



Partnerships that matter.

Proudly supporting
Indigenous Business Australia.



About Australian Unity

Established in 1840, we are a member-owned wellbeing company with 260,000 members and more than 700,000 customers.

Our range of health, wealth and care products and services provides member, customer and community value that is supportive of personal and community wellbeing.

Our Commitment to Indigenous Australians

Australian Unity is committed to supporting the economic empowerment of Indigenous Australians by promoting ongoing education about discrimination and inequality.

We're an active leader in the Reconciliation process launching our Reconciliation Action Plan (RAP) in 2016.

Our partnership with IBA & what it means

Australian Unity Bank is a proud partner of Indigenous Business Australia. We want to make banking products more accessible to Indigenous Australians to support your financial wellbeing and economic independence.

If you are considering moving your home loan from Indigenous Business Australia to Australian Unity Bank, rest assured you won't just get a home loan. You will be supported by a home loan specialist to help you select the right loan for you based on your goals.

We'll take care of everything, including support with any paperwork to help make switching loans easy.

Our partnership benefits

Thanks to our relationship with IBA you can get access to a range of banking products and services with competitive rates and fee waivers. Including our award-winning Health, Wealth and Happiness home loan package.

It comes with an offset account to help reduce interest, provides flexibility to choose between a variable, fixed rate or a mix of both rates.

Health Wealth Happiness partnership benefits:



- \$2,000 cash back when a home or investment loan equal to or over \$200,000 settles.¹
- No loan establishment fee, that's a saving of \$600.



Product benefits

- \$399 annual package fee waived for the life of the loan.
- Free property valuation (up to \$1.5m)²
- Free online redraw through our Internet Banking, minimum \$500.
- No fee to split loans.
- Borrow up to 85% of the value of the property without Lenders Mortgage Insurance.
- 100% offset account to help save on interest and pay the loan off sooner.



Dedicated banking specialists

- Access to a dedicated home loan banking specialist.



“It’s been life changing for us.

It’s managed to shave almost \$600 a month off our minimum repayment. That’s lifechanging. It doesn’t sound like much but it’s an extra \$150 a week in your back pocket.

It’s also enabled my husband to make a career change and he has now signed up as a mature age apprentice to become a carpenter in a few years.

It’s been a really wonderful experience, I can’t speak highly enough of the service, the program, the steps.”

Kristy Nau

Home loan customer

For more information, give us a call on **1800 819 005**, or visit **australianunity.com.au/banking/iba**



Terms and conditions

Australian Unity Bank Limited ABN 30 087 652 079 AFSL/Australian Credit Licence No. 237994. Information in this document is correct as at 15 December 2021 and is subject to change. Australian Unity reserves the right to offer rates, fees and charges that differ from those currently promoted on the website or advertised.

Please refer to Terms of Use on the Australian Unity website before applying for any product. Normal lending criteria apply. Any advice does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you and read the relevant terms and conditions (including Terms of Use), any Product Disclosure Statement (if relevant) and Financial Services Guide available on the Australian Unity website before acquiring any product.

Our target market determinations are available at australianunity.com.au/banking/target-market-determinations.

1. Terms and Conditions of the offer include: Offer applies to new home loan customers to Australian Unity only and when when you settle a home loan equal to or over \$200,000. The \$2,000 cash back offer is a one off payment only, is not transferable and is payable into the customer's Australian Unity transaction account upon settlement of the loan. Australian Unity reserves the right to amend or discontinue the cash back offer at any time. Loans must be approved and settled to qualify for the offer. Standard lending criteria, fees, charges, terms and conditions apply. The cash back payment of \$2,000 does not affect the cost of the loan in any way.

2. Free property valuation available during application period only for proposed security property with expected value up to \$1.5m, subject to approval.