

Home Loan Health Check & Application Fees Waived Sept-Dec 2026

Cessnock Branch Promotion Terms and Conditions

1. The Home Loan Health Check & Application Fees Waived September-December 2026 (**Promotion**) is conducted by Maitland Mutual Limited (ABN 94 087 651 983 AFSL/Australian credit licence 238139) trading as The Mutual

Bank, of 6 Mitchell Drive, East Maitland 2323. Phone 1300 688 825 or email info@themutual.com.au (**Promoter**).

2. The Promotion will commence at 9.00am AEDT on Monday, 28 September 2026 and will close at 5.00pm

AEDT on Thursday 31 December 2026 (**Promotion Period**).

3. To be eligible to enter the Promotion, entrants must satisfy the following criteria:
 - a. be aged 18 years and over during the Promotion Period;
 - b. be an Australian resident during;
 - c. have a current home loan with any financial institution or be in the market for a home loan;
 - d. not be a director, employee or an immediate family member (spouse, child, parent or sibling) of a director or employee, of the Promoter, or its related entities; and
 - e. agree to the terms and conditions of this Promotion. (**Eligibility Criteria**)
4. To enter the Promotion, eligible customers must visit the Mutual Bank Cessnock before 31 Dec 2026 and request a Home Loan Health Check (**Entry Procedure**).
5. Customers are eligible for a complimentary coffee purchased by The Mutual Bank at a locally based café. If customer is not available to take up offer at time of visit, a complimentary coffee voucher will be provided.
6. For any customer who completes a HL Health Check, or opens a Home Loan account, at the Cessnock branch before 31 December, all application fees will be waived. This includes all Budget Home Loan, Package Home Loan and Standard Home Loan application fees.
7. To the extent permissible by law, the Promoter and the Promoter's related entities, its respective directors, officers, employees and agents exclude all liability from any causes of action, loss, liability, damage, personal injury, expense (including any claim for legal expenses), cost or charge sustained or in any way incurred by you (including any indirect or consequential loss) in connection with your participation in the Promotion.
8. The Promoter will not be responsible or liable for any loss, cost or damage arising out of any act, omission, failure or delay by the Promoter, which is due to an act of god, riots, acts of terrorism, storms, fire, any labour or industrial dispute, any strike, and other acts which are not reasonably within the control of the Promoter.
9. The Promoter will not be responsible for any delayed, lost or misdirected mail or any other communication.
10. The Promoter will use and handle personal information as set out in its Privacy Policy, which can be viewed at themutual.com.au or obtained from a branch of the Promoter. The Privacy Policy set outs how personal information may be accessed, updated or corrected and how to make a privacy complaint.

11. Entrants may contact the Promoter's Privacy Officer by visiting any branch of the Promoter, calling 1300 688 825, emailing info@themutual.com.au or writing to Privacy Officer, The Mutual Bank, PO Box 2487, Green Hills NSW 2323.
12. The Promoter, in its sole discretion, reserves the right to cancel, suspend, terminate, or modify the Promotion if fraud, technical failures or any other factor beyond the Promoter's reasonable control adversely affect the Promoter's ability to conduct the Promotion as described in these terms and conditions.