.
15. McDonald Jones Homes Pty Ltd and Mojo Homes Pty Ltd are part of NEX Building Group Pty Ltd. NEX Building Group Pty Ltd and NGM Group have entered into a promotional arrangement in connection with this Offer.
16. The NEX Cashback will not be made in "cash" (i.e. notes and/or coin) or cheque. Payment will be made to a Newcastle Permanent eligible deposit product within 60 days of the loan settlement date. The borrower(s) must hold an open Newcastle Permanent eligible deposit product in the same name(s) as the Eligible Loan as at the date the NEX Cashback payment is made to be eligible to receive the NEX Cashback. If the loan is closed or paid out before the NEX Cashback payment is due to be made, the loan will no longer be eligible for the NEX Cashback.
17. Eligible deposit products include Newcastle Permanent's Everyday Account, Online Savings Account, Smart Saver Account and Special Monthly Interest Account. Term Deposits and loan products are not eligible deposit products. Where the borrower(s) has more than one eligible deposit product, Newcastle Permanent will determine which account will receive the NEX Cashback. The borrower(s) cannot nominate which account will receive the NEX Cashback.
18. Newcastle Permanent may refuse to pay the NEX Cashback where it reasonably believes a borrower has provided false or misleading information or otherwise failed to comply with these Terms and Conditions.
19. A borrower cannot transfer or assign their right to the Offer to any other person.
20. Newcastle Permanent accepts no responsibility for any tax implications that may arise from the Offer. Borrower(s) should seek their own independent advice in this regard.
21. Newcastle Permanent reserves the right to, at any time, withdraw, suspend, terminate or amend this Offer and these Terms and Conditions. Any variation will be effective immediately upon publication.



Newcastle Permanent, part of Newcastle Greater Mutual Group Ltd ACN 087 651 992,
Australian Financial Services Licence/Australian credit licence 238273.

Here for good. NEWCASTLE PERMANENT