



Home Loan Cashback offer 2026

Terms and Conditions

Effective from 03 February 2026

IMB Ltd trading as IMB Bank ABN 92 087 651 974

Australian Credit Licence Number 237 391

Issued: 03 February 2026
Updated: 15 May 2026

1. Subject to these terms and conditions, the Cashback Offer ("Offer") is available for applications for an "Eligible Loan" made to IMB Bank ABN 92 087 651 974 ("IMB") from 03 February 2026 until the Offer is varied or withdrawn ("Offer Period").
2. The Offer is not available where IMB has agreed with the borrower/s to a discretionary interest rate in lieu of the Offer.
3. For applications made between 3 February 2026 and 14 May 2026, an Eligible Loan is a loan that is approved by IMB:
 - a. that is either a refinance of an existing home loan from another financial institution to IMB Bank, or a loan to finance the purchase of a residential property;
 - b. with new lending of at least \$250,000 and a Loan to Valuation Ratio of no more than 80% ;
 - c. that is a Budget Home Loan, Essentials Home Loan or Fixed Rate Home Loan (excluding a 1 Year Fixed Rate Loan); and
 - d. that settles within 90 days of IMB accepting the application for the refinance application, or within 180 days of IMB accepting the application for the purchase application.
4. For applications made from 15 May 2026 until this Offer is varied or withdrawn, an eligible Loan is a loan that is approved by IMB:
 - a. is either a refinance of an existing home loan from another financial institution to IMB Bank, or a loan to finance the purchase of a residential property;
 - b. involves new lending of at least \$250,000 and a Loan to Valuation Ratio of no more than 80% ;
 - c. is a Budget Home Loan, Essentials Home Loan or Fixed Rate Home Loan (excluding a 1 Year Fixed Rate Loan); and
 - d. settles within 120 days of IMB accepting the application for the refinance, or within 180 days of IMB accepting the application for the purchase.
5. This Offer is not available for commercial loans, SMSF loans, Reverse Mortgage and Aged Care loans, construction loans or bridging loans.
6. If an Eligible Loan application is lodged and accepted by IMB from 3 February 2026 and settles on or before 30 April 2026, IMB will pay a "Cashback Payment" to the borrower/s of:
 - a. \$2,000 – if the value of the Eligible Loan is between \$250,000 and \$499,999; or
 - b. \$3,000 – if the value of the Eligible Loan is \$500,000 or more.
7. If an Eligible Loan application is lodged and accepted by IMB from 3 February 2026 and settles on or after 1 May 2026, until this offer is varied or withdrawn, IMB will pay a "Cashback Payment" to the borrower/s of:
 - a. \$2,000 – if the value of the Eligible Loan is between \$250,000 and \$499,999; or
 - b. \$3,000 – if the value of the Eligible Loan is between \$500,000 and \$749,999; or
 - c. \$4,000 – if the value of the Eligible Loan is \$750,000 or more.
8. The Cashback Payment will be deposited into the eligible IMB transaction account within 60 days of the settlement date of the Eligible Loan ("Settlement Date").
9. Entitlement to the Cashback Payment is conditional on the Eligible Loan being active for at least 12 months. If the Eligible Loan is discharged, repaid in full or otherwise terminated

(including refinanced with another financial institution) within 12 months from the Settlement Date, the borrower/s must pay to IMB an amount equal to 50% of the amount of the Cashback Payment received by the borrower/s (“Clawback Amount”).

10. The Clawback Amount will be added to the total loan balance payable to IMB in respect of the Eligible Loan when the Eligible Loan is discharged, repaid in full or otherwise terminated. If there are multiple Eligible Loans under one application, the Clawback Amount is only repayable if all the Eligible Loans under the one application are discharged, repaid in full or otherwise terminated within 12 months.
11. You agree that any Cashback Payment is paid on the basis that the Eligible Loan will remain active for at least 12 months and that the Clawback Amount is repayable if the Eligible Loan is terminated within this period and then forms part of the final payout figure for the Eligible Loan.
12. The borrower/s must hold an eligible IMB transaction account, being an Everyday Unlimited, Everyday 50PLUS or Everyday account, in the name of the borrower/s on the Settlement Date. Where an application is made for joint borrowers, IMB may pay the Cashback Payment into an eligible IMB transaction account held in the name of either the primary or secondary borrower. If you have multiple eligible IMB transaction accounts, IMB will determine which account will receive the payment.
13. For Eligible Loans with multiple borrowers, only one Cashback Payment will be paid, irrespective of the number of borrowers, applications, loans or securities.
14. Once an Eligible Loan application is approved by IMB, no further loan applications that include the borrower/s (either individually or jointly) will be eligible for the Cashback Payment in the following 12-month period.
15. This Offer cannot be assigned or transferred by you.
16. The borrower/s are responsible for any taxation liability that arises in relation to their participation in the Offer and any associated taxation implications.
17. IMB may, in its absolute discretion, withdraw or vary the Offer at any time. Where reasonably practicable, IMB will give reasonable prior notice of any withdrawal or variation.
18. IMB 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 Eligible Loan application or any other dealings with IMB may be fraudulent, illegal or otherwise undermining the intended operation of the Offer.
19. Fees and charges apply to loan products taken out in connection with this Offer. Refer to the IMB Loan Fees and Charges Guide for details.
20. Lending criteria and terms and conditions apply to the loan products taken out in connection with this Offer. Refer to IMB Home Loan Terms and Conditions for details.
21. These terms and conditions are separate to the terms and conditions of any IMB loan products obtained in connection with this Offer.
22. These terms and conditions do not form part of the credit contract for any IMB loan products obtained in connection with this Offer.
23. To the extent of any inconsistency between these terms and conditions and the terms and conditions of IMB loan products, the terms and conditions of the IMB loan products prevail.