

Offer: We'll save you money on your home loan or give you \$250.00

Terms and conditions:

1. Minimum mortgage \$300,000.
2. The mortgage the applicant is seeking to refinance must be 3+ years old.
3. The applicants must not have refinanced the mortgage in the past 3 years.
4. This offer only applies to residential mortgages. This offer does not include Self-managed super fund loan products, investment loans, car loans, personal loans, or any other type of loan that the applicant is seeking to refinance.
5. The applicants must be able to qualify for the recommended loan in order to be eligible for this offer.
6. This offer does not apply if the break costs attached to the applicant's current loan outweigh the savings of refinancing.
7. Definitions:
 - a. Refinancing: Refers to the process of taking out a new mortgage to repay an existing loan. For the purposes of this offer, refinancing includes negotiating a competitive deal for the applicant from the lender.
 - b. Break costs: Refers to the fee charged by the lender for switching during a fixed loan period.
 - c. "Saving money on your mortgage": This phrase is hereby defined as any monetary saving that is incurred by the applicant over the lifetime of the loan as a result of the actions of Matt Willoughby Limited trading as One Stop Financial Solutions, their employee's and representatives, refinancing the applicant's mortgage to another lender or negotiating a competitive deal with their current lender.