

Terms and Conditions.

1. This Home Loan Rate Check Challenge (the "Offer") is provided by The Shire ...Local Banking, a division of IMB Ltd trading as IMB Bank. ABN 92 087 651 974 AFSL / Australian Credit Licence 237 391.
2. Offer is only available to the first 100 eligible participants.
3. To be eligible to participate in the Offer participants must book an appointment with The Shire ...Local Banking Branch Manager or Mobile Lender and meet the below criteria:
 - Be over 18 years old
 - Be an Australian resident.
 - Have a current owner occupier home loan with another financial institution.
 - Be currently receiving a regular PAYG income from an employer or are self-employed and able to supply the last two financial years tax returns prepared by a registered accountant or tax agent.
4. For an eligible participant to receive the \$100 payment, an appointment with a The Shire ...Local Banking Branch Manager or Mobile Lender must be booked between Monday 15th August 2016 and Wednesday 30 November, 2016. The participants must attend the appointment by 10th December at any branch of The Shire ...Local Banking or receive a visit from a mobile lender where you reside within The Shire ...Local Banking mobile lending area of operation, being St George or Sutherland Shire.
5. Offer is not available for existing The Shire ...Local Banking or IMB Bank home loan customers.
6. Offer is not available in relation to any loans on which a The Shire ...Local Banking or an IMB Bank staff member is named as a borrower.
7. Offer is limited to one (1) \$100 payment per household.
8. Once an eligible participant receives a \$100 payment for a loan appointment made under this Offer, no further loan appointments involving the comparison of a loan which includes that eligible participant as a borrower (either jointly or individually) will be eligible for another \$100 payment.
9. The \$100 payment will be paid either by a direct deposit or via a cheque after the participant has attended an appointment with a The Shire ...Local Banking Branch Manager or Mobile Lender. It will not be paid in "cash" (i.e. notes and/or coins).
10. The Shire ...Local Banking accepts no responsibility for any tax implications that may arise from the \$100 payment. Participants should seek independent advice in this regard.
11. Any loan applications that a participant may choose to submit to The Shire ...Local Banking having taken advantage of this Offer will be subject to The Shire ...Local Banking's standard credit assessment, approval processes and lending terms and conditions. Nothing about this Offer should be construed as an offer by The Shire ...Local Banking or IMB Ltd to a participant to provide credit.
12. Fees and charges apply to all loan products provided by The Shire ...Local Banking. A list of fees and charges is available upon request.
13. Participation in this Offer is deemed acceptance of these terms and conditions