



Green Construction and Home Loan Discount Offer

Terms and Conditions



1. Discount Offer

- a** A discount of 0.40% off the interest rate for your Home Loan or Construction Home Loan for the first 5 years of the loan for homes with a NatHERS rating of 7 stars or higher. The discounted rate is disclosed in your loan agreement.
 - i** For Construction Loans, the discount during the construction period is variable depending on product and can be up to 1.58%.
- b** After 5 years, the discount no longer applies, and the interest rate will increase by 0.40% for the remaining term of the loan.
- c** This Discount Offer may be closed or varied in relation to new applications at any time by Firstmac.

2. Eligibility

- a** You must provide us with a NatHERS Certificate for the security property for the loan containing a rating of 7 stars or higher before final approval of your loan in order to qualify for the Discount Offer.
- b** Your home loan application must be for a new home loan with Firstmac, and cannot be for a variation, a split, an additional or further advance, or a material change to a current loan with Firstmac.
- c** Your home loan application must be settled within a reasonable time, typically within 60 days, of Firstmac issuing you with loan documents.
- d** If a loan with this Discount Offer is the subject of a variation, a further advance, or any other material change to the loan, then a reduction in the Discount Offer may apply. If any alterations to the security property result in the loss of its ≥ 7 star rating, then the loan will become permanently ineligible for the Discount Offer, and the Discount Offer will cease to apply.
- e** This Discount Offer may be varied or withdrawn by Firstmac if your loan application is not actioned or progressed by you within a reasonable period.
- f** Your home loan application is subject to the Firstmac usual lending criteria, terms and conditions.