



Unity Bank



Reliance Bank



Bankstown City
Unity Bank

All in One Rewards Package Information Sheet

Effective 8 December 2020

Our All in One Rewards Package is a package which offers you a range of benefits in relation to your home loan, banking products and insurances for a single annual package fee. The benefits¹ are specified below.

All in One Rewards Package Eligibility and Annual Fee

To be eligible for an All in One Rewards Package, you must hold an eligible home loan with us and pay a fee of \$350 per year. Full details are contained in the All In One Rewards Package Conditions of Use.

Eligible Owner Occupied Home Loans	Package Benefits		
Variable Principal and Interest and Interest Only All in One Home Loan²	We calculate the interest rate discount based on the outstanding balance ³ as at the date we establish the Rewards Package for you.		
If the outstanding loan balance is	Tier 1 - less than \$349,999	Tier 2 - \$350,000 - \$749,999	Tier 3 - \$750,000 or more
the interest rate discount is	0.96%	1.06%	1.11%

Eligible Investment Home Loans	Package Benefits		
Variable Principal and Interest All in One Home Loan²	We calculate the interest rate discount based on the outstanding balance ³ as at the date we establish the Rewards Package for you.		
If the outstanding loan balance is	Tier 1 - less than \$349,999	Tier 2 - \$350,000 - \$749,999	Tier 3 - \$750,000 or more
the interest rate discount is	0.59%	0.69%	0.74%

Eligible Investment Home Loans	Package Benefits		
Variable Interest Only All in One Home Loan²	We calculate the interest rate discount based on the outstanding balance ³ as at the date we establish the Rewards Package for you.		
If the outstanding loan balance is	Tier 1 - less than \$349,999	Tier 2 - \$350,000 - \$749,999	Tier 3 - \$750,000 or more
the interest rate discount is	0.60%	0.70%	0.75%

Credit Cards and Personal Loans	Package Benefits
Visa Credit Card ⁴	No Annual Credit Card Fee
Personal Loan, Car Loan or Consolidator Loan	Save 1.50% off our standard interest rates for all of these loan types We will waive the Personal Loan Establishment Fee

Transaction Account	Package Benefits
Access savings account ⁵	You will have unlimited Visa, EFTPOS, ATM ⁶ , branch deposit and withdrawals, phone banking and internet banking transactions without incurring any Excess Transaction fees.

Insurances ⁷	Package Benefits
Home/Landlords	10% of the first year premium
Contents	10% of the first year premium
Combined Home & Contents	10% of the first year premium
Comprehensive Car	5% of the first year premium
Life Insurance	10% of the first year premium
Consumer Credit Insurance ⁸	5% of the first year premium

Money Management	Package Benefits
Financial Planning ⁹	Receive a free initial consultation with an approved financial planner Receive a \$100 discount when you obtain a full financial plan with an approved financial planner

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Important things you need to know

1. Please note that the standard package concessions detailed in this information fact sheet are only available on new products taken out after December 2020. Where existing products can be added to the package, concessions only apply from the date the Rewards Package takes effect. Full Conditions of Use are available in the All in One Rewards Package Conditions of Use.
2. Does not apply to any loans on an introductory interest rate.
3. The Rewards Package can be added to your current All in One home loan but only if you increase the Amount of Credit under the home loan by \$100,000 or more.
4. The Visa Credit Card annual fee will be waived on 1 Visa Credit Card which must be in the name of any of the parties included in the Rewards Package.
5. Only 1 Access savings account (or any other account we agree) which must be in the name of any of the parties included in the Rewards Package is eligible for the waiver of Excess Transaction Fees. Other fees and charges may apply.
6. Third party access fees may apply when you use the ATMs of another financial institution or where they are imposed by a merchant.
7. Life Insurance is issued by Zurich Australia Limited ABN 92 000 010 195 AFSL 232510, all other insurance is issued by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence 239545. Before making a decision about your insurance needs please refer to the Product Disclosure Statement available from our website. For insurance products the party to the Rewards Package must be either a sole policy owner/holder or a joint policy owner/holder of the relevant insurance product. This discount cannot be used in conjunction with any other discount or promotional offer. The usual requirements for taking out an insurance product and the relevant policy terms and conditions for the product apply.
8. This discount does not apply to any Consumer Credit Insurance that has been issued before the date that the Rewards Package has been set up.
9. In order for you to receive these benefits, you must have a consultation or a full financial plan with a financial planner from Mine Super Pty Ltd ABN 49 051 315 014, a Corporate Authorised Representative of Adviser Network Pty Ltd ABN 25 056 310 699 AFSL 232729 or Maritime Super (Maritime Financial Services Pty Limited ABN 16 105 319 202 AFSL 241735).
The discount only applies for financial plans obtained after the date that your Rewards Package is set up. You will need to advise us that you have obtained a full financial plan, so that we can process the discount to your account.



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All in One Rewards Package Conditions of Use

Effective 8 December 2020

Our All in One Rewards Package (referred to as 'the Rewards Package') is a package which offers members a range of benefits in relation to their home loans, banking products and insurances for a single annual package fee. Benefits include waivers of certain fees on a transaction account and credit card, discounts on insurance as well as interest rate discounts based on the amount borrowed.

How to qualify for a Rewards Package

Who is eligible to apply?	Individuals, either on or their own or jointly, with a home loan. Company borrowers, or borrowers for commercial or business purposes, including trusts, are not eligible.
What is the eligibility criteria?	<ul style="list-style-type: none"> The Rewards Package is only available with the All in One home loan. The Rewards Package can be added to your current All in One home loan but only if you increase the Amount of Credit under the home loan by \$100,000 or more. You must pay all Rewards Package fees on time as we specify in these Conditions of Use. Your banking accounts must be in good order and you must not be in arrears or in default under the home loan or any other loan you have with us, either in your own name or jointly with others.

Understanding how the Rewards Package works

What benefits are included in the Rewards Package?	As a Rewards Package holder you are entitled to the benefits set out in these Conditions of Use.
How is the home loan interest rate discount calculated?	We calculate the home loan interest rate discount on your eligible home loan based on the outstanding balance of your eligible home loan as at the date we establish the Rewards Package for you.
How do the insurance rebates work?	<ul style="list-style-type: none"> Insurance rebates only apply to new insurance contracts you arrange either at the time we establish the Rewards Package for you or at any time afterwards for so long as you are entitled to the Rewards Package. Only one rebate per policy will apply. We will credit the rebate to your main transaction account with us. If you cancel an insurance policy part way through the first year in which you have received a rebate, we will calculate a pro rata adjustment to the rebate which we will debit from your main transaction account. In order to receive the rebate you must tell us whenever you arrange insurance which is eligible for the rebate. The rebate only applies to insurances arranged in the names of any of the parties to the eligible home loan.

When do the benefits start?	Benefits commence from the day we establish the Rewards Package for you.
When do the benefits cease?	You will continue to receive benefits under the Rewards Package for so long as you pay the annual package fee and any other fees or charges, on time, and are not otherwise in breach of these Conditions of Use.
Can I combine the benefits of the Reward Package with other discounts and/or special offers?	No, only when the conditions of the special offer expressly include the Reward Package and we tell you that it will apply to you.

The Annual Rewards Package Fee

Is there a fee that applies?	Yes, there is a non-refundable package fee as set out in our Fees & Charges and Transaction Limits brochure which is payable in advance.
When do you pay the fee?	<ul style="list-style-type: none"> On the day that we establish the Rewards Package for you, we will automatically debit the fee from your Home Loan account with us. We will also debit the fee on each anniversary of that date unless you have previously cancelled the Rewards Package.
Can the fee change?	Yes, we may vary the annual fee by giving you 30 days notice beforehand.
Is the fee refundable if you pay out your eligible home loan?	No. There is no refund of any part of the annual fee.

Varying Benefits

We may remove or vary benefits under the Rewards Package.

Any variation to our Reward Package will not automatically apply to you unless we expressly advise you that the variations do apply to your Rewards Package.

When we vary the Rewards Package (including varying the annual package fee) we will give you 30 days notice beforehand. We may give this notice by publishing it in a daily newspaper circulating in your State or Territory.

Cancelling the Rewards Package

You may cancel this agreement at any time by simply telling us. You will cease to receive benefits under the Rewards Package immediately. All members who are party to this agreement must consent to the cancellation. We may also cancel your Rewards Package at any time by giving you 3 months written notice. If we do this, we will give you a pro rata refund on the unused portion of the annual fee you have paid and any concessions will cease from the date of cancellation.