

Terms and Conditions for Finance Offer at The Grange Waurm Ponds

These Terms and Conditions ("Terms") apply to the exclusive finance offer made available for eligible purchasers at **The Grange Waurm Ponds** by MyFirstLoan.au Pty Ltd ACN 168 808 946 (["MyFirstLoan.au's"], "us", "we").

We are a credit representative (credit representative number 564038) of Allied Financial Consulting Pty Limited ACN 059 732 419 which holds credit licence number 393845.

Loans under this offer are provided by Origin Mortgage Management Services, Australian Credit Licence 337303 ("Lender").

By participating in this offer, purchasers ("Purchaser", "Applicant", "you") acknowledge that you have read, understood and agree to be bound by these Terms. These Terms should be read together with our privacy policy (available [here](#)). You should not make an application under this offer if you do not agree to these Terms.

1. Definitions

Developer means Oliver Hume Property Funds (Hams Rd) Management Pty Ltd ACN 649 725 548 as trustee for the Oliver Hume Property Funds (Hams Rd) Waurm Ponds Trust ABN 79 693 079 402

Genuine Savings means funds consistently saved or held over time, demonstrating financial discipline, such as regular deposits or investments held for a specified period, as defined by the lender.

LVR means loan to value ratio.

MyFirstLoan.au's Credit Guide means the credit guide prepared by MyFirstLoan.au Pty Ltd ACN 168 808 946 in accordance with the *National Consumer Credit Protection Act 2009* (Cth) available via <https://thegrangewp.com.au/myfirstloan/>

Promotional Period means 16th December 2024 until 28th February 2024.

Property means either lots 116, 119 or 120 of The Grange Waurm Ponds, as the context requires.

Purchase Price means the contract price for the sale and acquisition of the Property as entered between the vendor and the Purchaser.

The Grange Waurm Ponds means the development located at 69-93 Hams Road, Waurm Ponds VIC 3216 being constructed by the Developer.

2. Applicant eligibility criteria

2.1 This offer applies solely to Applicants who satisfy the eligibility criteria in this clause 2 (**Eligible Purchasers**).

2.2 You must have:

- a deposit of at least 5% of the purchase price of the Property consisting of Genuine Savings for a loan value of \$707,000 or less; or
- a deposit of at least 10% of the purchase price of the Property consisting of at least \$5,000 of Genuine Savings for a loan value of \$900,000 or less.

2.3 This offer is strictly available for the Properties at The Grange Wauru Ponds.

2.4 This offer applies solely to Applicants securing loans for the acquisition of a Property through the Lender, as per **MyFirstLoan.au's Credit Guide**.

2.5 All Applicants must meet the approval criteria set forth by the Developer, including financial qualifications and lending eligibility.

3. Loan Assessment

3.1 You acknowledge that loan approval is subject to assessment by the Lender. Eligibility will be based on the Applicant's **income, expenses, and personal financial circumstances** as determined by the Lender's criteria.

3.2 By applying under this offer, the Developer does not guarantee you will satisfy the Lender's criteria, that you will have sufficient borrowing power to purchase a Property or that the Lender will offer you a loan or a loan of the value you require.

3.3 Lenders may require additional documentation and verification to complete the assessment process including for the purpose of complying with relevant laws and regulations.

3.4 Any loan between the Purchaser and the Lender will be subject to the terms and conditions of the loan contract and any applicable security requirements, including in relation to the interest payable on the loan and repayment terms.

4. Extra Costs and Charges

4.1 Additional costs and charges associated with the purchase and settlement of the Property will be payable by the Purchaser. These costs may include, but are not limited to:

- **Stamp Duty**
- **Transfer Fees**
- **Solicitor Fees**
- **Loan Settlement Fees**

4.2 Purchasers are advised to budget for these costs in addition to the deposit amount.

5. Offer Validity

5.1 This finance offer is subject to **Developer approval** and may be withdrawn, modified, or cancelled at any time without prior notice.

5.2 The offer is only applicable to purchases of the Property that are finalised within the Promotional Period.

5.3 The offer will expire at the earlier of:

- end of the Promotional Period; and
- the purchase and settlement of the Properties.

5.3 The Developer may without notice and in its absolute discretion extend the Promotional Period at any time without prior notice.

6. Application of Offer

6.1 Purchasers must adhere to all Lender requirements, including but not limited to submission of required documentation and compliance with lending standards.

6.2 This offer is not transferable or redeemable for cash or other benefits.

7. Exclusions

7.1 This offer does not apply to any lots outside of **116, 119, and 120** at The Grange Wauru Ponds.

7.2 Purchasers who are not Eligible Purchasers or fail to qualify for Lender approval will be ineligible for this offer.

8. Disclaimer

8.1 MyFirstLoan, the Developer and their associated entities reserve the right to modify or replace these Terms or discontinue the offer at their discretion.

8.2 MyFirstLoan, the Developer or their related parties, officers, employees, consultants, advisers or agents are not responsible for any decisions made by Lenders regarding Loan approvals or rejections.

8.3 Purchasers should read any credit guide, proposal, loan contract or disclosure document provided to them in relation to this offer or a loan made as part of this offer before participation in the offer or obtaining a loan.

8.4 Any information provided to Purchasers is general information only and has been prepared without taking into account individual Purchaser's objectives, financial situation or needs. Purchasers are encouraged to seek independent financial and legal advice to understand their personal circumstances and the suitability of this offer.

9. Limitation of liability

9.1 To the extent permitted by law, MyFirstLoan.au, the Developer, the Lender or any of their related parties, officers, employees, consultants, advisers or agents are not liable to you under these Terms for any loss or damage which you may direct or indirectly suffer in connection with the offer.

10. General terms

10.1 These Terms are governed by the laws in force in Victoria, and the parties submit to the nonexclusive jurisdiction of the courts of Victoria and the Federal Court of Australia and any courts that may hear appeals from those courts about any proceedings in connection with these Terms.

10.2 If any provision of these Terms is held void, unenforceable or illegal, that provision will be severed, and the remaining provisions will have full force and effect.

11. Contact Information

For further information regarding this finance offer of these Terms, please contact **1300 216 814** or visit our website at <https://thegrangewp.com.au/myfirstloan/>